

RECIPE OF THE MONTH: Sweet Potato Cheddar BBQ Chicken Burgers

DIRECTIONS:

- Make the chicken burgers by adding the ground chicken turkey, shredded sweet potato, BBQ sauce, onion, garlic, cumin, salt and pepper to a large bowl. Mix with your hands until evenly combined. Divide into 4 equal portions and shape into 1/2 inch patties.
- Grill over medium-high heat (around 400 degrees F) for 5-8 minutes per side or until burgers are cooked through and a meat thermometer reads 165 degrees F. During the last few minutes of cooking the chicken burgers, add a slice of cheddar cheese on top of each burger patty; cover the grill for about 1 minute while the cheese melts.
- Place the burgers on buns, top with onion, lettuce and drizzle with extra BBQ sauce and top with onions. Serve immediately. Great with sweet potato fries or fresh fruit!



INGREDIENTS:

- 1 pound 93% lean ground chicken (or sub ground turkey) -- do not use 99%
- 1 cup shredded raw sweet potato (from about 1 small sweet potato)
- 2 tablespoons low sugar BBQ sauce of choice
- 1/4 cup finely diced yellow onion
- 2 cloves garlic, minced
- 1/2 teaspoon cumin
- 1/2 teaspoon salt
- Freshly ground black pepper
- 4 slices sharp cheddar cheese
- 4 hamburger buns of choice, toasted if desired
- 4 tablespoons low sugar BBQ sauce of choice, for topping
- Butter-head lettuce
- Sliced red onion

WHY YOU NEED TO EXERCISE AS YOU AGE AND 6 WAYS TO STAY SAFE WHILE DOING IT

It is one thing to know the benefits of exercising. It is another altogether to include physical activity as part of your daily routine. This becomes even more challenging as you get older and safety concerns enter the picture. Following basic exercise safety precautions and taking your own limitations into considerations can be helpful. By following these guidelines, you will be able to increase your overall health, improve your mood and enjoy the many benefits of exercising safely.

1. Exercise With Friends

You do not have to exercise alone in your own little bubble. In fact, one of the greatest benefits for seniors who participate in exercise classes is the chance to spend time with their peers. Joining a seniors-only fitness center, enrolling in Silver Sneakers or the older adult program at your local facility, or participating in wellness programs at your local senior center can all help you meet exercise and social goals. Signing up for senior games is another great option to add physical activity to your routine in a fun and competitive way.

2. Hit the Pool

Many people find that water exercises are a great way to fit in both cardiovascular and strength training. If you don't enjoy water aerobics, swimming is also a great way to take advantage of water's supportive and gentle environment. The benefits of it are numerous and may make it easier to justify the cost of inground pool installation.

3. Focus on Your Balance

Reduced balance can lead to an increased risk of falls for seniors. Since falls are the leading cause of hospitalization among older adults, minimizing them is important. Increasing your strength and flexibility will help you maintain a sense of balance and can lower your fall risk. Activities like tai chi and dancing that require complex movements and awareness of body positioning have been shown to help. There are also programs, like A Matter of Balance, that are designed specifically to address the issue and reduce the incidence of falls among seniors.

4. Stay Within Your Comfort Level

Not everyone will want to hit the trail for a five-mile hike, and you should be aware of your limitations. Exercising within your comfort level is important for people of every age, but it becomes even more so when age-related conditions like osteoporosis and reduced balance are added to the equation.

5. Cover all Aspects of Your Fitness

There are three main categories of exercise: cardiovascular, strength and flexibility training. Your fitness program should encompass all of them for the best results. Keep in mind that many activities and forms of exercise fit into more than one category of training. For example, yoga is a flexibility exercise, but it also strengthens muscles and certain types include a cardiovascular component. Walking is another example. It is a cardio activity, but because it is a weight-bearing exercise you also build muscle strength.

6. Work With a Physical Therapist or Personal Trainer

If you have any medical conditions or you are concerned about starting an exercise program, talk to a professional. Physical therapists and personal trainers who work with older adults can help you choose safe and effective exercises that will help you reach your goals. This will give you a solid foundation to build upon on your own.

TODAY'S RETIREES w/ WAYNE MASLYK

Watch, Sundays @ 11AM on WGGN 52
Listen on the Radio, Saturdays @ 8:30AM on WLRD 96.6
and @ 10AM on FM 97.7



**AM930
WEOL**
News. Sports. Talk.

FM 97.7
WGN Castalia/Sandusky
Today's Christian Music

**WLRD
96.9**
Today's Southern Gospel Music

52
WGGN
The Answer Channel

If you love life, don't waste
time, for time is what life
is made up of.

BRUCE LEE

Top Client of the Month

CONGRATULATIONS!

Mr. & Mrs. Joe Myers

YOU ARE OUR THE WINNER OF
OUR MAY TOP CLIENT AWARD
& A \$50 GIFT CARD



Great Lakes Benefits and Wealth Management
1235 Hull Road.
Sandusky, Ohio 44870



MONTHLY MESSAGE FROM WAYNE

I heard there are only two ways to get into a Big Box store now days....? You either get in with a mask on or you throw a brick through the front window!! Isn't it crazy what's going on out there? I won't get political here... the only thing I will say is... who would want to be a cop in today's world and the way it's heading? Would you?

Now that we are coming out of our quarantining, and getting back to our half-way normal lives, I want to give you a few things to think about. For starts, don't forget about your finances. It's going to be really easy to find the time to get caught up on all your other areas of your life that need attention. Our yards, homes, campers, boats, family visits, vacations, you name it. The managing of your financial, estate, and tax planning may be way down on your priority list right now. So, try and make the time to come in and see me to either get started on your planning, or if you are already a client... to make the time for your reviews.

The 2019 tax return deadline is coming up. It has been an unusual tax season for sure. We started out with a lot of uncertainties about deadlines and such, then eased into the tax season with no or little human contact. (my FedEx bill is off the charts lol). Now we are back to business as usual. We acquired quite a few new tax clients. It's nice to meet new folks! Keep in mind that my \$90.00 tax deal is for my Investment Management clients only. And for new potential clients. If we completed your taxes this year for the \$90.00 and you are not an Investment Management client, you have the next year to meet with me and determine if you want to become a client. If not, that's totally okay... it's just not a good fit, or you are happy where you are at. Please don't reach out next year at tax time and try and get them done again for the \$90.00. My girls here in the office are sweet, and have a hard time telling folks no! You know if you are part of the \$90.00 program or not.

My tax deal is not an all or none thing. What I mean by that is, you don't have to commit all of your "market" monies to me. You can just "dip your toe" with us. You can still work with your current investment people. My goal is just to get some of your money initially, and develop a relationship, and then earn the rest of it over time. If the rest never comes that's perfectly okay, you still remain a GLB client and still get my \$90.00 tax deal. I can't stress enough how important it is, to have your Financial Advisor (preferably a CFP™ Professional) AND your CPA, working together for you over the years. You want both of us in "the loop", working for your benefit. It's extremely valuable to have tax projections. As an example, say you want to take money from your IRA or 401k to buy a car...? You should know how that withdrawal will affect you next year at tax time. How much will your taxes go up? Will you bump a tax bracket? Will you cause more of your Social Security to be taxed? Will you lose future benefits? This is very helpful. The same goes for Roth IRA Conversions! These projections give you a heads up..... and I pay for them! It's a valuable asset to your overall planning through the years.

Lastly, we have an election coming up (Maybe lol). Who will be our President next year? How will they affect your retirement? Your Investments? Your Taxes? Your financial planning life? Working with a Certified Financial Planner™ is essential. A CFP™ Professional will help you through the changes that occur over the years and through the different President and politicians. The markets act differently depending on who's President. When one person is President certain companies flourish and others won't... and vice versa. Taxes change, regulations change. Interest rates change, etc... You have to move and flow with the tide when change happens. And that's what I help my clients with over their retirement. You don't just retire, invest, and then ignore! That's the worst thing you can do.... Then years down the road you get a big nasty surprise, and realize you've been sleeping at the wheel.

Don't be THAT person. Stay on top of things and see me regularly!

Until Next Month,
Wayne

P.S. For obvious reasons we are cancelling our annual GLB Client Island Cruise for 2020. We hope to see you on the boat next year. P.P.S.S. I am still doing our GLB Client Sunset Cruises on my boat for those clients that are comfortable with it. So, contact my office and get on the 2020 list if you have interest.



**GREAT LAKES BENEFITS
& WEALTH MANAGEMENT**
FAMILY-FOCUSED RETIREMENT & TAX PLANNING

Sandusky Office:
1325 Hull Road, Sandusky, OH 44870
Phone: (419) 626-3900
Toll Free: (866) 626-3990

Office Hours:
Mon-Fri: 9AM - 4:30PM
Sat: By Appointment Only

Elyria Office:
1530 West River Road, Elyria, OH 44035
Phone: (440) 934-3141
Toll Free: (866) 626-3990

Office Hours:
By Appointment Only



Be sure to follow GLB on social media to stay up to date with the latest financial news & updates - @todaysretireesGLB

