

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/WINE at:

Ryan's Steakhouse

June 21st, 2011

5:30– 7:30 p.m.

Monthly Wine Tasting

Wednesday, June 8th, 2011

Papermoon Winery, Vermilion

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

May 2011

Elyria: 440-934-3141



Wine Tasting Events

Join Us for our next monthly
wine tasting event

Wednesday, June 8, 2011

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

Seminar / Workshop

**“Investing in Times of
Global Uncertainty”**

Including a *Free Dinner* at:

Ryan's

Ryan's
5309 Milan Rd.
Sandusky, Ohio 44870
Tuesday, June 21st, 2011
5:30– 7:30 p.m.

Ladies Shopping Day

**Wednesday, May 26th,
2011**

We will be shopping the day
away at the Lodi Station Outlet
so mark your calendars! Call
our office to reserve your seat!

1-866-626-3990



Your Monthly Message From Wayne

“US kills Osama bin Laden decade after 9/11 attacks” is one of the headlines as I write this message to you. Let's hope the winter is dead and behind us too. It's been a long one! I'm ready for summer!

One thing not dead is the cyclical bull market that we have been experiencing since March of 2009 (Up Up Up). And the news gets better. The third year of a U.S. presidential term has been known to be the best year for stocks during a four year cycle. Since World War II, the S&P 500 has climbed more than 17% on average during the third year of a president's term, compared to a 6% increase during the other years. This is according to Standard and Poor's equity research. As of this writing we are up 8% already for the year.

So how is **your** safe/risk ratio? Are you using the rule of 100? Now is a good time to check your numbers. As a refresher for the Rule of 100, take your age and subtract that number from 100. If you are 70 years old, your number is 30. No more than 30% of your investable assets should be in “risk” investments. Risk investments are any investment that can show a negative rate of return at any given time. Stocks, bonds, variable annuities, muni's, gold, silver, art, antiques, guns, coins, stamps, REITS, land, rentals, oil, gas, etc. all of these can lose value. With the remaining number—in this case 70%—in “safe” accounts. Examples of safe accounts are: checking, passbook savings, CD's, money markets, government bonds, fixed annuities, fixed indexed annuities, cash on hand... or in your safe at home.

If you have been utilizing the Rule of 100, after a run like we have been having in the markets, it's a good possibility your numbers are out of whack. Your risk numbers are probably higher than when you started the strategy. Also, if you are adding to retirement accounts like 401K's, 403b's, 457 plans, IRA's, and Roth IRA's, your numbers are probably off. So run your numbers and reposition. In addition, you are older now. A few years may have gone by, which means your “safe” number should be larger. In a Bear market when your risk money is shrink-

ing... that's when you have to take from the “safe” side and reposition to the “risk” side. Make sense? It works! Keep balance.

In addition to keeping tabs on your safe/risk ratio, you need to keep an eye on your risk account performances. I have always preached that if you are going to be in the market, your market investments should be the best of the best. Yours should be in the top 25% of their peer group. If you are in a growth mutual fund, your growth mutual fund should be in the “cream of the crop” funds! Out of the 1800 growth mutual funds that you could choose from, how does yours compare? I look at the “risk” you are taking. The actual return you earned compared to the risk you are taking: The length of time the manager has been running your fund. The Morningstar rating. The age of the fund. The “stewardship rating” (is the manager investing his or her own money in the fund?). The fee structure. The turnover ratio. The current objective and investment statement of the fund. And last but not least, the “sectors” in which the fund invests in. All of these factors are important and need to be followed regularly. This is what I do for my clients that are in my Managed Portfolio's. If you have “risk” money with me, you can rest assured that I am on top of this. This is why you pay me to manage your money! If you do not have risk money with me, you better make sure whoever is handling your money is doing this on ALL of your risk holdings. If it's YOU who are handling your risk money, be careful! Many folks get lazy, or just plain too busy with their own lives to do this properly and regularly. This is where I see one of the biggest mistakes. A fund was bought years ago, then forgotten about. Managers leave, get fired, get switched to another fund, start their own fund, make mistakes, shift gears to a different style, and vary in performance. You need to stay on top of this. After all, it is your valuable hard earned money! Don't be lax with it!

Fishing Fridays and Client Cruises will be ramping up. Fishing Fridays is where I take clients

(Cont'd on page 2)

(Cont'd from page 1)

and their friends and family out on my boat. We either fish, or swim, or just do an evening sunset cruise. If you are not into fishing, maybe you'd enjoy a nice couple hour cruise around Sandusky Bay or the Marblehead Lighthouse. If you fish, we do a 4 or 5 hour perch trip, or cast or troll for some delicious Walleye. Sometimes the day ends with a swim at the beach or at the pool. I pay for the gas (no small number these days!), the bait, and the snacks. I even supply the poles and gear! If it's a Client Cruise, I supply wine, beer, sodas, and snacks. It's truly an enjoyable time... weather permitting. This is for CLIENTS. If you are not a client of mine, and are not coming with a CLIENT, I'm sorry. These trips are client appreciation events; a benefit of being my client. If you are a client,

don't be shy. Don't feel like you are mooching! This is all on me. I enjoy it and do it for you. So call the office and get your date(s) in the books.

Until next month, Wayne

P.S. If you have any ideas for upcoming events please let myself or Kristin know. I've had a Indians baseball game request (anyone else on board with this?) as an example. Your input would be appreciated.



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, June 8th, 2011

Featured Region: Florida

Time: 5:30-6:30 pm

Location: Papermoon Winery in Vermilion



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

July 6th, Skipping due to VACATION!!

August 3rd, France

Quotes

If evolution really works, how come mothers only have two hands?

– Milton Berle

A mother is to whom you hurry when you are troubled.

– Emily Dickinson



Fun Facts

The origin's of Mother's Day date back to the era of ancient Greek and Romans. It was celebrated in the UK before the US. It is now celebrated in 46 countries.



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.

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2	6		3		
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	5			4	

www.sudoku-puzzles.net



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!

Frozen Dessert

Ingredients:

1 (21 ounces) can Thank You cherry pie filling

1 (20 ounces) crushed pineapple, drained

1 can (14 ounces) Eagle brand condensed milk

1 small container cool whip



Directions:

Mix milk and Cool Whip together.

Add the cherry pie filling and pineapple and stir together.

Pour into container and freeze.

Submitted by:



The Annual Casino Trip, 2011