

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

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

www.GreatLakesBenefits.com



“State of the Markets”

Including a Free Dinner at:

Nemo Grille

36976 Detroit Rd.

Avon, OH.

Tuesday, Feb. 15, 2011

5:30– 8:30 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

JANUARY 2011

Elyria: 440-934-3141



Wine Tasting Events

Join Us for our first monthly wine tasting event

Wednesday, Feb. 2, 2011

* See inside for complete details and RSVP information.

Seminar / Workshop

“State of the Markets”

Including a Free Dinner at:

Nemo Grille

36976 Detroit Rd.

Avon, OH.

Tuesday, Feb. 15, 2011

5:30– 7:30 p.m.

Bus Trip To Motor City

Client Appreciation Event.

Wednesday, Feb. 23, 2011

Clients are welcome to bring a guest!

Call our office for details and to make your reservation!

1-866-626-3900

Monthly Recipe Contest

See article for details on how you can win \$50 for one of your favorite recipes.

Ladies Shopping Day

We provide the transportation and food.

*Stay tuned for details!

Your Monthly Message From Wayne

Well another year bites the dust. 2011 here we come. Let's make it a good one.

Now is a good time to make a quick reflection over the past year and pat yourself on the back for the things you accomplished (more travel, less debt, more time spent with family). Whatever it is that you are happy with yourself that you actually did what you said... chalk it up as a win and a good thing. Then, look at the 2011 that's ahead of us, and have another area of your life that you want to improve upon as a goal, and let's do it! Of course when it comes to your money and your estate I'm here as your coach and "prodger" to make sure you do what you want to (or know you should do). As far as your personal business... well, you're on your own. I wish you luck, wish me some too!

We are geared up for tax season. If we are not doing your tax return yet, you are paying way way too much! I charge you 89.95. I sit with you to gather all your data and documents. My staff organizes and sends the info to the CPA (all local CPA's this year by the way). The CPA prepares your returns and sends them to me. I sit with you to deliver them and go over them with you. FOR \$89.95! What a deal! Why do I do this (the returns obviously cost me more \$ than 89.95)?, because, I meet great new clients that I would normally not have if we didn't prepare their taxes. That's one reason. The other is for client appreciation. If you are already an investment client, I offer this tax service with the deep, deep discount, because I appreciate you and your business! You all should be taking advantage of this service. If your returns are anything but simple to

prepare, we should be preparing them for you.

A couple of changes with regard to my gift programs - from now on the monthly client referral winners will be receiving a \$100.00 Visa card. No longer will the gift be a restaurant gift certificate. It was a pain to get those to all of the different restaurants that were requested, and at times I was getting a back log of gift certificates that needed fulfilled. I could never seem to find the time to get to the restaurant during operating hours. So now, my staff goes online, orders your 100.00 gift card. You get it in the mail. You go to whatever restaurant you're in the mood for... we're all happy! J

I am also ceasing the competitor mailings. I appreciate all that you have sent in. We received mailings and invitations to workshops, from all over the country. We mailed out to you hundreds of 5.00 gift cards. I hope you all enjoyed the little treat.

We will be starting a new contest for you to get some fun, extra dollars, in your pocket. New, is our Monthly Recipe Contest. You, the readers of this newsletter, can send in one recipe per month. The chosen winner will receive 50 bucks. I or one of my staff will actually personally prepare and taste the


HOME OF THE **\$89.95**
TAX RETURN!

(Continued on page 2)

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winning recipe. We will take a picture of it. And each month the winning recipe, picture of the dish, and name of the winner, will be posted. Each month the winner will get a \$50.00 gift card and will have a 1 in 12 chance to win the grand recipe prize at my Annual Recipe winner drawing. The prize is yet to be determined...any ideas out there??? Around a \$500 value.

"I'd like to". Have you said this recently? To a friend, or a family member? To me? Maybe just to yourself? If the "I'd like to" has anything to do with a vacation, hobby, change of lifestyle, your golf game, fishing, boating, camping, cruises, a train trek in the Canadian Rockies, a new car, a new you! Then let's try and make it happen in 2011. The stock market has been good to us for the last couple of years. It appears it's going to be good to us in 2011. My managed portfolios have performed nicely in 2010, with below average risk (Conservative Model 7%, Balanced Model 12%, Growth Model 17%). In addition I added two overseas models (Foreign Stock and Bond, Foreign All Stock). These foreign aren't for the faint of heart. They are very volatile, but should reward you with above average returns over the long haul. They favor the manufacturing markets in China, Korea, and Japan. For those of you who are not yet in one of my models, these are fee only. I use only no-load, well managed, above average funds. My clientele receive a quarterly performance report, and a monthly "state of the economy and markets" letter from me. The above mentioned performance is "net" of my highest fees. If you would like more information on these models, please call my office and schedule a convenient time to review your options. I am huge proponent of using the proper "safe" (no market risk) and "risk" (stock and bond markets) ratio - Usually sticking to the Rule of 100 that I have discussed many times. If you are going to have "risk" money, you should be in quality investments that are being watched constantly. That's where I come in. I do this for you so you can be busy with the "I'd like to do's" in your life!

Until next month,

Wayne

P.S. don't forget about our upcoming events. -Monthly wine tasting (a different region every month). - Bus trip to Motor City (I pay for the bus and provide a small stipend to gamble with) - Ladies Shopping Day (I provide the transportation and food). Let's have some fun in 2011!

Subject. "I'd like to"



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 .

Inaugural Event: Featured Region — Argentina

Date: Wednesday, February 2, 2011

Time: 5:30-6:30 pm

Location: 4408 Timber Commons Dr., Sandusky, OH (GLB office)

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

419-626-3900 or 866-342-3517

Please bring a guest.

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 local listings for exact local and cable channels.

Quotes

"The Old Year has gone. Let the dead past bury its own dead. The New Year has taken possession of the clock of time. All hail the duties and possibilities of the coming twelve months!"

~ - Edward Payson Powell

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Sudoku Puzzle (Easy)

Fun Facts

- In the northern half of the world, January is the coldest month. In the southern half of the world, January is the warmest month
- January is National Soup Month in the United States of America.

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

February 2nd - Argentina

March 2nd - Australia

April 6th - Canada



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

419-626-3900 or 866-342-3517

Please bring a guest.

HEALTHY BLUEBERRY SMOOTHIE

Ingredients:

1 cup of blueberries (fresh or frozen)

1/2 cup of your favorite yogurt

1 tablespoon of condensed milk (substitute: Agave)

1 cup of whole milk (substitute: 2 %, skim, soy or rice milk)

Directions:

Blend the blueberries with the milk and yogurt. When the texture is smooth, add the condensed milk and blend for another minute.

