



Great Lakes Benefits
& Wealth Management

1325 Hull Road, Sandusky, OH 44870

TODAY'S RETIREES NEWSLETTER

March 2025

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Recipe of the Month



www.cookieandkate.com/arugula-walnut-pesto

Arugula Walnut Pesto

4 cups packed fresh arugula (thick stems removed if not using baby arugula)

1 cup walnut halves

1 cup freshly grated Parmesan cheese

1 cup extra-virgin olive oil

12 garlic cloves, unpeeled

2 garlic cloves, peeled and minced

1 teaspoon salt

Freshly ground black pepper, to taste

½ to 1 full lemon, squeezed

Over medium high heat, lightly brown the unpeeled garlic cloves, about ten minutes. Peel off the skins once they have cooled down.

Over medium high heat, toast the walnuts until fragrant, about three to five minutes.

In a food processor, combine the arugula, salt, walnuts and all the garlic.

Pulse while drizzling in the olive oil.

Remove the mixture from the processor and put it into a bowl. Stir in the Parmesan cheese, freshly ground pepper and a big squeeze of lemon, to taste.

Serve with pasta, over freshly roasted potatoes, or as a sauce for pizza. This recipe yields enough pesto to toss with pasta for 6 to 8 people.

What's in season?

March is all about GREEN, and not just for St. Patrick's Day! Spring vegetables are here or about to be, including asparagus and artichokes, broccoli, fennel, and chard, watercress, arugula, and mustard greens, as well as leeks, spring garlic, and spring onions.

Navigating Market Volatility

Market volatility is a natural part of investing, influenced by economic shifts, geopolitical events, and changing investor sentiment. While short-term market movements can be unpredictable, navigating market volatility in 2025 is possible with a measured approach.

Maintain a Long-Term Perspective

Reacting impulsively to daily fluctuations may lead to decisions that conflict with long-term objectives. Instead of focusing on short-term price movements, consider reviewing overall investment goals and how they align with broader market trends.

Diversify Investments Across Asset Classes

Diversification spreads investments across different asset types, helping to balance exposure to various market conditions. Reviewing allocations periodically and adjusting them as needed can help maintain an approach suited to changing market conditions.

Assess Risk Tolerance and Adjust

Periods of volatility may serve as a reminder to reassess comfort levels with market fluctuations. Adjusting allocations to reflect changing risk preferences can help maintain confidence in an investment plan while still working toward long-term objectives.

Stay Informed but Avoid Overreacting

Focusing on fundamental economic indicators and company performance rather than short-term news cycles can provide a clearer perspective.

Consider Dollar-Cost Averaging

This approach reduces the impact of market timing decisions and allows for investments to be made during both high and low points in the market cycle. It can be particularly useful during periods of volatility, as it provides a disciplined way to continue investing without reacting to short-term swings.

Review and Rebalance When Necessary

Regularly reviewing investments and rebalancing when needed can help with navigating market volatility. This may involve adjusting holdings to bring asset classes back to their intended proportions or shifting investments based on new financial priorities.

Maintain Liquidity for Flexibility

Having access to cash or liquid assets can provide flexibility. Whether for covering expenses, taking advantage of new investment opportunities, or avoiding the need to sell assets during downturns, maintaining liquidity can help support financial stability.

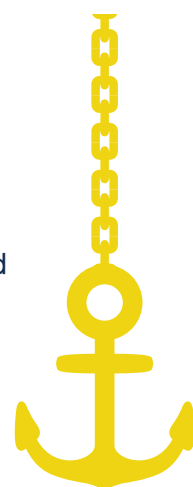
Avoid Emotional Decision-Making

Developing a structured investment plan and adhering to it can help mitigate impulsive reactions. Consulting reliable financial resources and sticking to a long-term strategy may reduce the urge to make hasty changes based on short-term events.

Anchored in family values

Wayne's mission is to be the 'go to' resource for retirement, tax, and financial planning. 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.

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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March recipient:
Dale & Mary Meyer



Monthly Message from Wayne

I am writing to you this month from sunny Florida. The St Petersburg/Madeira Beach area is slowly climbing its way back from the two storms. Many single story/level homes are still sitting untouched. Meaning nothing is happening. No gutting, no mold removal, no remediation at all. Others are sitting empty after being gutted and cleaned up. And yet other homes have people living in them already looking like nothing ever happened. Many beach parking areas are not open yet, but folks are still finding their way to the beaches, and they are pretty crowded at times. Restaurants, shops, and Tiki's are reopening weekly, although some shuddered for good. One of my favorites (Salt Rock Grill) in Indian Shores was pretty much unaffected (because it sits at a pretty high elevation comparatively) and has been full to capacity almost daily. I would love to hear the stories behind each home and restaurant and why each is at the stage its at. I wonder how many had adequate insurance, and/or adequate resources to rebuild? And how many who simply don't have the funds or resources to rebuild to the standards the permits and inspectors require? There are 100's, if not thousands of homes sitting empty. It will take years to get everything sorted out. The for-sale signs are everywhere for "as is" sales, but not as many as I thought there would or should be based on what I see. For those that care or are interested, I will update you now and then in this message.

I have been traveling with a new puppy since December. A baby Chesapeake Bay Retriever. Though at five months now, not so much a baby anymore. He (Cruiser) has flown 3 times with me when he was small enough to fit in the largest soft airline approved cage and able to fit under the seat in front of me. It's very stressful for me to fly with a puppy. I worry about him having an accident or whining and annoying the folks around me. But all three flights went great! I drove down this time with him, and am about to get on the road back with him. He comes to the offices (the staff love having an "office" dog) with me. All my other dogs throughout my life, I would leave at home. I would not travel with them or even take them on the boat or for car rides. I didn't like the hair, the hassle, picking up poop, or any barking. Now that I am older, I should probably be more crotchety than I was when I was younger but I'm not, at least with my new dog now. I made a decision before I got Cruiser that he would be more of a Companion than my previous dogs had been. And he is. He has been on our boat in Florida, probably 8 or 10 times this winter. He loves it and is of little hassle. Do you think or have you thought of doing something, or getting something while you are still young enough, healthy enough, and able? If so, just like me getting a new puppy, a breed that has always intrigued me, since I was a teenager, I suggest you do so.

No excuses, whatever it is, now may be the perfect time. Or it may not be, but maybe you should do it anyway. After all... What is the perfect time with anything?

Until next month,
Wayne

P.S. My friends who own a gym and who are in shape and health nuts, have offered to any of my readers here (you), to come and speak in person or do a virtual presentation/talk for your group (bible study, church, stock trading club, office, or whatever at no cost! She is also my wife Laura's trainer, and many of you are aware of Lauras's health history and challenges. Danielle and her husband are the real deal if you are trying to learn more about getting healthier. See her message below:

**Nutritional Seminar with Danielle,
owner of Little City Fitness in Norwalk.**

With a degree in Exercise Science, a Master's in Exercise Physiology, and certifications in Precision Nutrition and Sports Nutrition Consulting, Danielle brings a wealth of knowledge to help you make healthier choices. In this talk, she'll cover nutrition basics, how food impacts your body, and practical strategies for healthier eating. This is a great opportunity to learn simple, effective ways to improve your overall well-being.

Email Dani@LittleCityFitness.com,
to schedule your no-cost event.

Traveler of the month...



Ms. Alysyan Azman

On vacation in Chincoteague Island, VA.
Chincoteague Island is known for their wild horses!

If you are one of Wayne's "managed money" clients, don't forget to take an interesting picture of you on vacation holding up our GLB "I am a Today's Retiree" handkerchief for the chance to win a \$100 gift card!



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



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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