



Great Lakes Benefits  
& Wealth Management

1325 Hull Road, Sandusky, OH 44870

**TODAY'S RETIREES  
NEWSLETTER**

**March 2026**

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

## 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.



**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



www.todaysretirees.com

## Recipe of the Month



www.allrecipes.com/recipe/8401672/the-best-stuffed-artichokes

### The Best Stuffed Artichokes

Stuffed artichokes are a perfect appetizer! Globe artichokes are trimmed and stuffed with herbed parmesan breadcrumb stuffing.

4 large whole artichokes	6 cloves garlic, minced
1 lemon	4 teaspoons kosher salt, divided
1 ½ cups plain dry bread crumbs	1 teaspoon ground black pepper
1 cup grated Parmesan cheese	2 ½ cups water
3 tablespoons chopped fresh parsley, plus more for garnish	½ cup olive oil

Cut top 1/4 of an artichoke off and discard. Trim off the top 1/2 inch from remaining leaves. Cut off bottom inch from stalk to create a flat bottom. Turn artichoke upside down and bang on surface to loosen the leaves.

Zest 3/4 teaspoon of lemon zest from the lemon and set aside. Cut lemon in half and rub cut leaves and stem of artichoke with lemon. Repeat artichoke prep with remaining artichokes.

Combine reserved lemon zest with bread crumbs, Parmesan cheese, parsley, garlic, 2 teaspoons salt, and pepper in a medium bowl and stir well.

Sprinkle bread crumb mixture evenly into all the artichoke leaves, avoiding the thistle leaves in the direct center. Work mixture evenly into each crevice of each artichoke until all of the mixture is used.

Let stand for 10 to 15 minutes before serving. Sprinkle with more parsley if desired. Serve warm or at room temperature.

### What's in season?

Late-winter roots and early-spring greens, including asparagus, artichokes, broccoli, spinach, and leafy greens like arugula and kale. Citrus fruits are still in season, alongside fresh additions like strawberries, radishes, and herbs.

### Your Spring Financial Refresh

A spring financial refresh offers the chance to organize your accounts, reassess your goals, and make sure your financial priorities still align with your current stage of life.

#### Start with Financial Organization

List all your accounts, including checking, savings, retirement plans, credit cards, and loans, and confirm that balances and automatic payments are up to date.

Digital tools can help streamline this process. Many people find value in using secure financial dashboards or budgeting apps to view their assets and liabilities in one place.

#### Review and Prioritize Your Goals

A new season is a natural time to review both short-term and long-term financial goals. Consider what you want to accomplish by year-end, as well as over the next 3-5 years.

#### Update or Simplify Your Budget

You might notice certain subscriptions or memberships that no longer serve your needs or new expenses that require reallocation.

For many people, this process creates a sense of control and purpose, transforming budgeting from a chore into a confidence-building exercise.

#### Refresh Savings and Investment Contributions

If you received a bonus, tax refund, or raise earlier in the year, consider directing a portion toward long-term goals or replenishing emergency reserves. If you participate in an employer-sponsored plan, confirm contribution levels and review beneficiary designations to ensure they remain accurate and aligned with your broader plan.

#### Review Your Accounts for Efficiency and Accuracy

Take a few minutes to verify account details and statements. Check for duplicate charges, unused services, or outdated contact information. It's also helpful to review insurance policies, estate documents, and tax-related accounts to confirm that beneficiaries and records reflect your current intentions.

#### Check In on Your Financial Priorities

Financial priorities can evolve as life changes. The start of spring provides a good opportunity to step back and ask: Are my current financial habits aligned with what matters most? Have my short- or long-term goals shifted since the start of the year? What small adjustments could help me feel more organized or prepared?

# THANK YOU

 for your referrals!

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

**March recipient:  
Mr. Dennis Shumaker**



## Monthly Message from Wayne

I'm running into a lot of situations lately where clients are thinking of going in different directions than what was originally desired and planned for. Which is great, but sometimes it is hard to navigate the decision process. We will talk about a few of real-life situations where you really need to stop and ponder and ponder properly and accurately. The wrong decision can cause agony and regret. The question at hand today is "What's it worth to you?" Everything has a price.

First example. Extra money in the bank. Some folks like a big pile of cash in the bank or money market that they can get to ASAP. Some of you \$400,000 or \$500,000. That is your sweet spot. Your Happy Number. Other readers reading this probably gasped at those numbers, thinking "I wouldn't let that kind of money sit like that". **The cost for doing this is around \$3,000 to \$5,000 per year per \$100,000.** On \$500k, that's \$15,000 to \$25,000 per year that person is literally giving up. *That is the cost or price of LIQUIDITY nowadays.* I can get you 5% to 6% guaranteed interest rates all day long today. If you have a big balance in the bank, you can do the math. That's what you are paying for your liquidity.

Along the same lines, lets talk about Growth of your money on your longer-term accounts. Those of you that have been taking more risk these last few years have been getting rewarded with higher returns. Is this the right move for you at this stage in your life? When the market has a correction or pullback, and you give

a lot or all those gains back, will you be able to handle it? We will see. Would you have been better off to take less risk or no market risk at all, to receive somewhat lower rates of return, still respectable but lower, and never have to worry about giving any of those gains back? These are all the things one must ponder when planning and investing their retirement dollars. Are you investing like you were 15 years ago? Have you adjusted? Toned things down?

Changing gears. What about your time? **Your QTR. Quality Time Remaining.** None of us really know (if we are still healthy), our QTR. I need to remind clients of this regularly. Folks that can retire, but don't for whatever reason, I remind them the years that you are pain-free, mobile, healthy, sharp, are not afraid to travel away from your doctors, *won't be around forever.* We all know people where their QTR is over, gone, history. And we knew people that were fairly young, that are not here anymore. The QTR for their spouse hoping to do things together, is also over (some spouses need to prod each other and remind them of this).

Lastly, your family. Especially if you have young ones or young grandkids. If you're a grandparent and you have the ability to spend more time where you grandchildren live, or even to retire and move to or nearby your young grand kids, and don't do it, you pay a price. A price of missing those special moments that only come around so often. This goes for working

parents or active parents that choose not to be home with their young kids (when they easily could be). I feel I've made this mistake in the past. Is not retiring or staying at work putting in extra hours worth it? Or going golfing instead of home, or to the bar, or gym, or boat, or wherever, worth it? Each decision has a price that WE or OUR FAMILY pays, good or bad. We need to weigh our decisions heavily, *especially those pertaining to our retirements and our families.*

Until next month,  
**Wayne**

P.S. A couple reminders for next tax season: Each of us will have up to \$1,000 each to deduct for charitable contributions. If you buy an energy efficient item for your home keep the QMID code for tax purposes. Still keep track of your health OOP if you live in Ohio. Keep track of your interest on your car loans. Keep track of your overtime if your employer doesn't. Hope you retirees enjoyed your extra \$6,000 each of Standard Deduction. It worked out real well for many folks.

“You've got to tell your money what to do or it will leave.”  
– Dave Ramsey

## Traveler of the month...



**Mr. & Mrs. Mike Spacek**

The Spacek's were enjoying retirement in Cheraw, South Carolina

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