



Great Lakes Benefits
& Wealth Management

1325 Hull Road, Sandusky, OH 44870

TODAY'S RETIREES NEWSLETTER

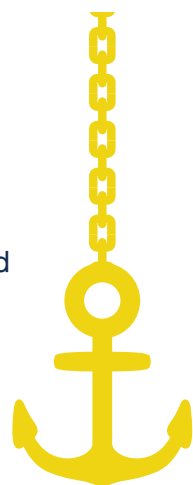
January 2026

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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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www.todaysretirees.com

Recipe of the Month



www.forkinthekitchen.com/root-vegetable-soup

Chunky Root Vegetable Soup

Cozy up with a hearty bowl of Root Vegetable Soup. It's easy to make in one pan and ready in just 30 minutes.

2 tablespoons olive oil	1 cup parsnip, diced (1 small)
1 cup yellow onion, diced	½ pound Yukon gold potatoes (approximately 2)
1 cup celery, diced (2 stalks)	½ pound turnip (1 medium)
1 cup carrot, diced (2-3 carrots)	1 cup leek, sliced
4 garlic cloves, minced	4 cups vegetable broth or stock
2 teaspoons fresh rosemary	1 bay leaf
2 teaspoons fresh thyme	2 cups kale, chopped
Pinch red pepper flakes	½ lemon, freshly squeezed
¼ teaspoon white pepper	Salt and ground black pepper, to taste
¼ teaspoon dried sage	

Heat oil in a large stockpot over medium heat. Add onion, celery, carrot, and saute for 4-5 minutes. Add garlic, and continue to saute for 1 minute. Then add the rosemary, thyme, red pepper flakes, pepper, and sage, cook for 1 minute.

Add parsnip and potato, and continue to cook for 3-4 minutes. Don't stir too often so that they have a chance to caramelize. Add the turnip and leek, cooking for 2-3 minutes, then add vegetable broth and bring to a simmer with bay leaf.

Simmer uncovered for 15-20 minutes until the veggies are tender. Add salt throughout, taste-testing to be sure you have the right amount.

With a few minutes left, add the kale and allow it to wilt. Remove the bay leaf and stir in a squeeze of lemon before serving. Garnish with fresh parsley, croutons, or parmesan if desired.

What's in season?

January and February's bounty is rich in hearty root vegetables (beets, carrots, parsnips, sweet potatoes), sturdy greens (kale, spinach, Swiss chard), and citrus (oranges, lemons, grapefruits, blood oranges). Other seasonal highlights include broccoli, cauliflower, cabbage, leeks, and mushrooms.

How to Start the Year with Intention

Reflect on the Past Year

Before setting new goals, it can be helpful to look back at your financial habits from the previous year. Consider what worked well, what created challenges, and how your spending, saving, and lifestyle choices evolved.

Revisit Your Budget

A budget is a reflection of your priorities. Reviewing your current spending plan allows you to see how daily choices align with long-term goals.

Automate Where Possible

Automation can help simplify financial management. Setting up automatic transfers to savings or recurring bill payments reduces the likelihood of missed deadlines and helps you stay consistent.

Set Intentional, Measurable Goals

Setting goals that are both specific and attainable can help create a sense of momentum. Instead of broad resolutions like "save more," define goals with clear parameters, like saving a specific amount each month or paying down a set percentage of debt by year-end.

Build Flexibility into Your Plan

Even the most intentional plans can change throughout the year. Unexpected expenses, shifting priorities, or new opportunities can influence your financial path. Building flexibility into your plan allows you to adjust without feeling like you've fallen behind.

Stay Organized and Informed

Keeping financial documents, statements, and account information organized helps make planning easier. A simple filing system ensures you can quickly access what you need when reviewing your finances or preparing for tax season.

Prioritize Long-Term Financial Habits Over Short-Term Resolutions

While New Year's resolutions often fade by February, habits rooted in intention tend to last. The focus should be on progress, not perfection.

Beginning the Year with Intention

Starting the year with financial intention is about creating balance between awareness and action. Whether your focus is saving, reducing debt, or simply gaining more clarity about your finances, small steps taken consistently can create meaningful results.

THANK YOU

for your referrals!

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

January recipient:
Mr. & Mrs. Mike Sanford



Monthly Message from Wayne

I hope you all had a wonderful 2025! We all had issues, battles, events, losses, and situations to deal with throughout the year, but if you're reading this, you made it through. With everything going on though, you still need to know your money. My clients know where their money went in 2025, and how it went. If you're not a client of mine and reading this, do you know where your money went? You deposited your yearly income into your checking accounts. Is there any of it left? Did your savings increase? Hopefully so. Many folks know what they should be doing planning wise, but they don't do it. They are busy. They have other interests. That's why folks should work with an expert. Preferably a Certified Financial Planner Professional™. If you're not working with a professional who is asking you important questions about your family, finances, and future financial goals, taking note of your answers, working with you toward those goals and desires and probably most importantly, reminding you and holding you accountable, you most likely won't get to the levels or position financially that you want. Coaches are important, even to professional athletes at the highest level. They still need someone to be accountable to, and someone who keeps up with the tweaks, changes and adjustments that help the already top-level athlete. Same with myself and your financial planning. Even if you are a knowledgeable person when it comes to your household and your finances, it would be good to work with a professional for many of you. Keep that in mind moving forward.

Some family updates. My youngest son, Jack and my middle son Jacob, are living in the Bay Pines area of St Petersburg. They are renting a home together, along with Baloo the Husky and Mooshka the Bully. Jack works at Marine Max near Gulfport. And Jacob with a fire suppression company in St. Pete. (Sprinklermatic). They spend most of their weekends on the water on our 15.5', 1958 Lyman outboard that we have restored over the years. That little Lyman has spent 3 years in Huntington Beach Harbor and the Pacific Ocean, a year up and down the Intercoastal, and up and down the Gulf shores out of Johns Pass. Not to mention all the years on Lake Erie. If only a boat can talk. It's 7 years older than I which is impressive. Nathan, my oldest, is still at the Canton Symphony Orchestra. He does marketing, raising money, and organizing their events. Nathan bought his first home this past year, a nice duplex with a very large yard in Akron, Ohio. His health is good. Laura is still dealing with her Rheumatoid arthritis and had foot surgery and a lung lobectomy that needed done because of an issue she was born with. The professionals thought it was time to remove it. She still has a lot of back pain.... but she is a real trooper! She is still working out with her trainer two or three times a week. As for me, I am well. Dropping some weight, boating up North and down South. Still enjoying working (I ran just under 500 appointments in 2025) and still managed to have some vacation time.

As a reminder for tax clients, I am blocking off the first week of February and the first week of March for my clients that want to sit with me personally for the tax-intake meeting.

Write your goals down for 2026, work towards them, and of course, keep track of where your money goes, your retirement will thank you!

Until next month,
Wayne

P.S. If it's not done already, get those legal documents up to date. Your family will appreciate it later!



Traveler of the month...



Martha Weidenbach

Martha was enjoying one of her many volunteer trips in Africa!

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