



Great Lakes Benefits  
& Wealth Management

1325 Hull Road, Sandusky, OH 44870

## TODAY'S RETIREES NEWSLETTER

August 2025

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## Recipe of the Month



[www.allrecipes.com/recipe/6698/moms-zucchini-bread](http://www.allrecipes.com/recipe/6698/moms-zucchini-bread)

### Mom's Zucchini Bread

With fall just around the corner and zucchini in season, it's the perfect time for this delicious recipe! It makes two loaves but freezes well and will keep in the refrigerator for weeks.

3 cups all-purpose flour	3 large eggs
1 teaspoon salt	1 cup vegetable oil
1 teaspoon baking powder	2 ¼ cups white sugar
1 teaspoon baking soda	3 teaspoons vanilla extract
1 tablespoon ground cinnamon (or to taste)	2 cups shredded zucchini
	1 cup chopped walnuts (or pecans)

Gather all ingredients. Preheat the oven to 325°F. Grease and flour two 8x4-inch loaf pans.

Sift flour, salt, baking powder, baking soda, and cinnamon together in a large bowl.

Beat eggs, oil, sugar, and vanilla together in a separate large bowl with an electric mixer until combined; add flour mixture and beat well.

Stir in shredded zucchini and chopped nuts until well combined.

Pour batter into the prepared pans.

Bake in the preheated oven until a toothpick inserted into the center comes out clean, about 40 to 60 minutes. Cool in the pans on a wire rack for 20 minutes.

Run a table knife around the edges to loosen. Invert carefully onto a wire rack and let cool completely.

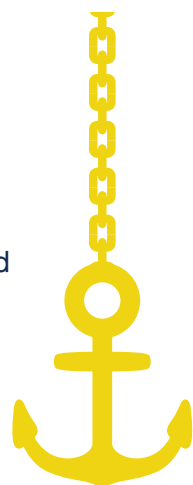
### What's in season?

In August, you can find summer favorites like tomatoes, corn, cucumbers, zucchini, peppers, and eggplant, alongside peak-season fruits such as melons, peaches, nectarines, plums, and various berries.

## 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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## The Role of Diversification in Managing Investment Risks

Investing always involves a degree of risk, but diversification is a commonly used strategy to help manage uncertainty and smooth returns over time. By spreading investments across various assets, industries, and geographic regions, investors can reduce exposure to individual market fluctuations.

While managing investment risk through diversification does not eliminate all volatility, it can help balance potential rewards and downturns, making it a fundamental component of investment planning.

With careful planning and periodic adjustments, a well-diversified portfolio can contribute to a more stable investment approach over time.

### The main categories of assets include:

- **Stocks:** Represent ownership in a company and offer growth potential but can be volatile.
- **Bonds:** Fixed-income instruments that provide regular interest payments and tend to be less volatile than stocks.
- **Real Estate:** Includes physical properties or real estate investment trusts (REITs) that generate income and may appreciate in value.
- **Commodities:** Physical assets such as gold, oil, and agricultural products that often behave differently than stocks and bonds.
- **Cash and Cash Equivalents:** Include savings accounts, money market funds, and short-term government securities, which provide stability but limited growth potential.

### Investment vehicles for diversification:

- **Mutual Funds and Exchange-Traded Funds (ETFs):** These funds hold a collection of assets, offering built-in diversification.
- **Index Funds:** These funds track market indices and provide broad market exposure at relatively low costs.
- **Target-Date Funds:** Designed for long-term investment, these funds automatically adjust asset allocation over time.
- **Alternative Investments:** Assets like hedge funds, private equity, and commodities may complement traditional stock and bond holdings.

If you or a family member would benefit from financial planning guidance, contact us today at (866) 626-3990 or schedule a no-obligation discovery call at [www.todaysretirees.com](http://www.todaysretirees.com).

# THANK YOU

for your referrals!

Refer us to a friend or family member and receive a gift card!

August recipient:  
**Mrs. Karen Keller**





## Monthly Message from Wayne

I spent a few days golfing and doing business in Toronto, Canada this past month. Those Canadians sure don't like Trump. I haven't been to Canada since pre-covid. The wilderness up in Northern Ontario is so beautiful. Great fishing too. But I don't like it so much in the cities. Even the golf courses put a bad taste in my mouth. Rules, rules, rules. On the very first hole on one of the courses, the starter was explaining the course to us. He mentioned it rained a bit and that it should be walking only, but that he'd let us go 90 degrees across the fairways on our carts. We couldn't drive normally, as in the shortest path to where we hit our balls. He then said they only allow a max of 12 minutes per hole, and that if we fall behind, they will have us skip holes and move ahead. Now I just paid \$250 bucks for my round, and now I'm going to be rushed? That ticks me off! I had three women in our foursome, and one had a boot on her foot from a recent foot surgery! Needless to say, my game was rushed, and I didn't play as well as normal. It seems there are so many rules in Canada in many aspects of life and living.

On my trip, I stopped at an old brewery that I've always wanted to visit, Sleeman's. Delicious beer that brings back memories of mine and my buddies' trips over the years to Northern Ontario fishing. We would fly-in, or boat-in the necessary quantities of bottled Sleeman's beer, making sure we had enough not to run out. The brewery has since been purchased by Sapporo, a Japanese brewer. They still make the Sleeman's though. I ventured off my Google Maps route on the way to one of the golf courses I was heading to, because I saw "Guelph" Ontario signs, where I remembered Sleeman's was headquartered. Though out of my way a bit, I had

the time. There was a little gift shop with coolers and a tap or two, along with some clothing and souvenir-type items, and a young girl gazing at her phone. To my surprise they had no Koozies. They also had no shirts, sweatshirts, hoodies, or anything larger than a 1x. And only a couple of those, out of hundreds at that. My ideal size is a 2x-tall, or 3x if a 2x-tall isn't available. I left with two engraved mugs and one case of delicious Sleeman's beer, a little disappointment. Then I remembered its now owned by the Japanese, where in Japan, unless you're a Sumo wrestler, nothing bigger than a Large, is needed.

In one of my business meetings the Keynote speaker was a fella named Ken Schmid. Ken was tasked with the impossible job of bringing Harley Davidson out of the depths of bankruptcy. He was hired by HD in 1985 to help restore HD's image, improve competitiveness, and create demand for its motorcycles. And he did just that. One of the things I took away about marketing, is when he explained that when a Harley rider(s) pulls up next to you at a stop light, what do they do? They REV THEIR MOTOR! Look at me, look at me, look at me. He said that's what every human wants! To be looked at. To be noticed. Whether it's the way a woman dresses, wears her make-up, or a man peeling away from the light in his fast car, or entertaining on his boat, or a husband wanting his spouse to notice the fine job he did mowing the lawn, or whatever. We want people to notice us! So, he capitalized on that and the louder the better! What do people do when they first buy a Harley? They take off the mufflers! And they start customizing it their way. Another thing I took away, is that he said they (HD) stopped selling motorcycles (you can get them from Japan and other countries much cheaper), and they STARTED

SELLING EXPERIENCES! A drive in the country with your buddies or partner, drives along the ocean or lake, rendezvous and favorite restaurant meet-ups. Camping and rallies. And..... grown-ups wearing costumes ALL YEAR LONG (weather permitting). After all, when would a guy be able to wear leather, and not be laughed at by his buddies and others. Harley Davidson changed all this! Ken Schmid changed all this. It became about Lifestyle. Freedom. Individuality. Rebellion. Comradery. Selling motorcycles was a biproduct. Ken Schmid also created LOYALTY, to a product/company. What does every business want? LOYAL CUSTOMERS! I have more notes to talk to you about, but I won't, this letter would be too long. Needless to say I was impressed with him. Most of the time speakers bore me and I have a hard time paying attention. Not in this case.

As a business owner of a Financial Planning Firm, I try and keep up with trying to develop and keep loyal customers. That's how I've built my business. Even at 60 years old, it's still a priority for me to deliver the best advice, guidance, service, and experience to my clients. It's my number one goal for my business. That's why I keep attending these events and trying to get better, I usually come away with a gem or two, to help my clients in some way.

Until next month,

Wayne

P.S. Mr. Schmid wrote a book (I love the title!) *Make Some Noise: The Unconventional Road to Dominance*.

## Traveler of the month...



**Brian & Sherry Adkinson**

The Adkinson's were in Connecticut where they watched their son receive his PhD in Neuroscience from Yale!

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