

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:

Nemo Grille

Tuesday, November 8th, 2011

5:30– 7:30 p.m.

Thursday, November 10th, 2011

5:30– 7:30 p.m.

Monthly Wine Tasting

Wednesday, November 2nd, 2011

5:30– 7:00 p.m.



«Title2» «First Name» «Last name»

«Address»

«City», «State» «Zip»



Great Lakes Benefits & Wealth Management

Family-Focused Retirement & Tax Planning

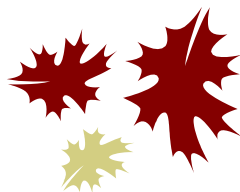
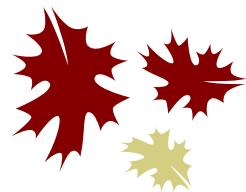
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INSIDE THIS ISSUE:

- 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.**



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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

October 2011

Elyria: 440-934-3141



Seminars

“Investing in Times of Global Uncertainty”

Including a Free Dinner at:



Nemo Grille
36976 Detroit Rd.
Avon, OH 44011

Tues, November 8, 2011

5:30– 7:30 p.m.

Thurs, November 10, 2011

5:30– 7:30 p.m.

OR



Bay Harbor
1 Cedar Point Dr.
Sandusky, OH 44870

Wed, November 16, 2011

5:30– 7:30 p.m.

Thurs, November 17, 2011

5:30– 7:30 p.m.

Your Monthly Message From Wayne

Bad Mood today!

What is going on in the world and here in the U.S.? I'm watching and reading about Occupy Wall Street, muggings, brawls, class envy, class warfare, ridiculous presidential debates, other joke politicians, all kinds of folks complaining about cuts and paying more money out of pocket, blaming this group, blaming that group, blame this person, or that person! It can be disheartening at times!

I'll vent on only a couple of these topics. In Greece they are getting ready for the “mother of all strikes” because Greece is in financial trouble (U.S. is soon to follow if we don't man-up and get our house in order). Trouble in Greece... mainly because of the fat benefits, fat pensions, early retirement expectations of individuals, and in my opinion, lazy spoiled workers with bad attitudes. This caused/ causes large deficits to finance the public sector jobs, pensions, and other social benefits. The money simply isn't there. Sound familiar?

Granted, these folks were over promised these benefits. Sound familiar? Rather than acting like grownups they get violent, protest, threaten, etc... When you were a child and mom or dad said, “We are going to: go on vacation, go to the park, go to the ice cream stand, the circus, the zoo” and then the time came and it didn't happen for whatever reason (no time, no money, they forgot, they didn't feel like going) what did you do? Pout? Maybe. Throw a tantrum? Maybe. Suck it up? Maybe. As a child, poor behavior wouldn't be a surprise. Your folks probably gave you some slack, and maybe even felt bad for not following through on their word. Again, you were a child. These folks we are witnessing are not children. They are grownups... acting like children.

Things change. Circumstances change. The world changes. I'm not saying lay down, having no spine or backbone, but... come on now.

Then I see Occupy Wall Street spoiled brats and it makes me sick. If my kids were down there protesting against the rich, the corporations, too short of unemployment benefits (give me a break), or any other trivial, handout type of complaint... I would send them a text,

call them, or if needed go down and grab them by their ear and get them the heck out of there and have a heart to heart with them. If they were protesting the government and politicians—I may join them!

How were these kids raised? What did their parents instill in them? To be a pouty hands-out, give me, give me, give me adult? I hope not! Where did they get this freebie, life should be easy, I shouldn't have to figure a way myself to get out of my mess attitude? Why is it up to somebody else and not them to gain a job, money, a decent standard of living? Why blame? Why complain? I don't get it! Please somebody explain it to me. I have empathy. I'm not stupid. I'll be open-minded. But, please explain.

I have been helping folks like you for about 17 years now. I meet with and have met with thousands of folks over the years. I have hundreds of clients. I don't see this attitude in any (well, almost any) of my clients. They work hard! You work/worked hard. When there was no work, you went and found it. When your union had a strike, you went and found work to take care of your family. You started businesses. You changed professions. You changed specialties. You moved. You knocked on doors. You sent out resumes. You called employers. You got creative.

I have not had one, not ONE person walk through my door to personally ask me for a job in the past few years. I don't believe I've had ONE call to ask me for a job interview. Yes, I've had a few resumes emailed to me, or a few parents mention something to me on behalf of their kid, but never the actual kid initiating the contact.

This is why YOU have money. This is why you have little debt, if any. This is why you are enjoying retirement. You knew it was up to you, and not any boss, or government, or program! **YOUR MONEY has to last!**

With a younger generation expecting more and more from government and wimpy politicians that don't have the.. “you know what” to

Continued on page 2

Continued from page 1

make effective changes to our governments, you are on your own! But I think you already knew that. That's why you saved. That's why you didn't pile up debt. That's why you worked your butt off over the years.

Moving forward, don't let the stock market take from you by having too much in the market or by taking too much market risk. Don't be too timid or conservative by leaving large portions in cash... earning nothing. Don't get greedy by taking unneeded risks, like buying large amounts of gold or silver, or other metals— or by investing in cheap properties which you don't know much about—or oil wells—or foreign currencies. Be sensible.

Above all, Don't be lazy with your financial planning. Those who stay on top of their planning with regular reviews with me, keeping on top of goals, the economy, upcoming expenses,

lifestyle changes, family changes, health changes, are the ones who will come out nicely in the end. If you are doing this, you will be the one who doesn't have to worry about inflation, government cuts, or higher taxes. You will be prepared. You will have peace of mind!

Until next month,

Wayne

P.S. I need some wine after writing this newsletter... so don't forget about our upcoming wine tastings and workshops. They are always an enjoyable evening. Bring a friend and meet some new ones. It's a good time. See you there!

Quotes

A good head and a good heart are always a formidable combination.

~ Nelson Mandela

Common sense in an uncommon degree is what the world calls wisdom.

~ Samuel Taylor Coleridge

Fun Facts

- By weight, bone is five times stronger than steel.
- Fidgeting can burn 500 calories a day.
- Men get hiccups more often than women.
- Caffeine boosts memory.



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: Wednesday, November 2nd, 2011

Featured Region: Local

Time: 5:30-7:00 pm

Location: Sandusky Office



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.



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



10:00 a.m. Sundays

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.



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!

Referrer of the Month

Our referrer of the month for October is Mr. Berkeley Vassar of Castalia. As a thank you for his great referrals, he is receiving a \$100 prepaid gift card.



Thank you Mr. Vassar

Peanut Butter Cup Oatmeal

Ingredients:

- 1/2 cup Quick Quaker Oats
- 1 cup water
- 1 cup nonfat dry milk powder
- 1 tbsp. reduced fat peanut butter
- 2 tbsp. Splenda
- 1 tsp. mini chocolate chips



Directions

In a medium, microwave safe bowl combine dry oats, Splenda, and water. Cook in microwave on high for 2 1/2 minutes. Add peanut butter. Mix well. Divide into two bowls. Place 1/2 tsp. of chocolate chips on top of each bowl.

Winning Recipe submitted by: Mrs. Jacki Massey

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