



Great Lakes Benefits
& Wealth Management

1325 Hull Road, Sandusky, OH 44870

**TODAY'S RETIREES
NEWSLETTER**

February 2024

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Recipe of the Month



Beet, Carrot and Pomegranate Salad

This bejeweled salad is sweet, crunchy, festive and bright — the perfect winter salad recipe.

- 5-6 small beets, cooked and peeled
- 2 medium carrots, peeled
- ½ cup pomegranate seeds
- 1 ½ tablespoons red wine
- 1 ½ tablespoons red wine vinegar
- 1 tablespoon honey
- ¼ cup extra virgin olive oil
- ¼ cup pistachios, chopped
- 1 tablespoon chives, chopped
- 1 tablespoon fresh flat leaf parsley, chopped
- Flaked sea salt
- Freshly ground black pepper

Slice the beets and carrots thinly using a mandoline or hand held slicer. Layer on a plate or platter, alternating beets and carrots, sprinkle with pomegranate seeds and set aside.

Mix the red wine, vinegar and honey in a medium bowl. Slowly drizzle in the olive oil while whisking continuously.

Drizzle the dressing on the vegetables to coat. Add pistachios, chives and parsley. Season with flaked salt and freshly ground black pepper and serve immediately or at room temperature.

What's in season? Apples, avocado, beets, blood oranges, broccoli, Brussels sprouts, butternut squash, cabbage, carrots, cauliflower, celery, collard greens, kale, kiwi, leeks, mushrooms, onions, parsnip, passion fruit, pomegranate, potatoes, radishes, spinach, sunchoke, sweet potato, turnips

Thank you for your referrals!
Refer us to a friend or family member and receive a gift card!

February recipient: Ms. Vertis Clements



Anchored in family values

To learn more about how Great Lakes Benefits & Wealth Management can partner with you to develop a cohesive, prudent strategy to confidently pursue your lifestyle and financial goals, schedule a complimentary meeting with Wayne over the phone, through video-conference, or in our office.



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3 Ways to Save Money in February

If saving money in 2024 was one of your New Year's resolutions, you may be eager to pad your bank account this February. But finding ways to cut corners is difficult — especially when inflation is still a lingering problem. A few savvy moves on your part could leave you with more money in savings by the end of the month. Here are a few to look at.

Be mindful of heat usage.

If you have a programmable thermostat and work outside of the home, drop the heat once you're out the door and set it to come up again about an hour or so before you get home. Try

dropping the heat by one or two degrees at night and see what happens. You may not notice a difference when you're under the covers, but your bill might drop a bit.

Join a warehouse club store.

As of December, grocery store prices were still up 1.3% on an annual basis, per the Consumer Price Index. A good way to lower your grocery spending could be to join a warehouse club store like Sam's Club or Costco. Believe it or not, you might make back your membership fee in February alone.

Start a club.

Paying for entertainment outside the house gets expensive. Cutting back there could save you money, but also leave you bored. A good compromise? Start a club. It could be a book club, a crocheting club, a wine- or beer-tasting club, or a baking club. Find like-minded people who live locally and share your hobby, and take turns hosting a weekly gathering. It's a good way to engage with others in a social setting without having to spend a small fortune.



www.todaysretirees.com

Monthly Message from Wayne



Great Lakes Benefits & Wealth Management

As we go through tax season you are probably going through your tax documents and sorting things out. Thinking of the previous years' work, your spending, travel, etc.... How was your year? What do you think about it? How do you feel about it? How did it compare to the previous year? What's 2024 going to look like for you? Similar? Different? You may think you did not do enough stuff. You may feel you spent too much money. Or didn't spend enough money. You may think your spouse spent too much.... your spouse may think you spent too much! Did you give enough to church and charity? I'm not talking about your kids either.

Now is a good time to evaluate how you've lived and how you're going to live this next year. Give it some thought, as we have just torn 12 more pages (months) off our life's calendar.

This is also a good time of the year to see if you're doing enough with your retirement accounts, if you're still working. Should you withhold more from your check to put into your retirement accounts? Or is it time to pull back some and pocket more of your earnings. Are you doing Roths or Traditional contributions? Are you withholding too much tax, and getting a big refund? Are you doing ROTH Conversions? Should you be? Is your savings balance (Happy Bucket) sufficient? What about your interest income on your return tax return? Many of you have moved a lot of money into higher paying CD's. This is good, but, along with this, comes a 1099INT, at tax time. If you could let that money sit for a while, you may want to consider the

Fixed Annuities. They typically pay higher interest than CD's.... and no 1099, unless you withdraw the interest. How much of your Social Security is being taxed? There are ways for many of you to avoid the taxes on your Social Security.... Or at least bring them down.

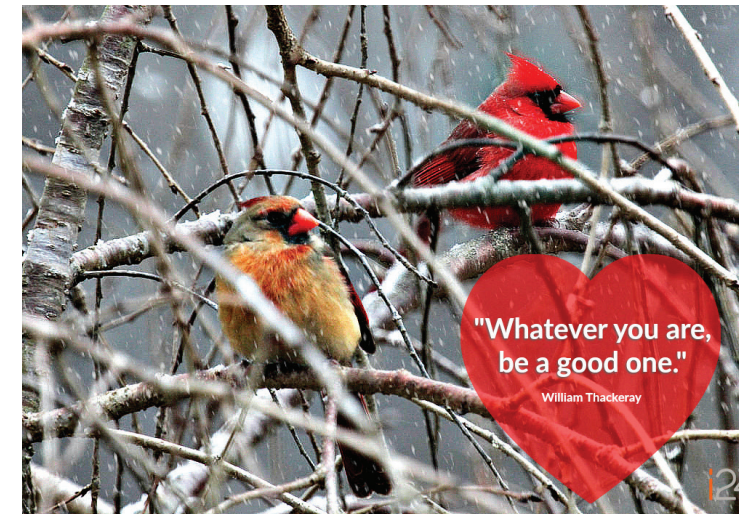
There are many things to think about during tax time. It's an important time of year to look back on your financial life, and a great time to look forward and plan.

As I write this, I fought my fears again and am returning from Newport Beach and Huntington Beach California, in a Jet! No medications, a little beer. Its getting a bit easier, though not easy. I noticed something yesterday. The highways are usually a 6 or 8 lane wide drag race of crazy drivers in the LA area. Not for faint of heart who don't have 100% confidence in their driving abilities. But this time, coming back and forth from LA yesterday, in a torrential storm, these drivers had actually slowed down in unison. I mean every one of them was driving responsibly and keeping a good distance between each other. I couldn't believe it. Thousands of sane California drivers, all doing the sensible thing. I think I saw one Idiot to and from LA (About 30 miles each way). It was raining and dark, and I felt safe and didn't feel like I had to watch out every second for some jerk to do something. They all slowed down. I like this time of the year to do just that. Slow down, relax, down-shift a gear or two or three. Look back, envision your future, take notes, discuss, and then implement any changes or tweaks that you feel may be good for you and your family this new year, and beyond.

Look at your money situation/history for 2023. Should changes be made? Ponder, take notes, and then implement them in 2024. Do it in the next week or so, before other life things get in the way or make you forget. Why wait?

Until next month,
Wayne

P.S. We are in the middle of tax season. If you're reading this, and not a client yet, why aren't you? Remember, a benefit of being a client of mine, is that you get a quality CPA to prepare your returns. All for \$90. Cheap tax prep for you (I pay the difference to the CPA), and you have a Certified Financial Planner™ to help you up to and through retirement, helping you make the right decisions, along with working with you and the CPA to keep your taxes as low as possible.



**Wayne Maslyk Jr.,
President & CEO**

A financial professional since 1995, Wayne Maslyk started his own firm in 2001 intent upon providing the personalized services retirees and pre-retirees need to pursue their financial goals. "My mission," Wayne says, "is to be the 'go to' resource for retirement, tax, and financial planning." His services include helping folks learn what mistakes NOT to make and also what SHOULD be done when getting their financial house in order.

In addition to over 25 years of experience, Wayne brings to clients his status as a CERTIFIED FINANCIAL PLANNER™ (CFP®) practitioner, which is considered the "Gold Standard" in the financial services industry. Earning that certification required advanced coursework in taxes, retirement planning, estate planning, investments, risk management, and other financial issues.

Away from work, Wayne enjoys boating, camping, and vacationing with his wife, Laura, and their three sons. Nathan, Jacob, and Jack.



TODAY'S RETIREES
WITH WAYNE MASLYK JR., CFP™



WATCH on WGGN 52
Saturday @ 9:30 AM / Sunday @ 4:00 PM / Monday @ 9:30 AM
WATCH on WCLF 22 Monday @ 5:00 PM
LISTEN on WLRD FM 96.9 Saturday @ 8:30 AM
LISTEN on WGGN FM 97.7 Sunday @ 10:00 AM