



# Ray's Retire Right Report

## Retire Right — Retire Smart!

Raymond T. Martin, Retirement Coach and Medicare Planning

### September 2023

Happy Labor Day! I hope your long weekend was fun and relaxing. Here's your monthly dose of funnies and trivia.

## ZANY HOLIDAYS!

September is

**Women's Friendship Month**

September 24<sup>th</sup> – 30<sup>th</sup> is

**National Dog Week**

September 3<sup>rd</sup> is

**Pet Rock Day**

## Smuggled Sapling

The first coffee tree in the New World was smuggled there. In 1714, the mayor of Amsterdam (Netherlands) sent King Louis XIV a coffee tree. It was planted in the Royal Botanical Garden in Paris where it was nurtured for more trees. Gabriel Mathieu De Clieu, a French naval officer, petitioned King Louis XV for a seedling from it. The king refused his request, so in 1723 he and friends sneaked into the royal greenhouse and stole a coffee plant seedling. On the voyage to Martinique (a Caribbean Island) with his ill-gotten sapling, he was subject to horrendous weather, a saboteur who tried to destroy it, and a pirate attack. The seedling survived the journey and thrived in its new home. And it became the great granddaddy of all coffee trees throughout the Caribbean, South and Central America which now produces the majority of the world's coffee beans.

## TRIVIA TEASER

Which is the world's largest (by volume) manmade Pyramid?

(See the Answer Area.)

## MEDICARE MATTERS

The next Medicare Open Enrollment Period (October 15 – December 7) is coming fast, which means con artists may try to steal your identity and commit Medicare fraud. Medicare has taken actions to make Medicare cards safer by replacing Social Security Numbers with more secure ID numbers. But even with those efforts, fraudsters may still try to take advantage of you during Open Enrollment. Medicare fraud results in higher health care costs for taxpayers just like you. That's why it's so important to know how to protect your Medicare card and Number.

What can you do to protect yourself and prevent Medicare fraud? The most important thing you can do is guard your Medicare card like it's a credit card. Don't give your Medicare card or Number to anyone except your doctor or people you know should have it. You can also:

- If you get a call from people promising you things if you give them your Medicare Number, don't do it! It is a common Medicare scam.
- Refuse any offer of money or gifts for free medical care. A common ploy of identity thieves is to say they can send you your free gift right away — they just need your Medicare Number.
- Use a calendar to record all of your doctors' appointments and any tests you get. When you check your Medicare statements, look out for any items and services listed and other details that don't look correct. If you see a charge or service that you think is incorrect and you know the provider, call their office and ask about it.

Committing Medicare fraud is illegal & you should report it. If you suspect fraud, call 1-800-MEDICARE (1-800-633-4227).



## Fun Food Facts

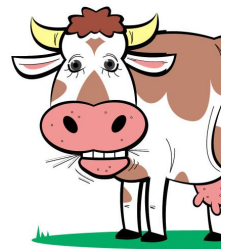
- Potatoes were the first food planted in space.
- Burrito is Spanish for "little donkey."
- Raspberries are members of the rose family; Strawberries are too.
- Eating too much nutmeg can have a mind-altering effect due to a natural compound, myristicin.
- Peanut butter glows in the dark after it's been exposed to intense light.
- Gummies are shiny because they are coated with carnauba wax, the same wax used on cars.
- Rubbing a cucumber slice on a mirror will keep it from fogging up.
- You share 60% of your DNA with bananas.
- Astronaut John Young smuggled a corned beef sandwich onto his spacecraft for a 6-hour mission.
- M&Ms are named after their creators: Mars & Murrie.
- Ketchup was once used as medicine. In the 1800s a doctor created it specifically to treat indigestion.

## Heavy Fact

There are about 20 quadrillion ants on Earth. That's a 20 followed by 15 zeros. Their mass is estimated to exceed all of the world's wild birds and mammals combined.

## A Gift from the Heart

In September 2001, after terrorists attacked the World Trade Center in New York, the Maasai tribe of Kenya offered to send 14 cows to the people of America. When asked, "Why cows? Why not money, why not grains, why not anything else?" Wilson Kimeli Naiyomah, who had come up with the idea, explained the gift by saying, "To heal a sorrowing heart, give something that is dear to your own."



## QUOTE OF THE MONTH

*"History is a vast early warning system."*

Norman Cousins



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

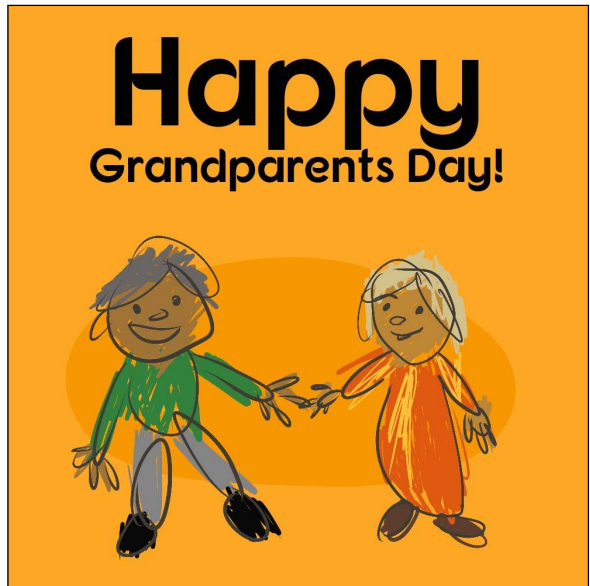
## How to Solve Sudoku Puzzles

To solve a Sudoku, you only need logic and patience. No math is required. Simply make sure that each 3x3 square region has a number 1 through 9 with only one occurrence of each number. Each column and row of the large grid must have only one instance of the numbers 1 through 9.

(See the Answer Area.)

# RANDOM FACT FILE

- If you place hamster wheels in the forest, mice will run on them for fun.
- If you looked at one star per second, it would take you over 3,000 years to look at all the stars in the Milky Way galaxy.
- The national animal of Scotland is the unicorn.
- Platypuses glow when hit with UV light.
- If you shave a tiger, its skin will still be strip-ey.
- Manatees are tropical mammals so don't need a lot of body fat. They're round, not fat.
- The oldest chewing gum found is over 9,000 years old.
- Dragonflies have six legs but cannot walk.
- Sloths can hold their breath longer than dolphins.
- Jupiter is twice as massive as all the other planets combined.
- As homage to KFC's recipe slogan "*11 herbs and spices*", on Twitter they follow the 4 former spice girls and 7 guys named Herb.
- Despite having 4 knees, elephants can't jump.
- Dr. Seuss invented the word "nerd."
- The chicken and ostrich are the closest living relatives of Tyrannosaurus rex.
- "Dreamt" is the only word in the English language that ends with "mt."
- Because of a genetic difference from other mammals, cats can't taste sweetness.



## Funny Bone

It's true, some wines improve with age, but only if the grapes were good in the first place.

Abigail Van Buren

### The Answer Area

Trivia Teaser: The Great Pyramid of Cholula in Puebla, Mexico

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

### Staff Directory

- Lori Verst
- Craig Kennedy
- Dave Hart
- Keith McCarthy
- Stan Salah
- Elliott Martin
- Mohan Martin
- Mikailynn Lee

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## Links & Lines

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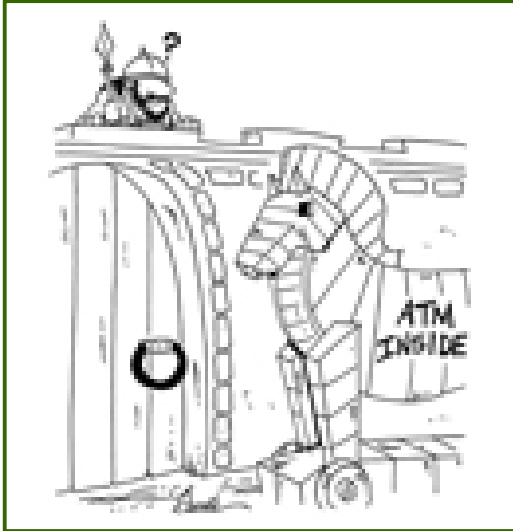
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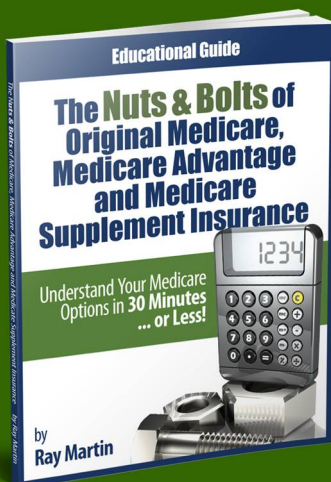
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Here's your next issue of

## *Ray's Retire Right Report*



Ray Martin specializes  
in Personal Finance,  
Investor Coaching,  
Medicare Planning  
and is the author of . . .



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When you refer a friend, neighbor, or family member who becomes a client, we'll send you a **"Surprise Gift Box"** as a reward! Who do you know that needs Investment Advice, Retirement Planning or Medicare Supplement a or Long Term Care Planning?

## **Heartfelt Thanks for Referrals!**

R & L Loera and W Kanemaru

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Invite Ray Martin to be a guest speaker at your next club meeting, retreat or gathering for an informative presentation on Medicare or Social Security, crucial for a successful retirement. Ray is a frequent speaker at local colleges, school districts and major corporations. To schedule an available date for your group, call Ray or Lori today at (800) 464-4941 or email [ray@WeRetireSmart.com](mailto:ray@WeRetireSmart.com)

# Protect and Grow Your Hard- Earned Money!

Join us for a FREE Meal &  
an Educational Workshop

**Saturday, September 23rd at 9:00 AM**

*Complimentary Breakfast Served at 8:45 AM*

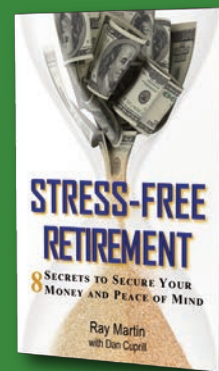
**Tuesday, September 26th at 6:00 PM**

*Complimentary Dinner Served at 5:45 PM*

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*(Irvine Lanes - South entrance 2nd Floor)*

All Attendees will receive a FREE  
COPY of Ray Martin's book,  
"Stress-Free Retirement, 8 Secrets  
to Secure Your Money and  
Peace of Mind"



**RAYMOND MARTIN**  
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CA Lic. #: 0D42046

## Learn how to make the **MOST** of your investments and retirement savings.

The folks on Wall Street and those connected to the securities industry in general are making big profits by hiding the truth from you. If you are one of the many Americans who are looking for answers about how the securities industry works, then this event is a must-attend. We will show you and your guests little-known secrets about investing that these huge companies want to keep hidden from the investor.

### We'll show you exactly what's wrong with traditional investing, and tell you how to **FIX** it! You will learn:

- How to potentially earn far more than bank CD's – Safely!
- How to take advantage of a rising stock market, yet possibly guarantee your principal!
- What to do about your 401(k), IRA and 403(b) Rollover (to generate income!)
- The "big secret" of what's killing the return in your portfolio.
- How to be a successful investor without gambling and speculating with your hard earned money!

### TAKE CONTROL OF YOUR FUTURE!

If somewhere, deep in your gut, you feel you've been misled about your investments and retirement savings, this event is a must-attend.



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# What Makes Structured Funds Different?

Here's a question that most don't take the trouble to ask and the answer to it can make a substantial difference (say tens of thousands of dollars or more) over your future: what is the difference between an index fund and a structured, institutional quality, asset class fund?

An index fund is exactly as its name states: it is a mutual fund or ETF (exchange traded fund) that exactly tracks an index of stocks.

Such an index fund can track the S&P 500, the Russell 2000, the EAFE (Europe, Austral-Asia and the Far East), the MSCI Emerging Markets and several others. The key words here are "track" and "exactly." This means that the index fund/ETF will slavishly follow the index that it represents.

When a stock is moved out of the index, the fund must sell that stock. When a new one is included, likewise, it must be bought. These buys and sells MUST occur on the day that an index is reconstituted or it will suffer what is known as "tracking error" -- in other words, not doing so would cause it to differ in performance from the index itself. This applies to all index funds on exactly the same day!

A structured asset class fund (the funds we create for our clients) is just that: structured to not only generate the returns of an asset class (instead of say the S&P 500, it tracks the 20% of stocks trading in the U.S. that

have the largest market capitalization, instead of the Russell 2000, the smallest 20% in terms of size and so forth).

Without rehashing old lessons taught, the key point here is what differentiates these asset class funds from the more well known index funds -- the ability to absorb tracking error. As enumerated, index funds cannot and do not absorb any tracking error. These asset class funds do. Why?



Consider what is about to happen to a company that many of our female friends may be familiar with: Ulta. That company's stock is about to join the S&P 500, replacing Tenet Healthcare. Now ask yourself this question: if all of the index funds that track the S&P500 HAVE to buy Ulta on the same day, what do you think is going to happen to the price of it's stock? Do you think that these funds are going to be paying more or less to buy it?

Therein lies the advantage for the asset class funds. They don't have to track an index exactly and, as such, they can defer buying a newly added stock for a period of time until the price settles down and they can acquire it at a lower cost. Now, ask yourself another question: what do you think is going to happen to the price of the Tenet stock or any stock when it is moved out of the index and has

to be sold by all of these funds on the same day?

Correct, it is likely to be dropping in price as everyone heads for the exit at exactly the same time. So, if you're a patient seller (i.e. the structured asset class fund), you can wait until a more favorable time to execute your sales at, presumably, a higher price.

This relatively unknown, subtle and small distinction makes a huge difference in returns over time as the structured asset class funds add this benefit for investors by doing what everyone knows you have to do to make money in investing: buying lower and selling higher!

As is oft said: "it's not what you know, it's not what you don't know, it's what you don't know you don't know that counts!"

BEFORE you make any financial move, call with your "Here's what I'm thinking about doing..." as opposed to the dreaded, "Guess what I just did..." announcement! We offer a one hour Complimentary Consultation.

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