



Great Lakes Benefits
& Wealth Management

1325 Hull Road, Sandusky, OH 44870

**TODAY'S RETIREES
NEWSLETTER**

November 2024

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PERMIT #15

Recipe of the Month

Classic Baked Acorn Squash

- 1 acorn squash
- 2 teaspoons maple syrup
- 1 tablespoon butter
- Dash kosher salt
- 2 tablespoons brown sugar

Preheat the oven to 400°F.

Prep: If you have a microwave, microwave the squash for a minute, to make it easier to cut. Using a sharp, sturdy knife, carefully cut the acorn squash in half, from tip to stem. Take care as you are cutting it.

Use a sturdy metal spoon to scrape out the seeds and stringy bits inside each squash half, until the inside is smooth.

Take a sharp paring knife and score the insides of the acorn squash halves in a cross-hatch pattern, about a half-inch deep cuts.

Place the squash halves cut side up in a roasting pan. Pour 1/4 inch of water over the bottom of the pan so that the squash doesn't burn or get dried out.

Rub 1/2 tablespoon butter into the insides of each half. Sprinkle with a little salt if you are using unsalted butter.

Crumble 1 tablespoon brown sugar into the center of each half and drizzle with 1 teaspoon maple syrup

Bake at 400°F for about 1 hour to 1 hour and 15 minutes, until the tops of the squash halves are nicely browned and the squash flesh is very soft and cooked through. It's hard to overcook squash, it just gets better with more caramelization.

When done, remove the squash halves from the oven. Spoon any buttery sugar sauce that has not already been absorbed by the squash over the exposed areas. Let cool for a bit before serving.

www.simplyrecipes.com/recipes/classic_baked_acorn_squash



What's in season? Arugula, Bok choy, Broccoli, Brussels sprouts, Cauliflower, Celery, Chestnuts, Fennel, Ginger, Herbs, Kohlrabi, Leeks, Lettuces, Parsnips, Pears, Persimmons, Quince, Romanesco, Scallions, Spinach, Sunchokes, Turnips, Tumeric, Winter squash

November recipient: Mrs. Janelle Sparger

Thank you for your referrals!

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

Reminder checklist for your wishes...

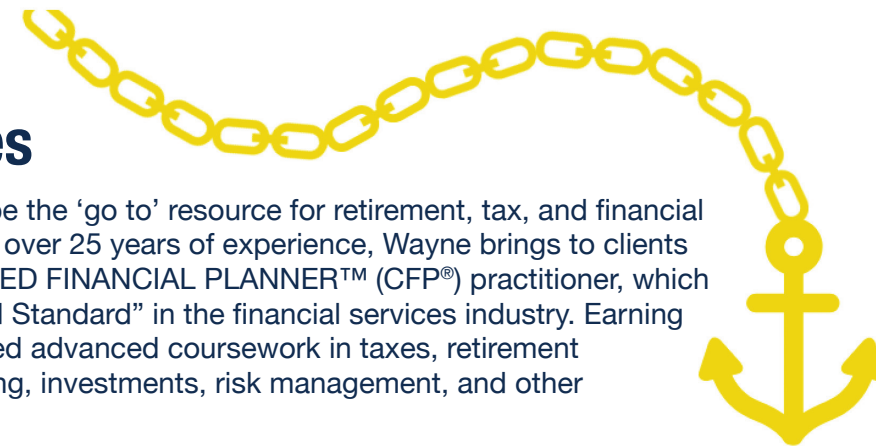
I'm reminding you again, to bring up those important topics with your family this holiday season (if you have not already). Here is a checklist of a few things you may want to discuss:

- Where are your important documents?
- Do you have updated legal documents?
- Do the folks you have chosen to make decisions when you're ill or dead, know it's them, and want to do the job?
- Are the other family members ok with it?
- Does your family know who's getting what, especially the sentimental items?
- Do one of your children want the opportunity to buy your home, or other property?
- Is there a business or farm involved, and does your family know how it will be split and who will run it, and what your wishes are?
- Does your family know who will take you into their home if you need care, or what facility you would like to go to?
- Do they know if you want a funeral, a showing, cremated or not?

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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Monthly Message from Wayne

The Holiday Season. This time of the year many of us see our families more than usual. We may see family members that we never get to see throughout the rest of the year. Or the ones we do get to see now and then, we see more of them, and for longer periods of time. Its a captive audience for some parents and grandparents. Which means, it's a good time to talk about important things, that you normally don't.

The Holiday Season gives you the opportunity to talk to your family members about topics that should be discussed, but often never are, because people just don't get around to it.

I'm reminding you again, like I do every year around this time, to bring up those important topics (if you have not already). Here is a list of things you may want to discuss with your family:

Where are your important documents located? Do you have updated legal documents? Do the folks you have chosen to make decisions when you're ill or dead, know it's them, and want to do the job? Are the other family members ok with it? Does your family know who's getting what, especially the sentimental items? Do one of your children want the opportunity to buy your home, or other property? Is there a business or farm involved, and does your family know how it will be split and who will run it, and what your wishes are? Does your family know who will take you into their home if you need care, or what facility you would like

to go to? Do they know if you want a funeral, a showing, cremated or not?

You get the point...! Yes, I know these are some tough and touchy topics. You know what you want, you know your family, and you know what should be discussed. Most people do! But many never do it. They never do it because they are afraid. They're afraid to bring it up. They are afraid to offend or upset a family member. They are afraid of what their family may think. In my opinion, you must suck it up and have these discussions no matter what. For your own good and for the good of your families. There shouldn't be many surprises when the time comes to settling our affairs. If there are, then it's our fault and the consequences will be what they are.

You have been reminded again. Please take the time to have these important discussions.

Until next month,
Wayne

P.S. This message may seem harsh to some of you. Unfortunately, I've seen too many scenarios where Mom and Dad just never communicated and how the ramifications affected their family. It's not good many times. Have a Happy Thanksgiving, be thankful for your families, and if you have the opportunity, do a quick Family Powwow, or at least warn them you'll be having one at Christmas.

Traveler of the month...



Kathie Smith

Kathie was at the base camp for her safari in Masai Mara, Kenya during the wildebeest migration!

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