Great Lakes Benefits & Wealth Management

1325 Hull Road, Sandusky, OH 44870

TODAY'S RETIREES NEWSLETTER

December 2025

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

<<Title>> <<First Name>> <<Last Name>>
<<Address>>
<<City>>, <<State>> <<Zip>>

My staff and I wish you and your family a

Joyful and festive holiday season and the happiest of New Years!

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

BBB ACCREDITED BUSINESS A+ Rating

CFP CERTIFIED FINANCIAL PLANNER

www.todaysretirees.com

Recipe of the Month

www.simplyrecipes.com/recipes/classic_stuffed_mushrooms

Classic Stuffed Mushrooms

A classic appetizer for the holidays that can be made ahead and tweaked to your preference.

- 1 tablespoon butter
- 18 to 24 button or cremini mushrooms, scrubbed clean, stems separated from the caps, stems finely chopped
- 2 small shallots, minced (about 2 tablespoons)
- 1 large garlic clove, minced
- 2 tablespoons chopped walnuts
- 1/2 teaspoon salt
- 2 tablespoons chopped parsley
- 1 teaspoon herbes de Provence or dried thyme
- 2 tablespoons breadcrumbs
- 2 tablespoons sherry or chicken stock
- 2 tablespoons extra-virgin olive oil
- 2 tablespoons grated parmesan cheese

Preheat the oven to 375°F.

Melt the butter in a small frying pan over medium-high heat. Sauté the chopped mushroom stems and shallots until the shallots are softened, 4 to 5 minutes. Add the garlic and walnuts and sprinkle with salt. Stir well and sauté until the garlic is fragrant, about 2 more minutes. Turn off the heat and add the parsley, herbes de Provence, and breadcrumbs.

Pour the sherry or chicken stock into a food processor, then the rest of the stuffing. Pulse several times to get a fine mixture, almost a paste.

Toss the mushroom caps with olive oil. Fill each mushroom with the stuffing, and place on a baking sheet. Sprinkle grated parmesan cheese over each mushroom.

Bake until the cheese browns a little and a little water starts to pool at the base of each mushroom, 15 to 20 minutes. Let cool for 5 minutes before serving.

What's in season?

December is peak season for hearty root vegetables, winter squash, Brussels sprouts, broccoli, cauliflower, cabbage, oranges, clementines, tangerines, grapefruit, lemons, pears, apples, and kiwis. Also mushrooms, potatoes, and winter herbs.

Strategies That Worked in 2025—and Still Matter in 2026

Before the ball drops on New Year's Eve, take a moment to reflect. What financial decisions this year moved you closer to your goals? What would you do differently? By applying the lessons of 2025 and refining what worked well, you can enter 2026 with clarity, direction, and confidence. The transition into a new year is a valuable checkpoint to reaffirm your priorities, adjust to any changes, and explore new opportunities for financial growth.

Focus on Long-Term Financial Health

In a year filled with uncertainty, those who stayed committed to long-term goals—rather than reacting to daily market movements—found more stability. Automated savings, steady retirement contributions, and disciplined investment approaches helped many households stay on track.

Year-End Tax Planning Can Be a Win

Many individuals used 2025 to fine-tune their tax strategies, leveraging retirement accounts, health savings accounts (HSAs2), and tax-loss harvesting where appropriate. As the year ends, reviewing your own contributions before December 31 may still offer opportunities to reduce your taxable income.

Smart Debt Management Paid Off

Paying down high-interest credit cards, consolidating loans, and refinancing mortgages helped reduce financial stress. Creating a structured, proactive approach to debt remains a core building block for long-term financial health.

Financial Education Was a Key Asset

Those who took time to grow their financial knowledge—through webinars, books, or working with a financial planner—often made better decisions throughout the year. Ongoing education can help you stay prepared and confident as the landscape continues to evolve.

If you're ready to close the year strong and prepare for what's next, we're here to help you build a strategy that supports the life you envision. Contact us today at (866) 626-3990 or schedule a no-obligation discovery call at **www.todaysretirees.com.**

THANK YOU for your referrals!

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

December recipient:
Mrs. Mary McConnell

Great Lakes Benefits & Wealth Management

Monthly Message from Wayne

This month's newsletter is some plain and straight talk! I am getting more concerned than ever how folks are getting scammed regularly. Even some of our clients, who are NOT dumb people! Are losing tens of thousands of dollars to Scammers. If you are a client of mine…and not sure of a situation where money or gift cards are involved, **PLEASE CALL MY OFFICE AND LET US KNOW THE DEAL**. I, along with my staff, are familiar with many of these scams. Some are relationship Scams, where the caller, emailer, or texter builds trust, maybe even sends small inexpensive gifts, and then builds from there. The poor person getting scammed, never meets with a human in person, the scammer always gives some excuse. And the victim ends up sending money believing the lying Scammers BS story! Theres the prize scam. The inheritance scam. The computer virus scam. The we have money for you Scam. The IRS scam. You name it, they are thinking of clever ways to get you and your money! We can be a good insulation barrier between you and you losing big money.

This reminder is from Kristin, my Executive Assistant. She asked I put this in this month's letter to you.

Important Scam Awareness Reminder:

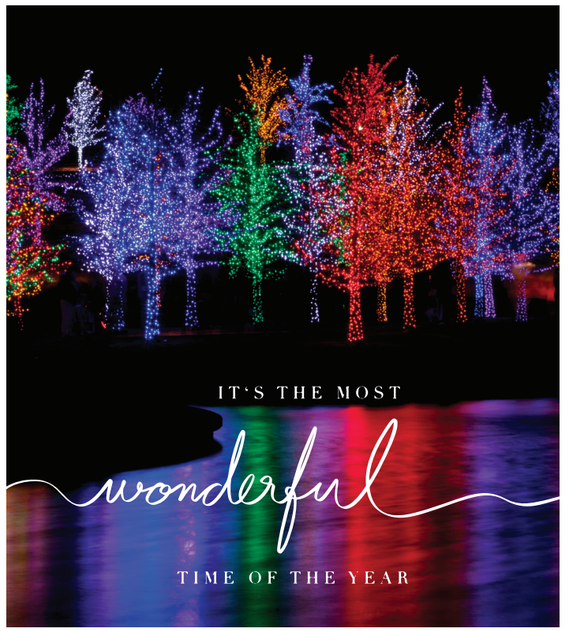
We want to make you aware of several scams currently circulating by text, email, phone calls, and computer pop-ups. Please do not click on pop-up warnings on your computer and do not call phone numbers provided in unsolicited texts or messages. Legitimate companies and banks will never ask you to purchase bitcoin or gift cards or to provide those numbers over the phone. Scammers may try to scare you by claiming illegal activity has been found on your computer, **such as child pornography**, or by saying they are transferring you to your bank's fraud department — **these are common scare tactics and are not legitimate.** If you receive a message like this, do not respond. **When in doubt, hang up, close the message, and call our office or your bank directly using a trusted phone number.** One of our clients just got scammed for $75k. Taking out cash and the scammers supposedly putting it into Bitcoin. **Started with a text from Apple.** She called the number to say she didn't make the purchase and it was on from there!

These people are pieces of garbage and have ZERO heart or feelings. You MUST ignore these tricks. Be strong and hang-up, block, delete, report spam, etc…! Do not fall for it!

Until next month,

Wayne

P.S. Another year has gone by. If you are not a client of mine yet, why? Procrastination? Not ready just yet? Uncomfortable talking about important topics or your money? What ever it is, please make an attempt to reach out and start a relationship. I and my staff are here to help. If there is no chance of ever becoming a financial planning or investment client, please kindly call or email so we can remove you from this list. We send around 2,000 of these out every month or so, at about $1.50 a pop, if its paper mailed, so if you are not a candidate, at least let us know.



Traveler of the month...

Mr. & Mrs. Ken White

On this vacation they traveled around Northern & Upper Peninsula of Michigan and made a stop on the southern side of the 5 mile long Mackinac Bridge!

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™

52 WGGN Sandusky - Cleveland

WLRD 96.9 Today's Southern Gospel Music

FM 97.7 WGGN Castalia/Sandusky Today's Christian Music

CTN SOUTHWEST FLORIDA CTNTELEVISION.COM

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