



Great Lakes Benefits  
& Wealth Management

1325 Hull Road, Sandusky, OH 44870

**TODAY'S RETIREES  
NEWSLETTER**

**May 2026**

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## Recipe of the Month



### Sautéed Asparagus and Morel Mushrooms with Sauce Gribiche

[www.edibleboston.com/blog/2019/9/25/sauce-gribiche](http://www.edibleboston.com/blog/2019/9/25/sauce-gribiche)

#### Sauce Gribiche (pronounced gree-BEESH)

½ cup mayonnaise	2 tablespoons capers, drained, dried and chopped
½ teaspoon Dijon mustard	¼ cup chopped fresh parsley
¼ teaspoon cider vinegar	¼ teaspoon sea salt
Pinch cayenne pepper	Fresh ground black pepper to taste
2 tablespoons minced shallots	2 large eggs, hard-cooked, peeled and roughly chopped (about ½ cup)
2 tablespoons chopped cornichons (or small dill pickles)	

Whisk all the ingredients except the eggs in a medium bowl until well-blended; rest for at least 15 minutes for flavors to meld. Add the eggs and stir to distribute (try to leave the pieces of egg white intact). Taste and adjust the seasoning with salt and pepper if necessary,

#### Sautéed Asparagus and Morels (also delicious without the fancy sauce!)

Heat 1 Tbsp. oil in a large skillet over medium-high. Cook asparagus, turning occasionally, until lightly browned on all sides and crisp-tender, about 4 minutes; season with salt and pepper. Arrange asparagus on a platter.

Heat 1 Tbsp. oil in same skillet. Cook morels, tossing from time to time, until browned and crisp, about 5 minutes; season with salt and pepper.

Spoon morels over the asparagus, then spoon **Sauce Gribiche** over to your liking.

#### What's in season?

**Fruits:** Most berries, cherries, apricots, loquats, pineapples, mangoes

**Vegetables:** Asparagus, artichokes, rhubarb, peas, carrots, radishes, lettuce, spinach, beets, bok choy, green garlic

**Herbs:** Chives, cilantro, parsley, mint

## 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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## just for fun facts...

Money has been part of human history for at least 5,000 years, with the oldest known coins dating back to 600 BC in China.

The largest U.S. bill ever printed was the \$100,000 gold certificate in 1934, used only for inter-bank transactions.

\$500, \$1,000, \$5,000, and \$10,000 bills were discontinued in 1969.

Only about 8% of the world's currency exists as physical cash; the rest is digital.

The ridges on dimes and quarters were originally added to prevent "coin shaving," where people scraped off precious metal from the edges.

The word "buck" as a reference to money dates back to days before paper when Americans traded animal and elk bucks for goods and services.

The Amsterdam Stock Exchange, established by the Dutch East India Company in 1602, is the oldest in the world.

The first U.S. coin, the 1787 Fugio Cent designed by Benjamin Franklin, featured the phrase "Mind Your Business" instead of "In God We Trust".

In 1637, Dutch tulip speculators triggered one of the earliest recorded financial bubbles, where single bulbs cost more than luxury homes.

Spending \$1 million every day, it would take approximately 2,740 years to spend \$1 trillion.

Parker Brothers prints more fictional Monopoly money every year than the US Federal Reserve prints real currency.

A stack of dollar bills one mile high would be worth 14.5 million dollars.

Early Romans used salt as a form of money. In fact, the word "salary" comes from sal, which means "salt" in Latin.

In Old English, pygg was a type of clay that was used to make jars and dishes that held money. The word eventually morphed into "piggy bank."

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**May recipient:  
Mr. & Mrs. Jim Mahl**



[www.todaysretirees.com](http://www.todaysretirees.com)



## Monthly Message from Wayne

“Just as a tiny rudder controls the direction of a ship, the tongue directs the body.” **James 3:4,5**

The versions differ, but you get the point. No, I’m not preaching, but I am going to share with you some of my experiences referring to this phrase over the years meeting and helping folks. When raising my sons, if I ever overheard them talking negative about themselves (I’m so stupid, I’m such an idiot, Why does this always happen to me, I never win anything), I would immediately have them notice that negative self-talk and tell them to STOP! It’s very unhealthy and can program your mind to believe this and have all those things actually turn out to be true. The same goes for us adults. We need to catch ourselves talking negatively and immediately STOP it! Over the years I’ve heard statements like; “I will never be able to retire”, “My boss is a jerk”, “I hate my job”, “They don’t pay me enough”, “I’ll never be out of debt”, “My ex put the screws to me and I can never recover”. And recently I hear “Inflation is crazy high how do they expect us to live or retire”, “Gas prices are ridiculous”, “Interest rates are so high how are we supposed to get ahead”. You get the picture and are probably guilty yourself. As we all are. Even some pastor clients of mine slip now and then and I hear some negative words. We are only human. When it comes to your financial planning and investing, you also need to be diligent and not think or speak negatively.

“The market always seems to take my money eventually”, “My taxes are so high I’ll never get ahead or be able to retire”. Don’t let these negative statements and negative “state of mind” deter you from a happy retirement. Let the professional (me and other CFPs like me) dictate as to whether your retirement is on track. Let **me** run the numbers. Let **me** see if your tax rate, or fuel consumption budget will throw a wrench in things. Let **me** run projections. If it doesn’t look good, **I will 100% tell you**. Then we roll up our sleeves and address the issues and correct course! Then review regularly and make sure you are staying the course. On the other hand, if you’re already on course after our reviews, trust my judgment, stop worrying and Live On. In both scenarios eliminate the negative talk. Please. It is so unhealthy and does zero good! What’s the point? Are you trying to get folks to feel sorry for you? Are you looking for pity? Truthfully... why do we talk, think, even act in a negative manor? Like I said we all do it. Let’s recognize it when we do... and all do less of it! Deal?

Until next month,  
**Wayne**

P.S. Any of you mushroom hunters out there have any extra Morels or can you send Andrew and I in the direction of a decent spot? As beginning mushroom hunters, we would love some assistance.

### Understanding Investment Styles

Investing is not a one-size-fits-all process. Different strategies, often referred to as investment styles, reflect varying goals, time horizons, and approaches to risk. Three commonly discussed styles are growth, value, and income investing.

#### Growth Investing

Growth investing focuses on companies that are expected to expand their earnings or revenue over time. These businesses often reinvest profits back into operations rather than paying dividends.

Investors drawn to growth strategies typically look for companies in industries such as technology or healthcare, where innovation and expansion may drive future performance.

#### Value Investing

Value investing centers on identifying companies that may be priced lower than their perceived worth based on financial fundamentals. These companies may be established businesses that are temporarily out of favor or overlooked by the market.

Investors using this approach often analyze metrics such as earnings, book value, and cash flow to determine whether a stock appears undervalued.

#### Income Investing

Income investing emphasizes generating regular cash flow from investments. This often includes assets such as dividend-paying stocks, bonds, or other income-producing securities.

For individuals seeking consistent income, such as retirees, this approach may play an important role in supporting ongoing expenses.

#### How These Styles Work Together

Rather than choosing a single investment style, many investors use a combination of growth, value, and income strategies within their portfolios. Each style can respond differently to economic conditions, which may help create balance over time.

If you think you or a family member would benefit from financial planning guidance, call **866-626-3990** to schedule a no-obligation discovery call.

## Traveler of the month...



**Mrs. Debbie Holliday & Mrs. Debbie Schepers**

Both long-time friends and clients were away on a girls’ trip to St. Marys Lake in Ohio.

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™



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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