



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

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ANEKDOTÉ PRODUCTIONS
presents

i believe
A Holiday Celebration of Song

December 16th, 2016 at 7:30 PM
Ernsthausen Performing Arts Center
350 Shady Lane Drive
Norwalk, Ohio 44857

featuring guest artist
Emily Keener

Call 419.515.7512 for tickets or visit anekdoteproductions.com

General Admission: \$16 per ticket
Preferred Seating: \$20 per ticket

	2	3			4	8		
	6						7	
	5							1
		1		7			8	
			6	5		3		9
5								
7			3		8		6	
3		4	1					

Answer Key

8	2	2	9	9	1	7	6	8
9	9	6	8	7	8	2	1	2
7	8	1	2	2	6	9	8	9
6	7	8	1	9	9	8	2	2
2	1	9	8	8	2	9	7	6
2	8	9	6	2	7	1	8	9
1	6	2	9	8	8	2	9	7
8	2	7	2	1	9	6	9	8
9	9	8	7	6	2	8	2	1

Today's Retirees Newsletter - November 2016



Great Lakes Benefits
& Wealth Management



Wayne K. Maslyk, Jr.
Certified Financial Planner™

*Family-Focused Retirement and Tax Planning
Services Anchored in Family Values™*

How to Save Money In November

By PersonalMoneyService.com

Follow us: @PersonalMoneyService on Twitter | PersonalMoneyService on Facebook

The temperatures are dropping, but the deals in the stores are heating up! Fortunately, November comes with numerous opportunities for saving money. These saving opportunities are around us: in our home, in a local store, on a farmer's market. But on the other hand, holiday season is coming up and that means that you have to be a frugal shopper. Also, there comes time to analyze this year's financial victories and defeats to be the one who always has money next year! We prepared a list of the best money saving tips for November, use it to save more!

1. Get your home and car ready for winter
2. Make the most of Black Friday sales
3. Can fruits and vegetables
4. Buy and eat fall foods
5. Stock up on baking supplies
6. Save money on Thanksgiving Dinner
7. Use coupons

Follow Wayne on the radio, TV and online at: www.todaysretirees.com



Saturdays at 8:30 a.m.



Sundays at 10 a.m.



On TV Sundays at
10 a.m.



Search: Wayne Maslyk



Your Monthly Message from Wayne:

Professionals. What's a professional?

We have all had a real good dose of "professional" advertising over the past few months, and especially the last month. No matter the side you were on, both sides had pretty darn good advertising. Trying to convince folks to vote for their candidate. And to stay away from the other.

Hillary was a lying, cover-up specialist, who used the power of the White House to fund her foundation, by selling power, favors, and special deals. She was also an incompetent leader keeping a private server in her private home, putting at risk secret information and our country's safety.

Trump was a crude, womanizing, hateful, racist, misogynist pig, who would do anything to get ahead in business. Including not paying any taxes, and not letting minorities rent his apartments. He also ripped off people that attended his business college. To make it worse, he made fun of special needs children, and abused women along the way, especially in his pageants.

That's what I took from the ads ... not sure how you took them.?

These were the best of the best advertising firms, doing their best to earn their millions in fees, and get the candidate elected that they were hired to get elected.

Folks, as an FYI, these are the same type of ad agencies that are hired to promote various products, services and investments, that we hear every day on the radio, see everyday on the TV, and pop-up everyday on our computers.

Whether its gold, annuities, stocks,bonds, REITS (Real-estate Investment Trusts), freeze dried foods, time-shares, dog vitamins, testosterone patches, vitamins, make-up, credit protection, Mattresses, the "my pillow", weight-loss smoothies, or stock market secrets in trading.... Its all done by professional ad agencies. They get paid to get YOU to take action, to make a call, respond to an email, or click on a box.

They get paid to sway you into action.

No matter what side you were on in the election, you gotta admit, both sides had real good ad agencies trying to sway you vote. Just like those same agencies try and get you to move on "the next big thing".. or the next "secret formula" or "get rich quick scheme" or "solution for whatever".

Beware out there. They are trying to get to your money. Make sure you investigate, check BBB ratings. Search for complaints. Ask around. And especially ask your trusted advisor,... in other words ... ME. That's why I'm here.

With hundreds of clients.... my staff and I, see, hear, and get involved with numerous scams, and bad decisions that our clients make, or have made. We see the damage that gets done. We see the sadness, and pain of our clients, when they go through making a split decision,or a decision that they didn't give much thought to. It sounded good at the time... so they did it. Many got ripped off. Many lost money legally, just because it was a bad or unsuitable choice. And some lost a lot of money from illegal action, that they were a target of. In todays day and age, there are many people trying to get your money. They don't know you, they may not even be in this country. All they are, are after your money. Be careful.

Professional ad agencies can be used for good too.. don't get me wrong, A good professional is worth their weight in gold. In whatever industry. Doctors. Accountants. Attorneys. CFP's. Car dealers. Home remodelers and builders. Landscapers. etc... etc...

While driving to and from Florida this month, I know who the professionals on the road are. If I'm going to be behind someone for a while, I chose a professional from a well know trucking company if possible. Roadway, Yellow Freight, UPS, Federal Express, US Mail., etc... They get paid good money, and if they get in an accident it could affect their employment, and their retirement.

I tend to stay far away from U-Hauls, and other rental trucks, along with the hot shot speeding owner-operators. The owner-operators are usually under the gun, to make time. They speed, and they are aggressive, and in many cases, they drive like rebels.

Being that I don't like to fly, I drive my RV most time when I travel. This time my kids flew down and back on their own, so as not to miss too much school. And Laura drove down with me, but flew back with the boys. So from Fort Lauderdale (we went down for the Fort Lauderdale boat show... The largest "supposedly" in the world.) to Ohio, I was on my own. I don't mind at all. The ride is enjoyable, I get to think a lot, I'm not rushed, and camping in a KOA is my idea of a good time. It may sound weird, but I like it.

In closing.... please do what you love to do. Spend your money. Spend it now!...especially if you are retired! The past month has been a real downer for me. We have had clients die unexpectedly. Had clients that needed hospice called in.... unexpectedly. Had clients diagnosed with not so good things.

YOUR window of opportunity to get done what you have always wanted to get done (whatever it may be), will only stay open for so long.For some it will be a long time. For others? ... Well ...You Know.

Until Next month,

Wayne

P.S. Don't take things for granted. On our trip down to Florida, we did not hit ONE traffic jam or delay. Not one! So on my trip back, I planned for the same type of ride back. Big mistake! My family was landing in Cleveland, before I even made it out of the state of Florida. I watched the election by myself, in my RV, in a KOA in Savannah Georgia, and I didn't get home until Thursday morning. So much for a smooth sailing! Have a loving and enjoyable Thanksgiving!

November Fun Facts and Interesting Stuff

November was originally the ninth month of the year on the Roman calendar. It got its name from the Latin word "novem" which means nine. However, it became the eleventh month when the Romans added in January and February to the start of the year. The 11th month of the year brings us Thanksgiving, Veterans Day, and every 4 years, the US Presidential Election.

Did you know?

From "Fascinating Facts about Thanksgiving" by Karin Lehnardt, Senior Writer at FactRetriver.com

1. In 1953, Swanson overestimated the number frozen turkeys that it would sell on Thanksgiving by 26 tons. The company decided to slice up the extra meat and repackage it- creating the first ever TV dinner.
2. The song "Jingle Bells" was orginally written as a Thanksgiving song.
3. The night before Thanksgiving is the biggest drinking night of the year, even bigger than St. Patrick's Day or New Year's Eve.
4. Pilgrims did not wear buckled hats or dress only in black and white. Buckles did not come into fashion until later in the 17th century, and the pilgrims usually saved their formal black and white colors for Sunday.
5. Thanksgiving is ranked as America's second most popular holiday, after Christmas.

