

Today's Retirees Newsletter-July 2017

Your message from Wayne

Moving forward from this day on, what is your objective in life? What goals do you have? What are you striving for? What interests you? What do you want to get done? How and where do you want to spend your time?

Sometimes we lose track of these things, I know I do. There is so much out there pulling us away from what we should be focused on. We get sucked into the news and what's happening in this country, and around the world. We are looking around Facebook, Instagram, and Twitter and posting and sharing on those same websites and apps. It can be a good thing seeing your family, and friends sharing experiences. In many cases it can be an uplifting part of our day. But, spending hours looking at everyone else's stuff, I'm not so sure it's a healthy thing. It's a timewaster for sure.

Then there is routine, we fall into a pattern of routines that are hard to break. We do the same things each day, over and over. Before you know it, spring is gone, then summer, next it's Thanksgiving, and then Christmas. We look back and think where the heck did the year go?!!!

Something needs to happen; the routine needs to be broken. Sometimes it takes an event for this to happen. A sickness, a death, a diagnosis, an accident, basically.... A slap across the face of life. Then we refocus and get back on track.

It shouldn't and doesn't have to be this way. We can get organized and focused, before "the slap" occurs. You just have to want it bad enough. Bad enough to fit the things we originally wanted into our lives.

The guy with the perfect lawn next door, the in-shape person who's at the gym regularly, the family that is at the vacation home in Hilton Head for the month, with their kids and grandkids flying or driving in throughout the month to spend time together, the father and son fishing in Canada, the recovering person or the cancer survivor speaking to folks regularly that need help, the guy restoring the car he always wanted to restore..... all these folks want it bad enough! Bad enough to break the routine and fit the important stuff into their lives.

The stuff you wish you would have made time to do. These folks ARE making the time.

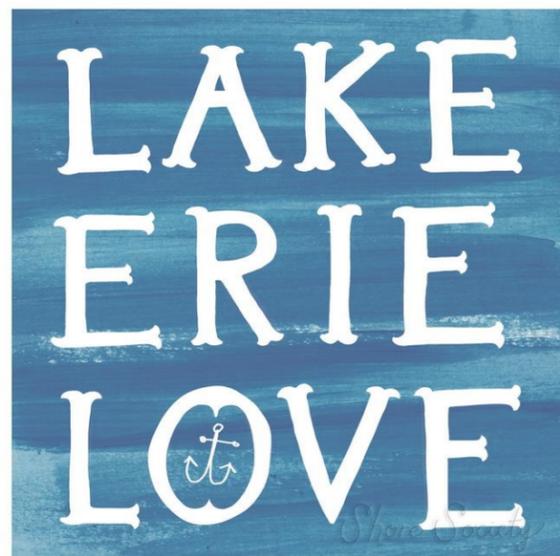
We all know time flies by. But most of us get stuck in the routine and we just keep letting it happen. Doing things, the same old way, day after day. But all along wishing we were doing things differently.

I ask you, what do you want to get done? What do you want to experience yet in life? Who would you like to see or spend more time with?

Let's try this summer to make it happen. If we don't life will just continue to "happen" like it has been all along.

Until next month,
Wayne

P.S. One of the things I did last year is put off most of our client fishing and client cruises until late summer and fall. Because I delayed and procrastinated, there were folks that never made it out. This year I am making a serious effort not to make the same mistake. We have had fishing and cruise success already. I'm happy that I didn't put it off. Come out and spend some time on Lake Erie. I'll do my best this year to make it happen for you!



Get the discounts you're entitled to.

If you're a member of AAA, AARP, or a veterans' group, mention it when you book and you may be able to get deep discounts on hotels, flights, or rental cars. For example, United Airlines offers discounted "senior fares" to anyone 65 or older who books online; Starwood hotels (including W Hotels, Westin Hotels and Resorts, Sheraton, and Four Points) also offer up to 50 percent off for guests who are 60 and up.

Think about getting travel and health insurance.

One downer about retirement travel is that health issues are more likely to delay a trip than in the past. For a pricier vacation, it may be worth purchasing travel insurance so you're not out the full amount of the trip if a medical issue comes up. Also, check in advance with your health insurance and see if you're covered while you're abroad. Since many Medicare supplemental insurance plans don't offer coverage out of the country, you might want to buy extra travel health insurance.

Budget with a cushion.

Most people underestimate the total cost of their travel. I would suggest setting aside an additional 20 percent for unforeseen costs. If you don't end up spending it, you can always treat yourself on your last night or put it towards your next trip.

Group travel can be fun and cheaper

Another way to save is through group packages. You might consider travel organized by tour companies, alumni associations, church and retirement community travel groups and other programs. Traveling in a group is much cheaper because you're paying the group price not for an individual.

Check out Charter Flights

Charter flights can provide excellent value, and they often operate nonstop in markets where scheduled flights would be less direct. In addition, many charters don't have all the restrictions of scheduled-service discount fares. Charter flights are used a lot for vacation packages.

Check out room rates from the source

If you have a list of hotels you're interested in, first check out their Web sites to find the rate for the dates you need a room. Then call each hotel and ask what kinds of specials and discounts they offer. Besides the perks given to seniors, they may have even better deals for teachers, government or military discount programs, frequent traveler reward programs and other discounts.

Timing is a big factor when shopping for hotel bargains. Hotel rates drop in the off season and as the day goes on. Rates are much lower after 8 p.m., if the property has vacancies.

Save some money when booking your flight.

Weekends and Fridays are the worst days to book due to business travelers who make most of their flights purchases at the end of the week. Per Expedia if you book on Sunday you can save on average 11 percent. How far should you book in advance? Three weeks or more. If you can book your flight to leave on a Tuesday or Wednesday your flight is likely to be cheaper because there's less competition between business travelers and other fliers.

Use websites like SkyScanner or Cheap-O-Air to compare flights. Also signing up for flight alerts can be helpful if you travel dates are flexible. Some airlines like Southwest or Allegiant, will not give their information to those websites, so you'll have to go to them separately. Also look at smaller airports to fly out of like Toledo or Akron.

Repositioning cruises.

Repositioning cruises are discounted cruises that are used for moving the ship from one ocean to another. The price is usually much less than normal cruises because these trips are typically during off-peak seasons. The repositioning cruises are often one way only. The down side is you cannot book round trip airfare for this type of cruise.

Save on rental cars.

If you Google "rental car discount codes," you'll find many websites offering lists of these codes. Also getting a rental at an airport maybe cheaper than a free-standing rental location. Make sure to check because they can pick you up from anywhere.



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Eclipse: Who? What? Where? When?

On Monday, August 21, 2017, all of North America will be treated to an eclipse of the sun. Anyone within the path of totality can see one of nature's most awe-inspiring sights - a total solar eclipse. This path, where the moon will completely cover the sun and the sun's tenuous atmosphere - the corona - can be seen, will stretch from Lincoln Beach, Oregon to Charleston, South Carolina. Observers outside this path will still see a partial solar eclipse where the moon covers part of the sun's disk.

What is It?

This celestial event is a solar eclipse in which the moon passes between the sun and Earth and blocks all or part of the sun for up to about three hours, from beginning to end, as viewed from a given location. For this eclipse, the longest period when the moon completely blocks the sun from any given location along the path will be about two minutes and 40 seconds. The last time the contiguous U.S. saw a total eclipse was in 1979.

Who Can See It?

Lots of people! Everyone in the contiguous United States, in fact, everyone in North America plus parts of South America, Africa, and Europe will see at least a partial solar eclipse, while the thin path of totality will pass through portions of 14 states.



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The Winner of the
 July 2017
 "Top Client" Award
 Is:
 Anthony Robuck
 He will receive a \$50 Gift Card



Thank you to all the money management clients who made our Wine and Travel event a success! We hope you enjoyed yourself and we can't wait to have another one. Here are a few photos taken at the event. Check out our Facebook and Web page for more photos.

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