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Agape Love Way Ministries

ADDRESSING THE SPIRITUAL GROWTH NEEDS OF THE MODERN CHRISTIAN, AND SECURING A FUTURE IN GODLY HOPE.

Are You Saving Enough for your Retirement?

by **Keith R. Thompson**



Most Christians do not do a good enough job of managing their retirement planning. They seem to believe that while they take an active role in managing their finances while they are working they should not worry about their own future financial needs. Instead they rely on the government's Social Security program to provide substantially

all of their retirement funding needs. But should they? And what alternatives should they instead be depending on to support themselves in their retirement years.

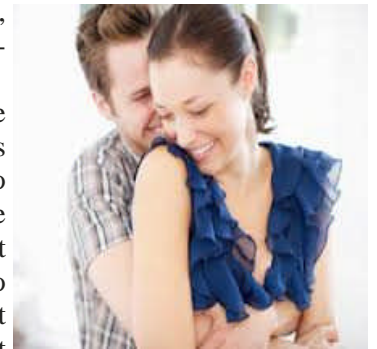
The current Social Security program which so many millions of Americans depend on is due to go insolvent (that is essentially run out of money) in the next 20 years. That means if Congress does nothing eligible Americans will only get 75 cents for every dollar that is due to them. And in future years that percentage is expected to drop even further. If you therefore think that you will be collecting your

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What Every Husband Should Know About His Wife's needs

By **Les Parrott, PhD.**

Sigmund Freud, the father of psychoanalysis, said, "Despite my thirty years of research into the feminine soul, I have not yet been able to answer the great question: What does a woman want?"



Well, Freud, may not have been able to identify the deepest needs of women, but modern research has. A wife's most basic needs in marriage are: (1) to be cherished, (2) to be known and (3) to be respected.

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Editor's Note

Agape Love Way is a ministry devoted to the principles and practices of the First Century Church, and the Great Commandments of our Lord Jesus Christ, namely: Love the Lord with all your heart, mind, soul & strength, and Love your neighbor as yourself [Matt. 22-35-40; Mark 12:28-31; Luke 10:25-28].

§ Personal Finance Section §

Are You Saving Enough for your Retirement?

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guaranteed Social Security income every month while living comfortably in those golden years, think again. Social Security as we now know it may not be around. Incidentally Social Security is not the only government program that is currently under threat. The latest government estimates for 2013 suggest that Medicare will be insolvent in 13 years, while Social Security Disability Income is due to run out of cash three years from now, in 2016. Clearly, with the reduction in Social Security payments to retirees not only will you have less money to support yourself in retirement, you'll also have to find more money out of your own pocket to spend on your health care. Rough times lie ahead for many of our Christian brothers and sisters in retirement.

Given those doomsday scenarios how should we as Christians be planning for our retirement? Well many retirement specialists recommend utilizing three different sources to fund your retirement livelihood: 1) whatever you get from Social Security; 2) what you can save on your own; and 3) what your employer chooses to save on your behalf (whether that is in a traditional pension or a 401(k)-style plan). These three sources should get you most of the way towards your targeted retirement goal, assuming you have saved enough on your own. So exactly how much should you save on your own, and how do you know if you have done enough?

Below we present a quiz from Kiplinger Personal Finance Magazine to help you determine if you are on track towards saving for a comfortable retirement.

Are You Saving Enough for your Retirement?

Take this Quiz

By Mary Beth Franklin, from Kiplinger Personal Finance Magazine

Even before the onset of the worst financial crisis since the Great Depression, many people wondered whether they were saving enough for retirement. Frankly, many weren't. Now, post-

meltdown, the question remains: Am I saving enough? Take our quiz to see if you are on track for a comfortable retirement and if not, how you can improve your chances

QUESTION 1 OF 10

What percentage of gross salary, including employer contributions, should you strive to save to finance a comfortable retirement?

- A. 5%
- B. 10%
- C. 15%
- D. 20%

QUESTION 2 OF 10

If you are younger than 50, what is the maximum amount that you can contribute to your 401(k) or similar employer-based retirement plan in 2013?

- A. \$7,500
- B. \$12,500
- C. \$17,500
- D. \$27,500

QUESTION 3 OF 10

Workers 50 and older are eligible to make "catch-up" contributions to their workplace-based retirement plans. What's the maximum amount they can contribute to a 401(k) or similar plan in 2013?

- A. \$10,000
- B. \$12,000
- C. \$23,000
- D. \$32,000

QUESTION 4 OF 10

Your employer offers a traditional 401(k) and a Roth 401(k). Can you contribute to both?

- A. Yes
- B. No

QUESTION 5 OF 10

Assuming you intend to retire at age 65, you should aim to accumulate savings equal to:

- A. 2 times your final annual salary
- B. 5 times your final annual salary
- C. 10 times your final annual salary
- D. 20 times your final annual salary

QUESTION 6 OF 10

If you are within ten years of retirement and your nest egg isn't sufficient, you should:

- A. Review your asset allocation to make sure it's still appropriate.
- B. Take advantage of extra catch-up contributions for workers 50 and older.
- C. Consider working a few years longer.
- D. All of the above

Quiz continues on next page, while Answers are on page 4.

§ Personal Finance Section §

Are You Saving Enough for your Retirement?

Take this Quiz

By Mary Beth Franklin , from Kiplinger Personal Finance Magazine

The 10 most easily stolen ATM card PINs

By Eric Pfeiffer, Yahoo! News



QUESTION 7 OF 10

If you postpone claiming Social Security benefits beyond your normal retirement age, how much will future benefits be increased for each year you delay until age 70?

- A. 5%
- B. 6%
- C. 7%
- D. 8%

QUESTION 8 OF 10

You should wait until you retire to shift your investments to a more conservative asset allocation.

- A. True
- B. False

QUESTION 9 OF 10

Building a sizable nest egg is important because you might have to depend on those savings for a long time.

For example, a 60-year-old couple has a 50% chance that one spouse will live until at least age:

- A. 71
- B. 81
- C. 91
- D. 101

QUESTION 10 OF 10

Cutbacks in employer-provided retiree health-care benefits mean many retirees are paying for more of their medical care out of their retirement income and savings. To cover out-of-pocket medical costs throughout a 20-year retirement, not including long-term care, a 65-year-old couple would need:

- A. \$40,000
- B. \$140,000
- C. \$240,000
- D. \$340,000

§

How safe are your debit and credit cards?

Identity theft and fraud affect millions of Americans every year. And depending on how much thought you put into your personalized PIN, you could be at a greater risk than you realized.

So what constitutes a safe PIN number? A new study from DataGenetics lists the top 10 most-used PINs. And because they are the most commonly used PIN numbers, they are by default the least safe PINs.

According to Forbes, the United States and Mexico are home to the greatest number of credit and debit card thefts around the globe. Forty-two percent of Americans say they have suffered from some form of card fraud, a study from Aite Group and ACI Worldwide shows.

The Department of Justice says that about 10 percent of all Americans suffer from credit card fraud each year and another 7 percent have their debit cards

hacked or stolen. More than \$5.5 billion in theft is attributed to credit card fraud each year.

The DataGenetics study says that credit and debit card thieves are able to successfully guess more than 25 percent of stolen card PINs within 20 attempts.

And no surprise: the worst PINs are those that are overly simple or sequenced, i.e. "1234." WTOP notes that the best PIN numbers are those "with no special significance." And in the case of the study, DataGenetics said the least used PIN is "8068."

The 10 most-used PINs:

1. 1234
2. 1111
3. 0000
4. 1212
5. 7777
6. 1004
7. 2000
8. 4444
9. 2222
10. 6969

If you use one of these PINs maybe it's time to make a change. §

§ Personal Finance Section §

Answers to the Retirement Saving Quiz?



QUESTION 1 OF 10

C. 15% is correct.

The old rule of thumb was to save 10% of every dollar you earned for a rainy day. But with traditional pensions disappearing and workers becoming more responsible for financing their own retirement (including ever-increasing health-care costs), many financial experts recommend saving, including any employer matching contributions, at least 15% of your gross salary.

QUESTION 2 OF 10

C. \$17,500 is correct.

Workers under age 50 can contribute up to \$17,500 to their employer-provided retirement plans in 2013, up \$500 from the limit in 2012.

QUESTION 3 OF 10

C. \$23,000 is correct.

Workers 50 and older can contribute up to \$23,000 to their 401(k) or other employer-provided retirement plans. They can put in \$17,500 in basic contributions and \$5,500 in "catch up" contributions, the same catch-up limit that applied in 2012.

QUESTION 4 OF 10

A. Yes is correct.

You can contribute to a traditional or a Roth 401(k) or split your contributions between the two types of accounts, as long as your total contribution doesn't exceed the maximum for the year (\$17,500 if you're younger than 50 and \$23,000 if you are 50 or older). Although there's no upfront tax deduction for a Roth contribution, it will provide you with tax-free income in retirement. Unlike Roth IRAs, there are no income limits for contributing to Roth 401(k)s.

QUESTION 5 OF 10

C. 10 times your final annual salary is correct.

You should strive to accumulate retirement savings equal to about ten times your final pay. Together with Social Security benefits, that should be enough to replace about 85% of your preretirement income. If you have other sources of income -- such as a traditional pension or a part-time job -- or if you plan to significantly reduce your spending in retirement, you can get by with saving less.

QUESTION 6 OF 10

D. All of the above is correct.

Although the stock market has rebounded from its March 2009 low, your retirement-account balance still may be lower than you had expected at this point in your career. To make up those losses, you will have to save more or work longer, or both. Working just a few extra years can have an enormous impact on your retirement income because you'll be boosting your savings, possibly increasing your Social Security benefits and reducing the amount of time you'll need to rely on your savings.

QUESTION 7 OF 10

D. 8% is correct.

For those born in 1943 or later, your Social Security benefit is increased by 8% for each year you delay collecting benefits until age 70. The normal retirement age is 66 for those born between 1943 and 1954 and gradually increases to 67 for those born in 1960 and later. In addition to a bigger monthly benefit, the larger base amount of your Social Security check will result in larger cost-of-living adjustments in future years.

QUESTION 8 OF 10

B. False is correct.

Leaving their investment mix alone until retirement proved to be a disastrous strategy for many workers who planned to retire in 2008 and 2009, when the stock market plunged more than 50%. You should gradually shift your investments to a more conservative asset mix *before* you retire. Determine how much of your savings to consider moving to safer investments

five years before retirement. Also, set aside some of your money in non-retirement bank or brokerage accounts to diversify the taxability of your retirement income. Every penny withdrawn in retirement from traditional IRA or 401(k) is taxed at your ordinary income-tax rate. However, only the gains in your non-retirement accounts are taxed, usually at a maximum 15% capital-gains rate for most taxpayers, and investment losses can reduce your overall tax bill.

QUESTION 9 OF 10

C. 91 is correct.

Today's increasing life expectancies mean you could easily spend two to three decades or more in retirement -- even longer than your working life. There's a 50% chance that a 60-year old man will live to 84 or older and that a 60-year old woman will live to at least age 87, according to the Society of Actuaries. For a 60-year old couple, there's a 50% chance that at least one person will make it to 91 or older. At an annual inflation rate of 3%, your purchasing power will be cut in half after about 20 years.

QUESTION 10 OF 10

C. \$240,000 is correct.

According to Fidelity Investment's annual Retiree Health Care Costs Estimates, a 65-year-old couple who retired in 2012 will need nearly a quarter of a million dollars to pay for medical expenses throughout retirement, including medical insurance premiums and out-of-pocket costs. Average health-care costs ranked second only to food, the largest expense in retirement. §

§ Family Life & Relationships §



By Les Parrott. *This article comes from the book, [Saving Your Marriage Before It Starts](#) written by Dr. Les Parrott and Dr. Leslie Parrott, published by Zondervan Publishing. Psychologist (Les) and marriage and family therapist (Leslie) counsel hundreds of married couples and they have “learned that living happily ever after is less a mystery than a mastery of certain skills. Although married life will always have its difficulties, you will steadily and dramatically improve your relationship by mastering certain life skills.”*

Source: <http://marriageemissions.com/what-every-husband-should-know-about-his-wife>
Photo by Getty Images

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She Needs to be Cherished
“I can’t understand it, Doc.” Doug was talking before he even sat down in my counseling office. “Lisa has everything she could possibly need. She doesn’t have to work, she buys lots of clothes, we live in a great place, we take wonderful vacations, I’m faithful—but she’s miserable.”

What Every Husband Should Know About His Wife’s needs

Doug shook his head and said, “I just don’t get it.”

We talked a bit more about his seven-year marriage and how he tried to express his love for Lisa. “I’m not the talkative type, Doc,” he said. “I show my love by providing the very best I can for her.” This poor husband didn’t realize that his love-starved wife would have traded all the clothes and vacations in the world for a little tenderness from him.

Without meaning to, a husband can completely miss one of his wife’s most important needs: to be cherished. This need is too often overlooked by husbands because we don’t feel the need for it as deeply as women do. But that doesn’t discount its validity. Your wife needs to be cherished.

She needs to know she is number one in your life. If it came down to an evening with your buddies or a night with your wife, she needs to know you would choose her—not because you have to, but because you want to.

What can you do to show that you cherish your wife?

Some men don’t feel the need to say “I love you” with words, but every wife has an insatiable need to hear it, ...

LES PARROTT III, PHD

Consider how often you say, “I love you.” Some men don’t feel the need to say it with words, but every wife has an insatiable need to hear it. Your wife also needs evidence that you are thinking about her during your day. A small gift or a quick phone call to say, “You are on my mind,” can mean the world to her.

As a man, you probably have no idea of the effect you can have on your wife by being gentle and tender, making her feel cared for.

...Does cherishing your wife mean sacrificing golf games, success at work, or nights out with the boys? Believe it or not, the answer is no. When your wife is satisfied in knowing that she takes first place in your life, when she knows she is the most important thing in the world to you, she will encourage you to do the things you enjoy. It is part of the mystery of marriage: When a woman is truly, genuinely cherished, she feels free to encourage her husband’s independence.

Before Doug learned to cherish Lisa, she would complain about his fishing trips. In fact, Lisa wanted a separation because “standing by a lake was

more important to Doug than I was.” But once Doug genuinely made Lisa number one, once he began to express true tenderness, Lisa pleasantly shocked him: “I’ll cover for you at the meeting next Thursday so you can get an early start on your fishing trip if you want.” Lisa made this offer because she now felt secure in her position of importance.

“To love and to cherish” is more than a phrase from your wedding vows. It is one of the most important needs your wife will ever have. By meeting it, you are sure to build a partnership that brings you both pleasure...

She Needs to be Known For a woman, being understood means having her feelings validated and accepted. That’s not as easy as it sounds. I’m a psychologist. I often spend my day doing just that with my clients. I know how to empathize with a person’s pain, to feel his feelings and convey understanding. But when it comes to my marriage, something makes me want to solve Leslie’s problems instead of understand them.

She will tell me about something and I will passively listen until I have heard enough and then, as if to say I’m ready to move on to other things, I will offer advice. I’ll lecture instead of listen. To this day, it often takes every ounce of self-control I can muster to bite my tongue and actively listen.

At least I’m not alone. Consider this fact: Men say three times as many words in public as they do in private, while women say three times

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§ Family Life & Relationships §

What Every Husband Should Know About His Wife's needs

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...as many words in private as they do in public. Women like to match experiences, to draw one another out, to volley in conversations. But when it comes to talking to their husbands, many women feel like the wife who told me, "Talking to my husband is like playing tennis with no one in the other court."

To meet your wife's important need to be known, you need to actively listen to her, reflecting back to her what she is saying and feeling, and genuinely wanting to understand her. This point cannot be over-emphasized: *Women need to have their feelings validated and accepted.* They need to have you see and experience the world the way they do, instead of explaining to them why they shouldn't see it that way.

Men have a tough time realizing that offering a listening ear is all a woman needs at times—or a comforting hug, a loving statement like "You are hurting, aren't you?" or "You are under a lot of pressure, aren't you?" Listening to your wife talk without offering quick solutions is the only way to meet her need to be known.

She Needs to be Respected

Men are usually quite unaware of how much women need to be respected. Why? Because when men are not respected they react very differently. A man who

doesn't feel respected, for example, is apt to become self-righteous and indignant. He feels even more worthy of respect when others don't respect him. He may even give less until he gets what he feels he deserves.

Women operate differently—when they are not respected they feel insecure and lose their sense of self. That is why it is so vital for you to take special care of your partner's need for respect.

There are a number of ways to show respect to your wife. To begin with, do not try to change or manipulate her, but rather, honor her needs, wishes, values, and rights. I know a woman who, because of her upbringing, valued the tradition of having her door opened for her by her husband. She knew the custom was kind of old-fashioned, but it meant a lot to her, and she asked her husband to do it.

Her husband never took her request seriously. "You're kidding, right?" he'd say. "Nobody does that anymore. That's why we've got power locks on the car." By laughing off his wife's request, this husband weakened his opportunity to meet one of his wife's deepest needs—to be respected.

Respecting your wife also mean including her in decisions. I am always amazed when I find a husband who

who wields all the power in a marriage and makes all the decisions, regardless of what his wife thinks. I have known men who will make decisions about relocating to a new job in another part of the country without even consulting their wives. I don't know of a quicker way to tear down a woman's sense of self and ruin the possibility of a happy marriage.

Build your wife's self-esteem and sense of security by asking for her input whenever you can, even on the small things. When you

make a decision that might affect her, say: "I'm thinking about. What do you think of that?" or "I'm thinking we should. What would you like?"

Respect says, "I support you, you are valuable to me, and you don't have to be any different from who you are." In return for this respect a woman will be able to relax. She will not have a compulsive need to prove herself as an equal, but will automatically feel and be equal. What a wonderful way to live with a woman. §

For Men Only: A Husband's Personal Checklist

By Dr. Don Dunlap of Crosswalk Ministries
Source: <http://www.crosswalk.com/>

Wives this is for your husbands ONLY. DO not read or try to impose these upon your husbands.

Husbands prayerfully reflect upon this list.

Are you interested in examining a checklist of ways that husbands typically offend their wives? In this article, Dr. Don Dunlap encourages men who find it hard to identify specific ways that they offend their wives, to read through the list carefully and prayerfully.

Listed below are some of the offenses that husbands typically commit against their wives. As you read through this list you may wish to check any of these offenses that apply to you.

- 1. Ignoring her
- 2. Not valuing her opinions
- 3. Paying other people more attention than I pay her
- 4. Not listening to her or not understanding what she feels is important
- 5. Closing her out by not talking to her or by not listening to her (the Silent Treatment)
- 6. Being easily distracted when she's trying to talk
- 7. Not scheduling special time to be with her
- 8. Not being open to talk about things that I don't understand
- 9. Not being open to talk about things that she doesn't understand
- 10. Not giving her a chance to fully voice her opinion on decisions that affect the entire family
- 11. Punishing her by being angry or silent
- 12. Making jokes about certain aspects of her life

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A Husband's Personal Checklist

Wives this is for your husbands ONLY. DO not read or try to impose these upon your husbands.

- ___ 13. Making sarcastic comments about her
- ___ 14. Insulting her in front of other people
- ___ 15. Coming back at her with quick retorts when we are arguing
- ___ 16. Giving harsh admonitions
- ___ 17. Using careless words before I think through how they will affect her
- ___ 18. Nagging her and speaking harshly
- ___ 19. Correcting her before giving her a chance to fully explain a situation
- ___ 20. Raising my voice at her
- ___ 21. Making critical comments that seem to have no logical basis
- ___ 22. Swearing or using foul language in her presence
- ___ 23. Correcting her in public
- ___ 24. Being tactless when pointing out her weaknesses or "blind spots"
- ___ 25. Reminding her angrily that I warned her not to do something
- ___ 26. Having disgusted or judgmental attitudes in general
- ___ 27. Pressuring her when she is already feeling low or offended
- ___ 28. Lecturing her when she needs to be comforted, encouraged, or treated gently
- ___ 29. Breaking promises without any explanation or without asking to be released from the promise
- ___ 30. Telling her how wonderful other women are and comparing her in any way to other women

For more of these checklist please log on to www.crosswalk.com

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More About Agape Love Way Ministries

Agape Love Way is a non-profit organization established to promote charity care initiatives within a religious context, and according to the Holy Scriptures. It emphasizes the underlying precept of the Great Commandments of our Lord Jesus Christ, namely "Love the Lord with all your heart, mind, soul & strength, and Love your neighbor as yourself."

Agape Love Way engages in services that support the homeless and those in need of basic food sustenance. As such we aim to help individuals in all areas of accommodation needs, food aid, and basic social services, all the while promoting the Word and the work of the Lord. We also provide financial, organizational and administrative support to non-governmental organizations (NGOs) that are engaged in such services. To learn more about who we are and what we do send us an email at:

info@agapeloveway.org

Agape Love Way is led by its Executive Director, Keith Thompson, who is also a Professor of Business, Economics and Finance at a local NJ college. Professor Keith Thompson is a man anointed and inspired to teach the Word of God through Love. Email him at:

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If you have an article or a recipe or even a testimony that you believe the Body of Christ will benefit from or be blessed by then submit it to us for consideration in this newsletter at: newsletter@agapeloveway.org

If you like something about this Christian newsletter, or even if you just have a comment to share then we look forward to hearing from you so email us at:

contact@agapeloveway.org

To help the Agape Love Way fulfill its mandate and support our various ministries please consider donating to the cause. We accept cash and in-kind donations such as food items, lightly-worn clothing and household appliances that are no longer needed. 100% of ALL donations will go to our various charities. To learn more about how to donate to us please send us an email at:

donations@agapeloveway.org

Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me. Matthew 25:40

SPOTLIGHT ON ONE OF OUR MISSIONS:



The Community FoodBank of New Jersey began humbly in 1975 when founder Kathleen DiChiara began distributing groceries out of the trunk of her car.

In 1982, the Community FoodBank of New Jersey was incorporated and moved to an unheated former meat-packing plant in Newark's Ironbound district. By 1993, continued support and program growth led the Community FoodBank to their current 285,000 square-foot facility in Hillside, NJ.

Today, the Community FoodBank distributes 40 million pounds of food a year to more than 1,000 non-profit programs, as well as more than 400 programs served by its Partner Distribution Organizations (PDOs). Through their combined efforts, they feed 900,000 hungry people in 18 New Jersey counties.

The Community FoodBank of New Jersey is a designated 501 (c)(3) charitable organization, and is a member of Feeding America, the nation's largest network of food banks, as well as a member of the New Jersey Federation of Food Banks.

Community FoodBank of New Jersey

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Source: <http://www.cfbnj.org/>



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