



Great Lakes Benefits  
& Wealth Management

1325 Hull Road, Sandusky, OH 44870

## TODAY'S RETIREES NEWSLETTER

May 2025

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## Recipe of the Month



[www.savorynothings.com/easy-rhubarb-crisp](http://www.savorynothings.com/easy-rhubarb-crisp)

### Easy Rhubarb Crisp

This easy Rhubarb Crisp is quick to pull together and tastes amazing with a scoop of vanilla ice cream!

#### Rhubarb Filling

6 cups sliced fresh rhubarb  
¼ cup cornstarch  
¾ cup sugar  
½ teaspoon ground cinnamon

#### Crumble Topping

1 cup quick oats  
½ cup flour  
½ cup sugar  
½ teaspoon ground cinnamon  
1 pinch salt  
1 stick cold butter cubed

**Prep:** Heat oven to 400°F. Lightly butter a 2-quart casserole dish.

**Make rhubarb filling:** Combine all ingredients for the rhubarb filling in a large bowl. Evenly spread in the prepared casserole dish.

**Make topping:** Combine oats, flour, sugar, cinnamon and salt in a large bowl. Cut in butter until crumbs form.

**Finish and bake:** Evenly scatter the crumb topping over the rhubarb filling. Bake in the hot oven for around 35 minutes, or until golden and bubbly. Allow to sit on the counter for 10 minutes before serving, even if it's tempting to dig right in. This will help the filling thicken as it slightly cools.

### What's in season?

In May we are still awash in spring vegetables like asparagus, artichokes, leeks, favas, radishes, carrots, and peas. But now we also welcome fruit, including pineapple, rhubarb and the first berries of the year—strawberries.

### Building Generational Wealth

Building generational wealth requires careful planning, education, and a commitment to long-term growth. By investing wisely, structuring estate plans effectively, educating family members, and incorporating philanthropy, families can create a financial foundation that benefits future generations.

Wealth-building strategies should be reviewed regularly and adjusted to reflect changing financial landscapes and family needs. A proactive approach can help families sustain their legacy and navigate challenges over time.

#### Investing with a Long-Term Perspective

Some key strategies include:

- Diversified investments
- Real estate ownership
- Business ownership
- Retirement accounts and tax-advantaged savings

#### Estate Planning and Wealth Transfer

Without a clear plan, assets may be subject to unnecessary taxes, legal complications, or unintended distribution. Some important steps in estate planning include:

- Creating a will
- Setting up trusts
- Reviewing beneficiary designations
- Understanding tax implications

#### Educating the Next Generation

Financial education is a key component. Without knowledge and guidance, future heirs may struggle to manage assets effectively. Some ways to educate younger family members include:

- Teaching fundamental financial principles
- Introducing investment concepts
- Involving family in financial discussions
- Encouraging entrepreneurship

#### Philanthropy and Family Values

Many families integrate philanthropy into their wealth-building plans to support charitable causes and instill values in future generations.

- Establishing a family foundation or donor-advised fund
- Encouraging volunteer work and community involvement
- Structuring inheritance with charitable giving in mind

#### Managing Risk to Optimize Wealth Potential

Some key considerations include:

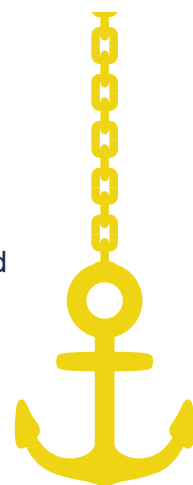
- Insurance coverage
- Asset protection strategies
- Business succession planning

If you think you or a family member would benefit from estate planning guidance, schedule a complimentary meeting with Wayne today.

## 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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May recipient:  
**Tom Masterson**





## Monthly Message from Wayne

A little update this month. Laura had just had another operation on her other foot this time, to correct the damage the rheumatoid arthritis had caused. It's been two weeks. We just got back from University Hospital this morning where she got the stitches out. All the pins get removed in another two weeks. Both feet have been done, and the Humara has been working, so we are hoping this is it, no more issues. My oldest son Nathan (age 28) has been cancer free for 10 years now. For you newer to me, he had testicular cancer in high school and had to have major abdominal surgery and chemo to cure it. He is flourishing at the Canton Symphony Orchestra. He loves his career! (just like his Old Man). Jacob (age 26) and Jack (age 24) are both living in St Petersburg, close to my office and where we stay and boat. Both employed. One in the fire suppression industry and one in the boating industry. It's so nice being able to spend time with them as we go back and forth all year to Florida. We don't so much in the summer as it is beautiful in the Lake Erie Island area and docking at Cedar Point Amusement Park and Marina. I so love the fishing in Florida in the summer (red snapper season opens), along with snorkeling for scallops. We don't do what a lot of "Snow Birds" do because we are not Snow Birds. We don't stay all winter in Florida, not even a month at a time. One reason is, Laura gets homesick, because she loves her "sanctuary" at home in Ohio. She can only handle about 10 days, before she's ready to get on a plane and fly back to Ohio. Then a week or so at home and she's ready to fly back to Florida. I, on the other hand, have no problem staying longer, as long as work permits. The other reason is just that... work! I am not retired, and don't plan on retiring, unless

I can't bring the same level of quality advice and service to my clients. When that happens, I will hand over the baton to the next owner of GLB. I've been doing this 30 years now, and its amazing all of the client scenarios that I've experienced over the years. Their lives, their professions, their family makeup, the circumstances they've been through, etc.. It's like the longer I work, the better I get at helping people with their financial lives. Yes, my memory isn't what it used to be in some areas, but it's better than most in the areas of my specialties. I'm growing into a wise old man, even though not old yet in my own eyes (age 60). If I can stay sane and sharp (not joking), I will be one heck of a resource for those needing financial advice for years to come. I don't need more time off. I have plenty. I have set up my business to run in a lifestyle-like manor. I have a Lifestyle Business/Practice. I do what I want, when I want. Not in a "special" or "spoiled" manor. Just in a way where I make the time that's needed for my clients and servicing them. I make sure my staff takes care of them. And then I schedule time for myself and my family around that. I choose my hours, and my days. I work most Saturday and Sunday mornings also, especially in the winter. The only thing I really want to do that I haven't made time to do yet, is to spend more of it in the Bahamas and the Keys. I've been to the Bahamas twice and to the Keys twice. Both times in the Keys was only for about 6 hours. That is my goal over the next year or two.

Recently, I delivered pizza, drinks, and snacks to the local vocational school (EHOVE) construction class. They have been working on a project for me. It's impressive that kids at the junior and senior high

school level, can do such a fine job on what adults normally build for a living. The seniors are about done with school and while delivering the goodies, I decided to preach to the class (as long as I had that captive audience). I preached how important it is/ was to have a savings account. A cash cushion to have available in case things come up. I explained if things come up and you have no savings, guess what happens? One, you either get behind on your bills, or two you go into debt by having to charge the item or invoice on a credit card. That's when things start to go wrong. Then I preached about if you're going to use a credit card, and a month goes by that you can't pay off the full balance, they need to STOP using the credit card, PERIOD! Once that cycle starts, it's hard to stop. The last thing I preached about is getting in the habit of systematically saving into an investment account. At least monthly, even better, every two weeks. AND NEVER EVER STOP! Alongside of participating in their employer's retirement account, if offered. I said if they can do these few things, they will be better off than 90% of their peers. Not only now, but when they reach retirement also!

Until next month,  
**Wayne**

P.S. Those of you with children and/or grandchildren, I suggest you also "preach" the above talking points. It can and will change their lives if implemented!

## Traveler of the month...



**Dr. and Mrs. Tom Dence**

Tom and Kathe were at the Toroweap viewpoint on the north rim of the Grand Canyon.

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™



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