



Great Lakes Benefits
& Wealth Management

1325 Hull Road, Sandusky, OH 44870

TODAY'S RETIREES NEWSLETTER

October 2024

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



Blackberry BBQ Sauce

The blackberries are ripe on the vine and it's still BBQ season! Making a homemade BBQ sauce takes your grilling up to the next level. Perfect with grilled chicken or pork!

- 2 cups fresh blackberries (if using frozen blackberries, no need to thaw first)
- 1 cup ketchup
- ¼ cup honey
- 2 tablespoons apple cider vinegar
- ½ teaspoon garlic powder
- 1 tablespoon Worcestershire sauce
- 1 teaspoon dry mustard
- ¼ teaspoon red pepper flakes

Place all ingredients in a saucepan over medium heat.

Bring to a simmer and then cook over medium low heat for 3-5 minutes until berries are broken down.

Pour into a sieve over a heat proof container.

Push sauce through sieve (fine mesh strainer) with a spatula or a spoon. Discard remaining seeds and pulp.

Allow sauce to cool then cover and refrigerate until ready to use. This BBQ sauce should be used within two weeks when stored in the fridge.

www.beyondthechickencoop.com/blackberry-barbecue-sauce

What's in season? Apples, beets, blackberries, broccoli, Brussels sprouts, cabbage, cauliflower, chicory, cranberries, dates, figs, grapes, leeks, okra, parsnips, peppers, pumpkins, quince, shallots, star fruit, sweet potatoes, turnips, watercress, winter squash

Thank you for your referrals! **October recipient: Mrs. Darlene Schroeder**

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

Make A Plan

Make a plan today. Your family may not be together if a disaster strikes, so it is important to know which types of disasters could affect your area. Know how you'll contact one another and reconnect if separated. Establish a family meeting place that's familiar and easy to find.

Step 1: Put a plan together by discussing the questions below with your family, friends or household to start your emergency plan.

- How will I receive emergency alerts and warnings?
- What is my shelter plan?
- What is my evacuation route?
- What is my family/household communication plan?
- Do I need to update my emergency preparedness kit?

Step 2: Consider specific needs in your household.

As you prepare your plan tailor your plans and supplies to your specific daily living needs and responsibilities. Discuss your needs and responsibilities and how people in the network can assist each other with communication, care of children, business, pets or specific needs like operating medical equipment. Create your own personal network for specific areas where you need assistance.

- Different ages of members within your household
- Responsibilities for assisting others
- Locations frequented
- Dietary needs
- Medical needs including prescriptions and equipment

- Disabilities or access and functional needs including devices and equipment
- Languages spoken
- Cultural and religious considerations
- Pets or service animals
- Households with school-aged children

Step 3: Create a Family Emergency Plan

You may not be together when disaster strikes, so it's important to know how you'll reconnect if separated.

Visit www.ready.gov/plan-form to create a Family Emergency Communication Plan, which you can email as a PDF file once complete.

Step 4: Practice your plan with your family/household

For more preparedness resources, including making a supplies kit, evacuation, alerts, shelter, etc. visit www.ready.gov



Monthly Message from Wayne

I'm not sure how many of you have been through a hurricane, either in person, or just having to deal with the preparation and the aftermath of the storm. It has been a learning experience for me for sure.

One of the interesting things is the monitoring of the potential impeding storm. When one pops up on the radar (literally), it's time to start figuring out what you are going to do. Will it impact your area of concern? Or will it swing in another direction instead. You may have property in its potential path, or friends or loved ones. Then decisions need to be made based on the consensus of where it may make landfall and how bad it may be. What to do? Cross your fingers and hope? Or hop on a plane, or in a car and prepare firsthand?

These last two hurricanes affected myself and my family. I made plans to go down to Florida for Milton. Two of my sons are living in St. Petersburg now, near where Laura and I come down. So now Laura and I not only worry about our "stuff", we worry about them too. Because of mass evacuations and flight and hotel cancellations (anything in the flood evacuation zones were mandatory evacuations) places to stay were nil. I had a hotel reservation at the Hilton in downtown Tampa. My thoughts were that I could wait in comfort until the bridges open back up to St. Peterburg, which could have been hours or days. Little did I know everything, and everybody must get out when they call your area's evacuation zone. The businesses close. Employees must leave too. This includes hotels. My sons made an early in the week reservation, days before landfall, at the only pet friendly hotel they could find.... which was 6 hours north in Albany, Georgia. They ultimately decided to stay through the hurricane. They were in evacuation zone D. Everything C and below got called. My back up plan was to stay in the hotel they reserved.

I'm not sure if you've ever stayed in a "seedy" type hotel.... but that was all that was available... from Tampa

all the way up to almost Atlanta, because of the mass evacuations. There are scams amidst disasters too, like when you go online... make a reservation, then you show up, and its full, even though you paid online. This happened to me. I planned to stay at that certain hotel in Albany, that I paid in full. I show up at night on the way down from Ohio, to check in, and got turned away. Yes, it was paid. The broken English speaking person said, "too many people" too many people "no rooms" "no rooms". My only option now.... a 60 dollar a night, you know what. I literally left after I checked in and went and bought blankets at Walmart to put over the bedding that was there, I'll leave it at that. Oh, and by the way, my gun was out and loaded for the night. I left in the morning to head south once I heard when the bridges were opening.

I made it to my son's place, stayed there for 3 days without power, until I could get to my RV. We had damage at the RV, and at my office.... nothing like most people in the evacuation zones, anyone with a first floor living area or business area, were destroyed by water intrusion. No gasoline. No ice. No nothing for days. Once power was restored to certain areas and the fuel trucks were able to get past the downed power lines and trees, all hell broke loose at the fuel pumps. Fights, arguments, and mile long lines. Police being called, and then at least one cop posted at every gas station that had gas. This went on for days after the storm.

Would you pay \$24.00 for a gallon of gas? Let me rephrase that. If a hurricane just ended, you are in your home with zero power, you have a fridge full of ice and food and beverages, you have a window air conditioner you happened to get lucky and find at Home Depot (where they were running on a generator and letting people come and go one at a time because of no employees), and you had no where else to go, and were requested to stay at home where lows at night were in the high 70s. With gas, you can run your refrigerator, TV,

phone charger, and new small window air conditioner that took the edge off, and allowed for a decent night sleep, would you now pay \$24.00 per gallon for the Lowes and Home Depot off the shelf lawn mower gas, to keep that generator running? I did, and I was happy to do it. There was zero gas available anywhere for 3 days. Nothing. Now, I could have made it through the destruction to my boat (which was spared any damage) and figured a way to siphon some of my 250 gallons of gas (I would have if that was my only option), or I could pay the ridiculous price, and walk out of Lowes with cases of 24 dollar gas.

Until we are in certain situations, we never really know what we would do. But with each new experience, we learn, and hopefully are better prepared and have more knowledge the next time it happens. Kind of like all areas of financial planning. New at first. Then we experience life. Then we learn and make changes, and tweak along the way!

Until next month,

Wayne

P.S. Anyone with self-employed income or those that own a business, now's the time to get with your CPA, and see where you stand. There may be some changes or things to do, before year end.

Traveler of the month...



Jim & Doreen Leitz

"Loving retirement from Bar Harbor, Maine!"

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