



Great Lakes Benefits  
& Wealth Management

1325 Hull Road, Sandusky, OH 44870

**TODAY'S RETIREES  
NEWSLETTER**

**April 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.simplyrecipes.com/recipes/rhubarb\_crumble

### Rhubarb Crumble

This classic dessert is a delicious way to use up spring's bounty of rhubarb.

#### For the filling

2 pounds rhubarb, cut into 1-inch pieces (about 6 cups)  
1 1/4 cups white sugar  
1/4 cup all-purpose flour  
1 teaspoon vanilla extract  
1/4 teaspoon ground cardamom

#### For the crumble topping

1 cup all-purpose flour, divided  
1/2 teaspoon salt  
1 cup light brown sugar  
8 tablespoons (1 stick) butter, cut into cubes

Preheat the oven to 375°F.

**Prepare the filling:** In a medium-sized bowl, mix together the rhubarb, white sugar, 1/4 cup of flour, vanilla extract, and the cardamom. Spoon into a 9x13-inch baking dish.

**Make the topping:** In a food processor, pulse together 1 cup of flour, salt, and brown sugar. Add the butter and pulse until the pieces of butter are pea-sized. (Alternatively, mix the dry ingredients together in a bowl and cut the butter in with 2 knives or a pastry cutter.)

Spread the topping mixture over the rhubarb filling mixture.

**Bake:** Place in oven and bake at 375°F for 35 to 45 minutes, until the filling is bubbly and the topping is lightly browned. Let cool for at least 30 minutes before serving.

Serve with vanilla ice cream or whipped cream.

### What's in season?

April is all about spring vegetables—asparagus and artichokes are at their peak, snap peas begin to make an appearance, as well as young carrots, and fava beans. Spring garlic, spring onions, leeks and fennel are thriving, as are the first spring radishes and rhubarb.

### Post-Tax Planning Opportunities

Once your tax return is submitted, there's still an opportunity to take a closer look at your financial picture and plan ahead. Tax season offers valuable insight into your income, deductions, and overall financial habits. Using that information thoughtfully can help you make adjustments that support your goals throughout the rest of the year.

#### Review Your Tax Return for Insights

Your completed tax return is more than a record; it's a snapshot of your financial activity over the past year. Reviewing it can help you identify patterns and opportunities for improvement.

#### Adjust Withholdings or Estimated Payments

If you received a large refund or owed more than expected, it may be worth revisiting your tax withholding or estimated payments.

#### Revisit Retirement Contributions

Tax season is a good reminder to review your retirement savings strategy. Depending on eligibility, you may still have time to make prior-year contributions to certain accounts, such as an IRA.

#### Organize and Store Important Documents

Once your return is filed, take time to organize your tax records. Keep copies of your return, supporting documents, and receipts in a secure location, either digitally or in a physical file.

#### Evaluate Changes in Your Financial Situation

Life changes, like a new job, relocation, marriage, or retirement, can all affect your tax and financial planning strategy. After filing, it's a good time to reflect on whether any recent or upcoming changes might influence your financial decisions.

#### Plan Ahead for Next Year

Using what you've learned during this tax season can make the next one smoother. Consider setting up a simple system to track important documents throughout the year.

#### Coordinate Tax Planning with Your Broader Financial Plan

Tax planning works best when it's integrated with your overall financial strategy. Decisions about saving, investing, and spending often have tax implications, and coordinating these areas can improve efficiency over time.

By reviewing your return, adjusting your approach, and staying organized, you can turn tax season into an ongoing process rather than a once-a-year event.

**THANK YOU** for your referrals!

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

**April recipient:  
Mr. & Mrs. Rich Hawkins**



# Monthly Message from Wayne

**\*\*THIS IS FAKE\*\***

**DO NOT, I repeat, DO NOT fall for this scam!!!!!!**

- A “Windows Defender Security Alert” appears on your screen
- It tells you to call a phone number
- Loud alarms / voice warnings play
- Your screen appears locked

Many folks are falling for this and are taking a beating financially! Tens of thousands of dollars my clients have lost. Kristin and Andrew saved one of our clients, when the client called to get account numbers and balances as she was getting scammed. Andrew and Kristin went right to the client’s house and explained to the client it was a scam, the client was terrified of what the scammer was telling them.

**\*\*TRUTH\*\***

- Microsoft will NEVER tell you to call a number
- Your computer will NEVER lock up and demand a phone call
- NO bank or government agency will ask how much money you have
- NO legitimate company will ask you to “move money to secure it”

**\*\*BIGGEST RED FLAG\*\***

**If anyone asks about your bank balance over the phone – IT IS A SCAM!**

**\*\*IF THIS HAPPENS TO YOU\*\***

- DO NOT call the number
- Close the browser (Ctrl + Alt + Del → Task Manager if needed)
- Do NOT install anything
- If you already did:
  - Disconnect internet immediately
  - Call your bank (use the number on your card)
  - Change passwords from another device

These tips are coming from a computer specialist who has been dealing with this scam for a number of months now. You may think “how can someone fall for such a scam?”, but I’m telling you, they appear so authentic some very sharp people get taken advantage of and lose a ton of money, and then need to go through a bunch of headaches with their computer, bank accounts and even identity theft issues! Be careful out there please!

Until next month,  
*Wayne*

P.S. We just wrapped up our 2025 tax year season. Many of our Money Management clients took advantage of our \$90 tax preparation deal. Its so convenient, let alone inexpensive (for them) LOL, that some can’t believe I am doing it. There are no strings. It’s simple. If a client has at least \$100,000 with me in one of my portfolios (Conservative, Balanced, or Growth), they qualify! They could have rentals, a Schedule C, have 1099 self-employment income, its \$90. What a bargain. If you’re not a client yet, what are you waiting for? I’m sure your current advisor isn’t offering this to you!



## Traveler of the month...



**Mr. & Mrs. Ken Miller**

They were on vacation in Florida and made a stop at our Madeira Beach office!

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