

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:

Great Wolf Lodge

Tuesday, August 9th, 2011

5:30– 7:30 p.m.

Monthly Wine Tasting

Wednesday, August 3rd, 2011

Matus Winery

5:30– 6:30 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.**



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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

July 2011

Elyria: 440-934-3141



Seminar

“Investing in Times of Global Uncertainty”

Including a *Free Dinner* at:



Great Wolf Lodge
4600 Milan Rd.

Sandusky, OH 44870

Tuesday, August 9th, 2011

5:30– 7:30 p.m.

Wine Tasting Events

Join us for our next monthly wine tasting event!



Matus Winery
Wakeman, OH

Wednesday, August 3, 2011

* See inside for complete details and **RSVP** information.

Your Monthly Message From Wayne

Sometimes I feel guilty as I drive to work and see all of the hard workers out there; street workers, people doing siding and windows, landscapers... and especially the roofers. Man, those roofers work hard! Me, on the other hand (although my brain does its share of hard work), my body sits at a conference table or desk most of the day. I'm sure that's one of the reasons for my gut.

The hardest worker out there should be your money. You see, compounding interest never takes a day off, not one!

Yes, interest works 24 hours a day, 7 days a week, 365 days a year. You want to make sure you're earning a safe and “fair” compounding rate of return on a large portion of your money.

Caution with the stock market! Even while you sleep, the stock market could come like a thief in the night and take away from you. And as good as compounding interest is... negative compounding interest is death to your portfolio and life savings!

Remember... Always have a large portion of your money in “safe” accounts. You should not accept anything less than 3% to 6%!

If you're not earning 3% to 6% safely, you should pick up the phone and call me before you go to sleep tonight!

As I write this portion of July's newsletter, I'm in Myrtle Beach, South Carolina on a family vacation for about eight, nine days. And when I get up early in the morning to fish, golf, or do some crabbing with the boys, there are various people out walking, running, rollerblading, and riding their bikes. The majority of vacationers and locals are still sleeping.

So, what motivates a person to get up early while everyone else is sleeping? What motivates a person to get out of a comfy bed, get down to the beach or out on the roads, and walk, and run, and do other various types of exercise? It's interesting how some people are motivated and some aren't. Some people are motivated to lift weights, do yoga, do stretching, eat right, and others – their motivation is elsewhere, family, faith, business, hobbies, etc... We all know we should be taking care of ourselves; probably most of us need to be taking care of ourselves better than the others. And, we know the conse-

quences if we don't: a shorter life, possible sickness, disease, arthritis, fatness, a weak heart. But yet, we still sleep in, and we don't get up and do what we know we should be doing. Why is this?

Now, on the other hand, it's the same with your financial and retirement planning and investments. Some people are motivated to come in and see me. They work on their estate plan, work on their financial plan, work on their money, and have the tough family discussions and meetings. Make hard decisions regarding they're estate and heirs. While others just kind of let it go. They are “busy” doing other things. Some of those people are running early in the morning, and walking and staying in shape, but they don't spend a fraction of that time on their very important financial matters like, their financial plans, their portfolios and investments. They won't even schedule a once a year meeting or review because they're too busy with their regular lives to worry about their money and their finances... sometimes they wait until it's too late. Just like folks that don't exercise and put it off until sometimes it's too late, others ignore their portfolios and their investments, sometimes until it's too late.

So, I'd like to get all of us thinking out there. Should we be exercising more? Should we be addressing important financial matters?

Rather than try and do this on New Year's Day in January, where we all do a “New Years” resolution that lasts about 3 weeks, I am going to try to keep it at the forefront of all of you reading this. Let's not put things off. Get out there when it is nice, take a walk, take a run, do some exercises while we know we should be. And while we still can!

And also, take some time, and get your finances together. Get your investment statements together, your insurance policies, your annuity statements, your life insurance statements, your tax returns, and come on and see me. Now, if you are already a client and we're on track on seeing each other regularly, we need to keep that up. You need to get your friends and family and loved ones on board to do the same thing. You are doing it; you know they should be doing it. Get them in to see me and keep coming to see me yourself.

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Those of you that keep putting me off – keep putting off coming in – you know it is the wrong thing to do, but by nature we all procrastinate, most of us take the easy route when it comes to eating right, exercising or taking care of our finances. So, pick up the phone, call my office, schedule an appointment, and let's start getting your financial house in order. It's usually never too late to make improvements.

Even on people's death beds, I've had to get signatures from folks that waited too long to do the things that they should have done! Please don't be one of those people!

Until next month,

Wayne

P.S. If any of you are up for a round of golf... you know my number.



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 May is Mr. & Mrs. Tom Singler of Sandusky. As a thank you for their great referrals, they are receiving a \$100 prepaid gift card.



Thank you Mr. & Mrs. Singler!

Fruit Pizza and Dip

- Ingredients:**
- 1 (8 oz.) block of cream cheese
 - 1/2 cup white sugar
 - 1/2 tsp. vanilla
 - 1 jar Caramel Syrup
 - 1 package of Toffee Bits
 - Your favorite fruit—sliced!

- Directions:**
- Mix together:
- 1 (8 oz.) block of cream cheese
 - 1/2 cup white sugar
 - 1/2 tsp. vanilla

1. Spread mixture over a large round plate or pizza pan. Let harden for an hour in the refrigerator.
2. Cover the hardened cream cheese mixture with a container of caramel. Sprinkle the caramel with 1/2 to 3/4 package of toffee bits. Let set over night.
3. The following day, place sliced apples, strawberries, and melon wedges on pan to make it look like a fruit pizza.

Great for parties. Serves 15-20 guests.

Winning Recipe submitted by: Mrs. Denise Cucaro



Quotes

Those who deny freedom to others deserve it not for themselves.

– Abraham Lincoln

The American Revolution was a beginning, not a consummation.

– Woodrow Wilson

Fun Facts

- The first US patent was granted on July 31st, 1790 to Samuel Hopkins
- Bugs Bunny debuted in cartoons on July 27th, 1948

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www.sudoku-puzzles.net

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



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

Check local listings for exact local and cable channels.

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. This event will be the first Wednesday of every month .

Next Event

Date: Wednesday, August 3rd, 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 for clients and their guests.
Tastings are held the first Wednesday of every month from 5:30-6:30pm**

**Date — Featured Region
September / Date and venue to be determined**