



Great Lakes Benefits
& Wealth Management

1325 Hull Road, Sandusky, OH 44870

**TODAY'S RETIREES
NEWSLETTER**

April 2024

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

Recipe of the Month

Caprese Roasted Asparagus

Transform simple ingredients into a sophisticated, colorful side dish. Ideal for spring gatherings, family dinners, or as a chic accompaniment to your main course.

- 1 lb asparagus, trimmed
- 2 tbsp olive oil, for drizzling
- Kosher salt and pepper to taste
- 2 cups shredded mozzarella cheese
- 2 cups cherry tomatoes, halved
- Fresh chopped basil, for garnish
- Bottled balsamic glaze, for garnish

Preheat oven to 400 degrees. Line a baking sheet with foil and spray with non-stick cooking spray.

Place the asparagus on one side of the baking sheet in a row and the tomatoes on the other side in rows. Drizzle the top of the asparagus with 1 tbsp of olive oil, salt and pepper. Repeat process with tomatoes.

Place in the oven and cook for 10 minutes. After 5 minutes, remove the baking sheet and top the asparagus with mozzarella. Place back in the oven and continue to cook until the cheese has melted and is slightly golden.

Remove the baking sheet from the oven and place the asparagus on a serving plate. Top the asparagus with tomatoes and fresh basil. Drizzle the balsamic glaze on top and serve.

Recipe available online at: yum.delectablerecipe.com/caprese-roasted-asparagus



What's in season? April is all about spring vegetables—asparagus and artichokes are at their peak, snap peas begin to make an appearance, as well as young carrots with their fern-like carrot tops, and fava beans. Spring garlic, spring onions, leeks and fennel are thriving, as are the first spring radishes. Source: www.simplyrecipes.com



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.



Wayne K. Maslyk Jr., CFP
wayne@greatlakesbenefits.com

SANDUSKY
1325 Hull Road
Sandusky, OH 44870
(419) 626-3900

ELYRIA
347 Midway Mall Blvd, Suite 109
Elyria, OH 44035
(440) 934-3141

MADEIRA BEACH
150 153rd Ave, Unit 302
Madeira Beach, FL 33708
(727) 455-9388

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

April recipient: Mr. & Mrs. John Shoulter

APRIL
Showers
BRING MAY
Flowers

Spring clean your finances.

As the seasons transition, it presents an ideal moment to embark on decluttering your finances, meticulously reviewing your budget, and fortifying your money management practices.

Begin with a Financial Audit: This entails a detailed examination of all income sources, expenditures, debts, savings, and investments. Collect all relevant financial statements, bills, and documents. This panoramic view lays the groundwork for understanding your current financial standing.

Declutter Your Budget: Identify and eliminate subscriptions, memberships, and services that are no longer beneficial. Explore avenues to lower utility costs, such as adopting energy-

efficient practices, renegotiating service plans, or using resources more judiciously. Enhance your shopping habits by planning grocery purchases, utilizing coupons, and opting for generic brands when feasible.

Streamline and Automate: Arrange for automatic transfers to your savings account post-paycheck to prioritize savings before spending. Set up automatic payments for recurring bills to avoid late fees and protect your credit score. If applicable, consolidating higher-interest debts into a single, lower-interest loan could simplify repayments and potentially reduce interest costs.

Set Practical Financial Goals: Set attainable financial targets for the upcoming year and

beyond. Short-term goals may include accumulating vacation funds, establishing an emergency reserve, or eliminating a specific debt. Look towards securing your financial future, with long-term goals like retirement savings, home ownership, or funding educational pursuits.

Maintain Momentum: Celebrate reaching financial milestones to motivate continued progress. Engage with financial blogs, or workshops to broaden your understanding and maintain interest. Professional advice can be invaluable when facing complex financial decisions. A financial advisor can offer tailored strategies to navigate your unique circumstances.



www.todaysretirees.com

Monthly Message from Wayne



Great Lakes Benefits
& Wealth Management

My Balcony. A little history on our home first. In 1994 we bought about 7 acres of land, and built a 30 x 32, story and a half Cape Cod style home. 9' ceilings, 2x12 floor joists, 6 inch walls, along with some other tweaks to make it special to us. I was the general contractor. Myself and Laura did a lot of the work ourselves, such as the plumbing, all of it, the septic, all of that too, and the drywall, etc... Yes' 100 pound Laura and I hung most of the drywall. It was fun, but we really did a lot of the work because we could not afford to hire it out. We didn't have a basement, just a crawl space, and no garage. In addition, because of our rocky ground and the county needing 48 inches of soil above the leach field, we needed an estimated 100 tandem loads of dirt. Which we also couldn't afford. So, I rented a bulldozer and had my buddy scrape the soil from all around the house (about a 200' diameter circle) and pushed it all towards the home, to build it up before we could even break ground on the home. By the way, we pay for this mistake now, because every now and then, if we have a wet Spring, or a bunch of storms in the Summer, we have a mote around our home. Laura calls it "Lake Maslyk". Yes, I can bring in all of the dirt now and pay for new grass, but I don't mind it. It brings back memories, when I see our mote. Since the early years, we have added a garage, landscaping, patio and decking, a hot tub, a sauna, and so on. The big investment was a two-story room addition, which included a family room, laundry room (our old one was a stacked washer and dryer in a closet off the kitchen), a master bedroom and a master bath on the second floor, AND a basement! The basement is just under the addition, we still have the crawl space under the original part of the home.

Now comes The Balcony. We designed the addition, using the original homes prints, and then me drawing making changes from the prints on to drafting paper for the permits (those of you whom are clients are probably laughing because of my handwriting, but when I slow down and take my time, I print well using an architects type font, and I draw Sloth-like slow. I can't do that in appointments, people would run out pulling their hair, screaming. I'd have been out of business years ago). I added to these drawings, a Balcony off of our master bedroom, that went the full length of the 25 foot addition. It cantilevered about 5 feet out, with no posts for support. It has white picket type vinyl railings, and composite gray decking to match our gray siding. We have a large sliding door, so we could easily walk out of our bedroom to our beautiful Balcony. I envisioned morning coffee watching the sun rise. Wine or other adult beverages at night, watching the deer frolic, and maybe moseying down to the hot tub after. The Balcony added extra engineering, material costs, and labor. But I wanted that Balcony badly. How cool it would be.

I was in my backyard recently taking in the Spring changes and glanced up at the still beautiful Balcony. I thought to myself, when was the last time I was up there? Then, how many times have I actually used it? The answer is maybe three times, definitely under five! And it's been 15 years give or take! It kind of depressed me. Why haven't I taken the time to use this beautiful part of our home? I guess it's because I wake up, clean up, get dressed and leave. Then I arrive home, relax, eat, clean up, and hit the hay. So routinely, I've never taken advantage of that Balcony. Laura hasn't used it either.

Do you have a "Balcony" in your life? A "something", you planned on using or doing more with? A "friend"? A "family

member"? A "destination"? I think now and then we all need to examine our choices and the way we spend our time, and then make some decisions. Decisions to keep it going the same as it's always been, or decisions to make some changes! What do you think?

Until next month,

Wayne

P.S. Now that tax time is over for most of us, don't forget to come in for your reviews so we don't overlook or miss something important. If you're not a client yet, make that call, let's start on a new relationship and see if we can help each other.



**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