

Today's Retirees Newsletter-June 2017

Your message from Wayne

Cavs lose Boooooo!

On to the summer. Vacations, family cookouts, household projects, lazy days at the pool, boating, fishing, camping, wakeboarding, water skiing, hiking, riding bikes, gardening, and one of my favorite things to do mowing the lawn.

Summer tends to pick us all up and get us more active. Less TV, fewer naps, and more time awake at night since its light out much longer. Remember, summer tends to fly by and it's over before we know it.

Those of you that are clients of mine and have investment monies in my portfolios, get both my Investment Letter, and this newsletter monthly. The Investment Letter is generally all business. Markets, Economy, and a little politics (just how each party affects our investments, taxes, and no political emotional stuff). This newsletter is typically more laid back. It's less business, and a little more personal.

My family is doing well. I get asked a lot how everyone is doing. I have written about some of the things we have gone through. Cancer, back issues, injuries, and etc.... When "life" happens all those activities above take a back bench for the most part. Or at least we do them from a different perspective. Some we can care less about, others we cherish.

Nathan (20) has one more year left at Baldwin Wallace. He makes Dean's List each semester. He is managing the Mercury Theater Company in South Euclid and is working at Playhouse Square for the summer too. All his follow-up bloodwork has been good. Jacob (18) just graduated from Perkins High School. He made 1st team All-District in soccer and made it to the State Championship for wrestling at the 138-pound weight class. He did not place. Lost one in sudden victory, then won a close one, and lost another close one. He wrestled very well. He will be attending the University of Cincinnati. So, I will have two kids in college. YOUR FAVORABLE INTRODUCTIONS AND REFERRALS WILL BE EVEN MORE APPRECIATED NOW. LOL!! Jack (16) will be a junior at Perkins High School next year. He is driving now, so watch out if you live nearby. Both Jacob and Jack work at Sawmill Creek as Housemen and Bussers.

I have been noticing that most of my clients have *their* house in order. But many of their adult kids do not. When you visit with your families this summer (although they may not want to hear it, or you may feel like you are overstepping) you need to mention to them, they should have their basic legal documents in place. Like their Wills, Power of Attorneys, Healthcare Directive. Also, MOST importantly if they have minor children they should have chosen a guardian to raise them if something happens. They should have chosen a person to handle the money and assets for those minor children. Also, freak things do happen, and you don't want to add to the mess or family feud on top of it.

Lastly, please keep in mind that my minimum investment requirements are very flexible, for nice people. My minimums are also non-existent for referrals and kids of my clients. They can have zero money or a lot of debt. I am still happy to help them in any way that I can ---no charge.

Until next month,

Wayne

P.S. Happy Father's Day to all of you Papas out there.

P.P.S.S. Don't forget to call and get on the Client Cruise and Fishing Fridays list. Let the Kristin and Carrie know how many folks you intend to bring.

Identity Theft - What you need to know!

Identity Theft is the deliberate use of someone else's **identity**, usually as a method to gain a financial advantage or obtain credit and other benefits in the other person's name.

There are 4 main types of Identity Theft

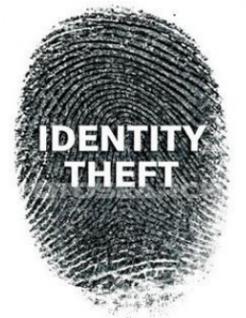
Financial Identity Theft- where someone opens accounts in your name. You may receive a phone call about an account that you did not open or a credit card you did not open. They can even go as far as taking over your bank account and be writing checks under your name.

Governmental Identity Theft- this is when your tax return may be denied due to someone already filing or your government benefits may be denied due to someone already claiming them.

Medical Identity Theft- you might receive medical bills for a doctor you never saw or hospital bills from an out of state hospital. Or your medical history is showing an illness you never had.

Criminal Identity Theft- if you have ever gotten pulled over and been told you have a warrant out for your arrest. Or were told you failed an employment background check because criminal charges showed under your information that is not yours. A thief can get your personal information in person or online. Here are some ways thieves might steal someone's identity. A thief might:

- steal your mail or garbage to get your account numbers or your Social Security number
- trick you into sending personal information in an email
- steal your account numbers from a business or medical office
- steal your wallet or purse to get your personal information



How can you avoid becoming a victim of Identity Theft?

- At home:
 - keep your financial records, Social Security and Medicare cards in a safe place
 - shred papers that have your personal or medical information
 - take mail out of your mailbox as soon as you can
- As you do business:
 - only give your Social Security number if you must. Ask if you can use another kind of identification
 - do not give your personal information to someone who calls you or emails you
- On the computer:
 - use passwords that are not easy to guess. Use numbers and symbols when you can
 - do not respond to emails or other messages that ask for personal information
 - do not put personal information on a computer in a public place, like the library

How will I know if someone steals my identity?

Read your bills and account statements. Watch for:

- things you did not buy
- withdrawals you did not make
- a change of your address that you did not expect
- bills that stop coming



Look at medical statements. You might see charges you do not recognize. That might mean someone stole your identity. Get your credit report. You get one free credit report every year from each credit reporting company.

Transunion 1-800-916-8800

Experian 1-888-EXPERIAN

Equifax- 1-800-685-1111



Saturdays at
8:30 a.m.



Search:
Wayne Maslyk



Sundays at
10 a.m.



Search:
Wayne Maslyk



On TV Sundays at 10
a.m.



Great Lakes Benefits and Wealth Management
1325 Hull Road
Sandusky, Ohio 44870

PRESORTED
STANDARD MAIL
US POSTAGE PAID
SANDUSKY, OH
PERMIT #15

Valued Client



Father's Day officially began in 1910 in Spokane, Washington, where 27-year-old Sonora Dodd proposed it as a way to honor the man who raised her when her mom died in childbirth.

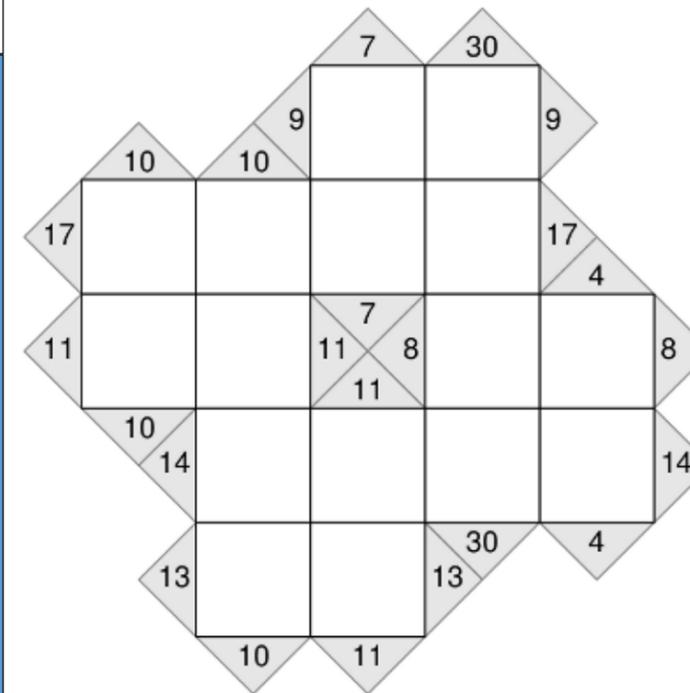
It got national support in 1924 under former President Calvin Coolidge.

The holiday gained traction during World War II, and in 1966 President Lyndon B. Johnson proclaimed the third Sunday of June to be Father's Day. President Richard Nixon made it a federal holiday six years later.

On Father's Day in Germany, men drink all day at beer gardens.

The Stevie Wonder song "Isn't She Lovely" is about his newborn daughter, Aisha. If you listen closely, you can hear Aisha crying during the song.

Kakuro puzzles are "cross-sum" puzzles—like mathematical crossword puzzles. Each "word" must add up to the number provided in the clue above it or to the left.



Visit us on the web:

www.todaysretirees.com



Great Lakes Benefits & Wealth Management
Family-Focused Retirement & Tax Planning

Sandusky Office:
1325 Hull Road
(419) 626-3900
(866) 626-3990

Office Hours:
Mon-Fri
9:00-4:30
Sat.
By appointment only



Sheffield Office:
5455 Detroit Road
(440) 934-3141
(866)626-3990

Office Hours:
By appointment only



The Winner of the
May 2017
"Top Client" Award
Is:
Becky Donohue
She will receive a \$50 Gift Card

Have you called to reserve a spot for one of our Great Lakes Benefits client Friday fishing trips or sunset cruises of the bay?

If not reserve your spot by calling
(419) 626-3990 or 1-866-626-3990
Or emailing us at
carrie@greatlakesbenefits.com
kristin@greatlakesbenefits.com

