



Great Lakes Benefits & Wealth Management

1325 Hull Road, Sandusky, OH 44870

TODAY'S RETIREES NEWSLETTER

March 2024

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## Recipe of the Month



### Oven Roasted Carrots

This recipe for savory roasted carrots is especially simple. Seasoned with olive oil and a sprinkle of salt and pepper, the carrots' natural, slightly sweet flavors to really shine through.

- 2 pounds carrots washed, peeled and cut if large
- 2 tablespoons olive oil
- 1 teaspoon kosher salt
- 1/4 teaspoon freshly cracked black pepper plus additional to taste
- Chopped parsley for garnish, optional

Preheat oven to 425°F and line a baking sheet pan with parchment paper (for easy clean-up). Toss carrots with oil and seasoning. Pour onto prepared baking sheet. Arrange carrots in a single layer.

Bake 18-20 minutes for baby or garden carrots, 25-30 minutes for larger store bought carrots. Ensure carrots are tender when pierced with a fork.

Serve warm, garnished with parsley if desired.

Notes: Young fresh carrots or baby carrots can be left whole and will require less time. If using store-bought larger carrots (even if you cut them) they may need an extra 10-15 minutes. Larger carrots can be cut into 1 1/2" chunks and may need a few minutes extra.

For a sweeter glazed carrot, add 1 tablespoon honey or brown sugar before cooking.

**What's in season?** Artichokes, asparagus, avocados, bananas, beets, broccoli, Brussels sprouts, cabbage, carrots, celery, greens, kiwi, mango, mushrooms, onions, pineapple, potatoes

Recipe available online at: [www.spendwithpennies.com/roasted-carrots](http://www.spendwithpennies.com/roasted-carrots)

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

March recipient: **Mr. & Mrs. Brian Pletcher**

happy SPRING



## 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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### Life insurance: more than just a safety net

Insurance often gets a bad rap, and life insurance, in particular, may not be on the top of your list of financial priorities. However, it deserves a closer look for reasons beyond just covering funeral expenses. Life insurance can offer benefits and coverage for situations you may not have considered:

**Supplemental Retirement Income:** Certain types of permanent life insurance, such as whole life, universal, and variable life insurance policies, can provide supplemental income during retirement. If this is of interest to you, it's worth discussing with an insurance agent before making a purchase.

**Long-Term Care Coverage:** Life insurance policies with a long-term care rider can help cover caregiving costs for aging parents or yourself. This coverage can defray expenses for assisted living, at-home care, or a nursing facility.

**Student Loan Repayment:** If you have private student loans and your parents are cosigners, these loans become part of your estate debt. Having a life insurance policy can ensure that these loans are paid off, relieving your parents of this financial burden.

**Business Protection:** For business owners, key person and personal life insurance

are important for protecting the family and ensuring a smooth succession plan. Additionally, if you lack access to employee benefits like retirement accounts or disability insurance, other types of insurance become beneficial.

**Coverage for High-Risk Activities and Jobs:** Extreme hobbyists and individuals with high-risk jobs, such as scuba divers, rock climbers, firefighters, or NASCAR drivers, should consider specialized life insurance coverage. These policies can provide additional coverage beyond traditional life insurance.



[www.todaysretirees.com](http://www.todaysretirees.com)

## Monthly Message from Wayne



Great Lakes Benefits  
& Wealth Management

I write an Investment Letter to all my clients that have money in the “market” with me. Many clients have only “Safe” investments with me and stay away from “Risk” type accounts. This monthly newsletter isn’t as technical or serious as the market and economy topics that are in the monthly Investment Letter. Last month I wrote about the Sweetheart Scams going on lately for one of the topics in the Investment Letter, because it was Valentine’s Day month, and that the Better Business Bureau has been receiving a lot of reports about these smooth-talking lovers scamming retirees. I ran across more scams in the past few weeks, that are legit and really take advantage of people. Keep your eyes open for these types of scams.

I almost fell for this one myself. It’s a “for sale” scam. Usually on Facebook Marketplace, or Craigslist. Mine, was me looking for collector cars for sale. I found a really nice 1960’s classic hot rod, priced really reasonable. The location was within an hour, so it would be easy to see first before getting serious. When I messaged the seller, they were informative. When I asked where the car was located it was not the same place as the ad. Also, their cell phone had a weird area code, and when I spoke on the phone with them, they had an accent. So, I googled the year and model of this car, and there were other for sale ads for this car. I started reading the comments on some of the ads, and the readers are pretty sharp. A couple commented it’s a scam. It’s really easy to get fooled. Actual ad I responded to:



Call: (918) 900-2765

And here is something that popped up when I Googled Plymouth Roadrunner scam.

“An unnamed 59-year-old man in Rowan County, North Carolina recently came across his dream car, a 1969 Plymouth Road Runner, on the ListedBuy website. He liked the price and the muscle car looked good, so he arranged for a wire transfer of \$23,400 to be sent to a bank in Florida. The agreement was that the North Carolina man would receive the Plymouth within 9 days of the receipt of those funds, but it never showed up.”

A friend of mine got taken by a car for sale scam like this. It was a distance away, so personally seeing it was not easy (but could have been done). Many phone conversations and texts took place. Price negotiated. Money wired. Delivery date set. Delivery drivers cell phone provided. The delivery driver calls and says he’s a couple hours out, and to look for him shortly. Driver never shows. No car. Money gone. Sounds like my friend was a little gullible? I disagree. I have bought vehicles sight unseen. Wired full payment before the vehicles ever left the seller’s state. I bought two cars and a boat this way. You can add two more boats, BIG Boats to the list if you count me not personally looking at them before purchase... but my friends did, and I trusted their opinion! There’s a degree of trust we have, at least I have, in my fellow man. But these days, it seems the scruples are fading fast from society. BE CAREFUL!

The Utility Shut Off Scam is also going around. The caller demands payment immediately, or they will turn off the gas, electric, water, cable, etc... There are other utility scams also, where they show up at your door posing as a First Energy or other utility employee. They ask you questions, while their partner in crime is entering through the rear of your home, robbing you.

There are many, many more scams. Gold and Silver scams. Grandchild in jail scam (police call and tell you that your grandchild is in jail, you say “you mean Johnny?”, officer says yes Johnny. And Johnny needs \$2000 bucks, right now to post bail, or he is in jail until Monday for court. You don’t know what to do. So you pay it. Home Health Aids can scam too. You name it, there’s a thief’s mind trying to think of a new way to scam good people.

Life is tough enough without having to deal with these shysters out there. My opinion is to take it slow in a questionable situation. Ask questions. Get phone numbers. Search those phone numbers (Whitepages.com is a good source for searching). Bring your family or friends into the situation. Post on Facebook. You’ll be surprised at what you hear back.

Until next month,

*Wayne*

P.S. Spring is here. Clocks sprung forward. Temps are going up. Let’s all have a fun Summer! But make sure you find time to come in and have your reviews if you are one of my clients. If you’re not, why not?



**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