

**I'd like to start** by remembering my half a dozen or so, clients that past away over the last year----- Tim, Cathy, Marilyn, Gloria Ann, Fred, Carol, Barb and Johanna; You will be missed!

Looking back and thinking about their lives, or a least what I knew about their lives., they were such fine folks. Friendly, courteous, and loving. It was a joy knowing them.

Most of them were younger, in their 60's. For some, their passing was a surprise and a shocker. For others, it was a long battle.

No, I don't want to be a "Debbie Downer." I'm bringing their passing up, because I appreciate these folks, and I appreciate the trust they had in me. Some people start working with a financial advisor, because they need the help, and they figure it's about time to get their "financial house" in order. Others want to get an advisor involved, because they realize they aren't going to live forever, and want to seek out and vet, a trusting financial person, that they know will not take advantage of their surviving loved ones. A person they could trust to do the right things for their family, once they are gone.

In either case, I take my role seriously, and not for granted. I continue to be grateful for the trust my clients put in me, and our staff. Thank you!

**It's the beginning of 2017.** As a reminder here are some basic financial planning essentials (If you are a client you know this already, but if all of yours isn't in order yet, this can be a helpful reminder, or a prod, to get you moving on what needs done):

- Legal documents updated. (Updated Will/Trust, Power of Attorney for financials and healthcare, Living Will). Make sure to include Grandchildren and Charities if you choose to.
- Beneficiaries updated. (Add contingents like children and grandchildren, and remove ex-spouses, deceased spouses, and any family members that may have disappointed you.
- Check your investment Safe/Risk Ratio (Are you using the Rule of 100?)
  - Are you earning above inflation with your "safe" money?
  - Are you taking appropriate risk with your "risk" money, for the stage of life you are in now?
  - Is your 401k/Retirement Plan with a previous employer?
- Are you tax planning throughout the year, or just crossing your fingers in April?
- Have you addressed the Long-Term Care issue? Have you made a decision on how to handle this huge problem in end of life scenarios?
- Have you made your Bucket List? Are you implementing your Bucket List?



These listed areas of planning should **not** be put off! Typically, they are not fun to think about or make decisions on, so many folks **procrastinate**. Make it a point to get all of these financial planning areas addressed, at least once. Though it's wise to address them, and then stay on top of them throughout retirement. For your benefit, of course, but more importantly for your family's benefit once you're on the other side of the turf.

The last item on my list is the Bucket List (Trips of a lifetime, autos, boats, campers, a new home, a room addition, a kitchen, etc... Some folks have a hard time writing their list down. In many cases, the items on their list never come to fruition. There are a few common reasons that I have perceived over the years. One is they think they will live forever. They don't (or don't want to) realize, there will come a time where they won't be able to do Bucket List items, even if they wanted to. Another is they move the dates "down the road", a year or two, or three. Well if you are 65, or 70, or 75, or older, "down the road" is a whole different thing. Remember the Nike slogan "Just Do It"? So, just do it, if your serious about it. And lastly, I feel in many cases the Bucket List items don't get done, because folks are so used to saving for their retirement, it's hard for them to get out of the "accumulation mode", and switch to the "distribution" mode. It's hard for them to spend the money. It's not what they are used to. It's been ingrained in them to save for retirement. Then when they are "in" retirement, the money just sits.

It's okay to spend your money when you are retired. That's why it's there. It does no good sitting in an account. So many times, the 401ks, 457's, 403bs, IRA's, annuities, and brokerage accounts, just sit there. The statements come. There are the numbers, the gains or losses, the balances. It's all in black and white, but doing no good. Bringing folks, no value. The value comes when you spend it and enjoy it!

So, spend it! Within reason of course... and **after** you've addressed the above-mentioned "get your house in order" list!

Until next month,

Wayne

P.S. Many folks ask me about pre-paying for final arrangements. Generally, I'm not a fan of this. Funeral homes go out of business, family situations change, personal opinion can change (burial or cremation, etc..), people move and relocate, a newer or better funeral home can come along. In general, there are uncertainties, and I feel there is no need to rush it.





Great Lakes Benefits and Wealth Management  
1325 Hull Road.  
Sandusky, Ohio 44870

**Sandusky:**

(419) 626-3900  
(866) 626-3990

**Sheffield Village::**

(440) 934-3141  
(866) 626-3990

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Lessons for Life

Interesting Facts and Quotes

“Success consists of going from failure to failure without loss of enthusiasm.”

— Winston Churchill

**FACT:** March is the only month with three consecutive consonants in its name in English.

“A career path is rarely a path at all. A more interesting life is usual a more crooked, winding path of missteps, luck and vigorous work. It is almost always a clumsy balance between the things you try to make happen and the things that happen to you.

-Tom Freston

**FACT:** “Facebook Addiction Disorder” is a mental disorder identified by Psychologists.



The Winner of the  
March 2017

“Top Client” Award

is:

Mr. and Mrs. Andy Syrowski

They will receive a \$50 Gift Card.



A TRIP THROUGH «AddressBlock»

# TIME

JAZZ DUET

MARLEE CARPENTER & NICK TRAVERSO

APRIL 8TH AT SANDUSKY STATE THEATER  
7:30PM FOR DRINKS  
8PM SHOWTIME

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## Turkey and Bean Burrito

### Ingredients

- 2 tbsp canola oil
- 1 cup chopped onion
- 1 tbsp chopped garlic
- 1 tbsp chili powder
- 1 lb ground turkey
- 1 540-ml can sodium-free black beans
- 1/2 tsp dried oregano
- 1 cup sodium-free chicken stock
- 6 large whole wheat tortillas
- 1 large ripe avocado, peeled, halved and thickly sliced (optional)
- 3/4 cup salsa
- 3/4 cup grated cheddar cheese
- 1/4 cup chopped fresh cilantro

### Instructions

Preheat oven to 425°F.

Heat oil in a large frying pan on medium. Add onion and sauté for 4 min or until lightly golden. Add garlic and chili powder and sauté 1 min. Turn heat to medium-high, add turkey and sauté for 4 min or until no longer pink. Add beans, oregano and chicken stock, turn heat to high and simmer for 5 min or until liquid has almost disappeared. Remove from heat.

Lightly grease a 9 x 13 baking dish. Divide filling into 6 portions and use to fill 6 tortillas, adding a small pinch of cheese and a few slices of avocado (if using). Roll up, tucking in ends.

Place in baking dish seam-side down. Spoon salsa evenly over top of burritos and sprinkle with remaining cheese (about 1/2 cup). Bake for 20 min or until cheese has melted. Sprinkle with chopped cilantro and serve.