

Great Lakes Benefits & Wealth Management
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Sandusky, OH 44870

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

www.GreatLakesBenefits.com



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Great Lakes Benefits
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Family-Focused Retirement & Tax Planning

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INSIDE THIS ISSUE:

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



Merry Christmas & Happy New Year!!!



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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

December 2011

Elyria: 440-934-3141



Seminars & Wine Tastings

We will not be conducting any seminars or wine tasting in January. Be sure to check next month's newsletter or go to our website www.greatlakesbenefits.com to check for updated, future events.

Be Sure to Follow Us!

Find, friend, and follow us on Facebook, Twitter, and LinkedIn:



Your Monthly Message From Wayne

I just returned from a business trip in Austin, Texas. The meeting was about Social Media and keeping clients in the loop, portfolio management, helping clients deal with the bad news they see everywhere they look, and golf of course. My trip to Austin was about 1350 miles one way, and yes, I did drive the RV. No planes for me! But I'll tell you, I don't know if I would do it again. 2700 miles by yourself is quite a haul.

One nice thing about driving instead of flying is that I get to see a lot of the United States. Small towns, restaurants, different folks, different weather, different scenery, etc. I made a point to try some Texas BBQ while I was there. Right off of highway I-35, across from a truck stop, I stopped at Lucky 7 Pit Stop. Yum! I ordered two meals just so I could sample all of the different meats; pulled pork, ribs, smoked sausage, and brisket. The Cowboy Beans were excellent. I wish we had BBQ around here that good!

I didn't know Memphis (which is along the way) was right on the Mississippi River. Nashville, Little Rock, Texarkana, and Dallas were also all along the way to Austin.

I'd like to make two observations. **One** is the number of 18 wheelers on the roads and in the rest areas and truck stops. There were thousands of them! All day and all night long. I have never seen so many. I've never seen the truck stops and rest areas so busy! In my opinion, one sign that our economy is on the mend. Not just statistics, an actual eye witness experience. **Two** is the number of highway projects presently going on in Texas. Miles and miles of bridges mainly. Bridges which are 200 feet in the air. Bridges which are made to go over other highways, not just rivers or whatever else, but highways. These are major expressways with major expressways over them. I probably saw a half dozen huge highway and overpass projects along the way. To me, another sign we are on the mend. Or at least Texas is!

Moving on to business. By the time you read this, my annual Chez Francois Referral Holiday Party will be over. Man, I love that place. I get there about once a year, maybe twice, including this event. Thank you for the many referrals and good words you put out there for me. I only choose one referral winner each month. I am thinking about expanding that so more folks can come and enjoy the wonderful spread of 5 star food at Chez! Next year I am going to put more emphasis on the quality of the introduction, not just the names given to me. In other words, instead of just names on a form, (I will be looking for the names) but with the knowledge you actually mentioned we'd be contacting your referral. Or better yet, they call us.

In exchange for this "higher quality" introduction from you, I am doubling, that's right, doubling the \$100 gift card to \$200. Yes! If you are the monthly referral winner, you will get a \$200 gift card to spend anyway you like. You will be invited to attend my annual Chez Francois Referral Holiday Party, and you will have at least a 1 in 12 chance at winning my Referral Trip for Two drawing. The winner gets to choose their destination (up to a \$1500 value). Last year's winner Mr. Copa and his son enjoyed their golf trip!

Again... If you are the referrer of the month, you get the \$200 gift card. I hope all of you had a wonderful 2011. Let's make 2012 even better!!!

Until next month,

Wayne.

P.S. Next month, I will be writing about starting the New Year off proactively. I will write to you about what to start thinking about in reference to the markets, taxes, your legal documents, your family financial plan, etc. So keep an eye out for January's message.

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



Family-focused retirement & tax planning

with Wayne Maslyk



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

Check your listings for exact local and cable channels.

A Monthly Wine Tasting Experience

Wayne Maslyk and Great Lakes Benefits & Wealth Management will not be hosting a monthly wine tasting in January.

**We do not have any wine tasting events scheduled at this time. Please check next month's newsletter for the next event date, time, and location.*

Next Event

Date: TBD
 Featured Region: TBD
 Time: TBD
 Location: TBD

**Check back
 Next Month!!!**

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

Nachos Grande

Ingredients:

- 1 jar spicy tomato salsa
- 1 bag of blue & white corn chips
- 1 cup shredded Colby Jack or Cheddar cheese
- 1 cup sliced or diced veggies (green peppers, onions, olives, etc.)
- Sour cream and guacamole (to taste)



Directions

- 1) Preheat oven to 350°F.
- 2) On an oven safe platter, layer blue and white chips.
- 3) Top with shredded cheese.
- 4) Add your favorite sliced or diced veggies.
- 5) Heat until cheese melts.
- 6) Top heated nachos with salsa, sour cream, and guacamole.

Winning Recipe Submitted by: Mrs. Gloria Szabo



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 December is Mr. & Mrs. Drew and Susan Long of Huron. As a thank you for their great referrals, They are receiving a \$100 prepaid gift card. Thank you Drew & Susan!



Quotes

Many people look forward to the New Year for a new start on old habits.

~ Unknown

A New Year's resolution is something that goes in one year and out the other.

~ Unknown

Fun Facts

US scientists calculated that Santa would have to visit 822 homes per second to deliver all the worlds presents on Christmas Eve, traveling at 650 miles a second.

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