

Great Lakes Benefits & Wealth Management
4408 Timber Commons Dr.
Sandusky, OH 44870

Sandusky: 419-626-3900
Elyria: 440-934-3141

www.GreatLakesBenefits.com



“Investing in Times of Global Uncertainty”



Seminar at:

Danny Boy's

Tuesday, September 27th, 2011

5:30– 7:30 p.m.

Monthly Wine Tasting

Thursday, September 8th, 2011

Matus Winery

5:30– 7:30 p.m.



Great Lakes Benefits & Wealth Management
Family-Focused Retirement & Tax Planning

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INSIDE THIS ISSUE:

- Upcoming Events / Workshops!
- Fun facts and quotes, Sudoku puzzle, contests and monthly recipe.
- Most Importantly, the informative monthly message from **CERTIFIED FINANCIAL PLANNER™, Wayne K. Maslyk, Jr.**

National Golf Month



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Wayne Maslyk, Jr.
CERTIFIED FINANCIAL PLANNER™



Great Lakes Benefits & Wealth Management
Family-Focused Retirement & Tax Planning

Today's Retiree's Newsletter

Sandusky: 419-626-3900

August 2011

Elyria: 440-934-3141



Seminars

“Investing in Times of Global Uncertainty”

Including a Free Dinner at:



Danny Boy's
6207 Milan Rd.
Sandusky, OH 44870
Tues, September 27, 2011
5:30– 7:30 p.m.
OR



Perkins Restaurant
4710 Milan Rd.
Sandusky, OH 44870
Thurs, September 29, 2011
8:30– 10:30 a.m.
OR



Great Wolf Lodge
4600 Milan Rd.
Sandusky, OH 44870
Thurs, October 13, 2011
5:30– 7:30 p.m.

Your Monthly Message From Wayne

The Perfect Storm

For those of you who watch me on TV or listen on the radio, you know I have been warning about the upcoming “**Financial Perfect Storm.**” We are moving closer to that inevitable. As I write this to you, our debt ceiling limit will be raised again, and our government will go back to its usual irresponsible spending. How can we as a country fix what will soon be a 16 trillion dollar debt problem when the spending never stops?

The inevitable “Perfect Storm” that you need to watch out for is comprised of HIGH INFLATION, HIGH TAXES, A VOLITILE STOCK MARKET, AND LONGER LIFE EXPECTANCY. Your money has to make it through this storm! Are you comfortable that it will?

Always use the rule of 100 (your “retirement ratio”) so when the market does exactly what it's doing now, only a small percentage of your money is going backwards. All too often I see folks who have way too much in the markets and they take a blow to their portfolios in times like these. Sometimes the blow is a knockout punch that sends them back to work, extends their working years, or makes them change their standard of living! All of which are not good things.

Be careful. Don't get greedy and don't try to build your wealth up quick. That's when bad things happen to your hard earned and hard saved money.

I hope your summer has been a good one; a time for family, friends, sports, travel, cookouts, and a bumpy stock market.

If you have been working with me, please don't be worrying about the market and your money. Enjoy your summer. If you are losing sleep or trying to find out what the market is doing everyday, you probably have too much of your money at risk and you need to come in so we can either “tone down” your overall market risk, or we can reduce your market risk. There are enough tough things in

life to worry about (family, friends, health, etc...) your stock market money shouldn't be one of them!

Please call my office, 1-866-626-3990 and schedule a time to come in.

If you are not a current client of mine, you probably have too much in the market, are in poor quality investments, or have too much money in the bank and is not earning anything. I hope I don't sound cocky. I have been doing this for about 17 years now, and those are the most common mistakes I see people making. Again... either too much risk, not enough rate of return from the bank, or what they do have at risk is underperforming and very high in fees.

Until next month,

Wayne

P.S. A couple clients have taken me up on a round of golf. Boy, it's nice to get to spend time with clients out of the office and get to know them and learn about their families and some history on their lives. I really enjoy that.

P.P.S Attached is a recent picture of a perch trip with some clients and their family and friends... More fun times! Please take advantage of my Fishing Fridays, and Client Cruises. They are a really good time!



A Monthly Wine Tasting Experience

Wayne Maslyk and Great Lakes Benefits & Wealth Management will be hosting a monthly wine tasting for clients and their guests.

Next Event

Date: Thursday, September 8th, 2011

Featured Region: Local

Time: 5:30-7:30 pm

Location: Matus Winery in Wakeman, OH



Please RSVP in advance of each event you plan to attend.

419-626-3900 or 1-866-626-3990

Upcoming monthly wine tasting events are for clients and their guests.

Date — Featured Region

October / Date and venue to be determined

Aunt Flo's Cheesecake

Crust:

- 18 crushed graham crackers
- 1 tbsp. melted butter
- 1 tbsp. granulated sugar

Place above ingredients in the bottom of a 9 x 12 baking dish. Mix together and press into the bottom of the dish to form the crust.

Filling:

- 1 1/2 lbs. cream cheese (3 8oz. pkgs)
- 1 cup granulated sugar
- 5 whole eggs
- 1 1/2 tsp. vanilla extract

Allow Sour cream to soften at room temperature. Then, mix until soft. Add eggs one at a time. Add sugar and vanilla. You may either use a hand mixer or a blender. Pour cheese batter slowly over the crust. Bake at 300 degrees for one hour.

Topping:

- 2 pints sour cream
- 1 1/2 tsp. vanilla extract
- 1/2 cups granulated sugar

Mix together and gently spread on top of cake and put back in the oven at 300 degrees for five minutes. Allow to cool.

Place in refrigerator to set overnight.

Winning Recipe submitted by: Ms. Alysan Azman



You can now listen to Wayne on his weekly radio/television programs and iTunes podcasts.



Station 97.7 at 10:00 a.m. on Sundays
Station 96.9 at 9:30 a.m. on Saturdays



10:00 a.m. Sundays

iTUNES

Today's Retirees



Go To iTunes and enter 'Wayne Maslyk' OR 'Today's Retirees' in the Search Box

Check your listings for exact local and cable channels.

Referrer of the Month

Our referrer of the month for August is Mr. & Mrs. Bob Finneran of Castalia. As a thank you for their great referrals, they are receiving a \$100 prepaid gift card.



Thank you Mr. & Mrs. Finneran!

Enter our monthly Recipe Contest.



Send us one of your favorite recipes for your chance to win \$50.

We will personally prepare and taste the winning

recipe. The winner's name and recipe, along with a picture, will be printed in this newsletter. The winner will automatically be entered to win the Grand Prize Drawing at the end of the year!

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www.sudoku-puzzles.net

Quotes

There's one thing I always wanted to do before I quit... Retire.

~ Groucho Marx

The trouble with retirement is you never get a day off.

~ Abe Lemons

Fun Facts

- August is National Golf Month
- August was the 6th month in the early Roman calendar, named after Julius Caesar Augustus.