



Ray's Retire Right Report

Retire Right — Retire Smart!

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October 2023

Happy October! This month all our Zany Holidays are about foods -- popcorn, apple butter and tacos. Yummy, enjoy!

ZANY HOLIDAYS!

October is

Popcorn Popping Month

October 13th – 15th is

Apple Butter Days

October 4th is

“National Taco Day”

One-in-a-Million Chance

Larry Hatch and his wife were in Nebraska visiting their son when they stopped at Burger King for a beverage. At that time, Burger King was running a “Cash is King” contest in all 50 states. The top prize, won by finding a special peel-off sticker on a drink cup, was \$1 million. There was only one such ticket in the entire country. Hatch was thrilled when he found it. To protect his claim, he went to a local store to photocopy his ticket. Later, back at home, his son asked to see it. It wasn't in Hatch's pocket. (Yikes!) The family urgently retraced his steps, first returning to the Burger King and then to the copy store. There it was on the floor by the cash register, likely having fallen out of his pocket when he paid for the copy. It had lain there for three hours undisturbed. Luckily, none of the subsequent customers noticed that a chance to win \$1 million dollars lay at their feet.

TRIVIA TEASER

What have more presidents done in October than during any other month?

(See the Answer Area.)

MEDICARE MATTERS

Churning is when a policy is switched unnecessarily just to enrich the agent. It can be done repeatedly, hence the name churning. This can happen with any type of insurance but here we'll discuss Medicare.

An insurance agent's task is to evaluate their clients' needs then match those up with the product which serves the clients' best interest. While that may be what happens most of the time, unfortunately not always. Because Medicare is the health care insurer through all the final years of life, some seniors may have diminished capacity to understand their choices. Crooks take advantage of this. Medicare options can be complicated. That makes it ripe for unethical sales practices. Seniors can be convinced to change to a different insurer or plan by deception, manipulation, presentation of confusing information, or even threats or intimidation. Signs of churning are:

- Answers to your questions are evasive, not straightforward.
- Being pushy or forceful when trying to convince you to buy.
- The offer seems too good to be true.

Medicare Open Enrollment Period is from October 15th to December 7th. You may be bombarded with promotions, calls, or offers for a “better” Medicare plan. Be wary before making any change, however not every Medicare policy replacement is churning. Don't replace your insurance without a clear understanding of how doing so is in your best interest. And only work with an agent you trust (like me!) Call for an honest evaluation of your current policy or future needs.

Taco Trivia

- The word *taco* may come from the Aztec word *tlahco* which means “half” or “in the middle”.
- Indigenous people used corn for taco shells whereas the Spaniards preferred wheat flour.
- The first written mention of tacos in America was in a newspaper in 1906.
- The first taco restaurant, El Cholo, opened in Los Angeles in 1923.
- Taco Bell opened in 1962 and has since expanded worldwide including Japan, Saudi Arabia, and India.
- Norwegians felt left out so started a Facebook campaign called “Get Taco Bell to Norway.”



QUOTE OF THE MONTH

*“If I had to live my life again,
I’d make the same mistakes, only sooner.”*

Tallulah Bankhead



Ghost Word

In 1931, Austin Patterson, Merriam Webster Dictionary’s chemistry editor, wrote a correction note saying “*D or d, cont./density.*” He intended to add that information to the list of words for which the letter “D” can be an abbreviation. By mistake the dictionary staff ran the letters together “dord” listing it as a synonym for density. The error wasn’t caught till 1947. An editor noticed “dord” had no derivation listed. He investigated and found the 1931 mistake. Finally, the ghost word was removed.

Lost in Translation

- In an Austrian ski lodge: “*Not to perambulate the corridors in the house of repose in the boots of ascension.*”
- In a Nairobi restaurant: “*Customers who find our waitresses rude ought to see the manager.*”
- At a Chinese garden, “*Potential danger is worse than naked fire precaution before salvation.*”
- In a Finland hostel: “*If you cannot reach a fire exit, close the door and expose yourself at the window.*”

Columbus Landfall

1	2	3		4	5	6	7	8
9				10				
11			12		13			
14				15				
16			17				18	19
		20				21		
22	23				24			
25				26		27		
28						29		

Across

- Western omelet ingredient
- Unexpected sports outcome
- Sundial number
- Baby grand, e.g.
- Fling
- Essence
- Hoofed it?
- Hello
- Indochinese language
- Exist
- Like some cattle
- After-dinner drink
- One and only
- Hemp fiber
- Dutch tree
- Easy to lift
- Shade of green

Down

- Thumb a ride
- Garlicky mayonnaise
- Soybean paste
- “___ on the rooftop...”
- Urban flock
- Aforementioned
- Lt.’s inferior, in the Navy
- “Sesame Street” watcher
- Stain
- Duffer’s goal
- “Beauty and the Beast” beauty
- Swelling
- Rugged rock
- Adversaries
- Buddy
- ___-Wan Kenobi
- @

(See the Answer Area.)

RANDOM FACT FILE

- The most popular names for U.S. high school sports teams are Eagles and Tigers.
- A healthy pig should be able to run a mile in 7.5 minutes.
- Bluebirds cannot see the color blue.
- During one insanity attack, King George III of England ended every sentence with “peacock”.
- The first train reached a top speed of only 5 MPH.
- In 1941, the first TV commercial was a Bulova watch ticking on screen for exactly 60 seconds.
- The original Godzilla costume was made of urethane and bamboo and weighed 220 lbs.
- The most craved food by pregnant women is nachos.
- The world’s largest rhinestone is (115,000 carats!) is stored at the Liberace Museum in Las Vegas.
- Nearly one in ten households dress their pets in Halloween costumes.
- Franklin Roosevelt was related to 5 other presidents by blood and 6 others by marriage.
- If you’re over 65, there’s a better-than-average chance you put relish on your hot dog.
- One in three snake bite victims is drunk.
- A pumpkin rule of thumb: the darker the shell, the longer the pumpkin lasts.
- The area code for Antarctica is 672.



The Model T was introduced by Henry Ford on October 1, 1908.

Funny Bone

Maturity means being emotionally and mentally healthy. It is that time when you know when to say yes and when to say no, and when to say WHOOPPEE!

The Answer Area

Trivia Teaser: Bom

T	O	S		B	E	D	L	M	A
E	N	S		B	E	L	L	E	
S	A	I	D		F	O	E	S	
P	I	G	E	O	N	S			
U	P		P	A	R		A	T	
		S	P	L	O	T	C	H	
A	I	S	O		C	R	A	G	
H	I	T	C	H		P	A	L	

Staff Directory

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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 . . .

Educational Guide
The Nuts & Bolts of Original Medicare, Medicare Advantage and Medicare Supplement Insurance
 Understand Your Medicare Options in 30 Minutes ... or Less!
 by Ray Martin

Referral Rewards!

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!

D. Jackson, C. Stephenson, Q. Cassen
 V. James and N. Ellis

Need a Speaker for Your Group?

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

Progress and Planning: Are You Ready for Retirement?

The cost of living has changed quite a bit since your youth. And prices will continue to go up into the future.

Here are some statistics which illustrate the impact of time on the cost of goods. I wasn't around to witness the prices in 1915 but I do

remember 1967.

How will future increases affect your plans for retirement?

	1915	1967	2006	2021
Population	100 million	200 million	300 million	332 million
Life Expectancy	54.4 years	70.5 years	77.8 yhears	76.4
People 65 or older	4.5 million	19.1 million	36.8 million	55,9 million
Annual Earnings	\$687	Men \$5,974 Women \$2,295	Men \$34,926 Women \$23,546	Men \$60,040 Women \$50,039
Women Working outside the home	23%	41%	59%	57.8%
Home Ownership	45.9%	63.6%	68.9%	68.5%
Price of New Home	\$3,200	\$24,600	\$290,600	\$346,900
Gallon of Gas	25 cents	33 cents	\$3.04	\$3.70
Gallon of Milk	36 cents	\$1.03	\$3.00	\$4.09

Source: U.S. Census Bureau, Bureau of Labor Statistics. Data is closest available to stated year.

Good News and Bad News

In many ways, you and I are doing much better today than we ever have.

Necessities, like milk and gas, are cheaper now (compared to income) than in the distant past. Houses are more expensive, not so much because they cost more, but because people are building and buying houses much bigger.

Much of the increase in income reported isn't because you and I are earning more, as much as the increase in the number of millionaires and billionaires tips the average higher.

More women working outside the home raises the household income.

Are you financially ready for retirement?

We are living longer – much longer. And more retired workers

mean more stress on Social Security and Pension plans.

Don't those statistics beg the question, "How much will milk and gas cost when I'm living on my retirement savings?"

Gas \$10 a Gallon?

Did you know that at the time Social Security was created, you were expected to be dead or too old to work at age 65? Now 65 year olds are playing golf, traveling and more!

Your retirement savings may have to last decades, not years. Maximizing your income and reducing your taxation are not just good things to do, they are absolutely vital strategies.

The older you are the more crucial it is that you have your portfolio reviewed and essential documents current.

If you have not done a thorough review of all your financial matters in the last couple of years, it is time. Call to arrange a private investment coaching and a retirement plan analysis.

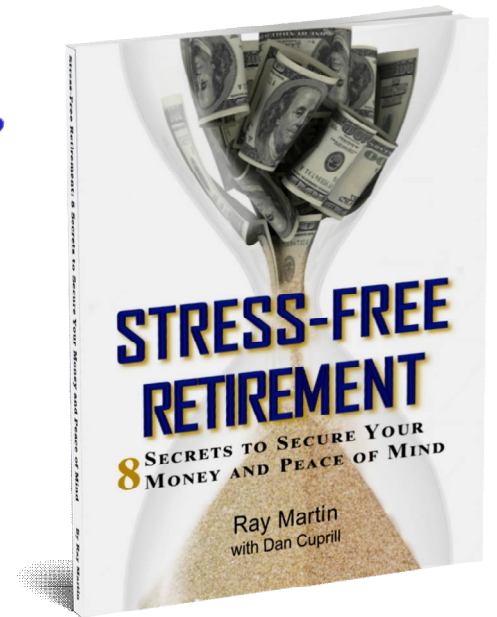
BEFORE you make any financial move, call with your "Here's what I'm thinking about doing..." as opposed to the dreaded, "Guess what I just did..." announcement! We offer a one-hour Complimentary Consultation.

Ray Martin is an Investor Coach and Investment Advisor Representative for Martin Wealth Management, LLC. **Schedule a phone appointment at www.SpeakWithRay.com** or call (800) 464-4941 or email Ray@WeRetireSmart.com Registered Investment Advisor © 2008 -2023. All rights reserved.

FREE BOOK! ⇒

Get This Book FREE BY MAIL!

This 62-page book is a **quick, easy read** (about an hour) yet is **chock full of vital information** that you NEED TO KNOW for a stress-free retirement, such as:



- How can you plan for **health AND wealth?** (Page 2)
- How can you **spot and avoid bad advice** that wrecks your retirement savings plan? (Page 7)
- What is the "Efficient Market Hypothesis" (It won a Nobel Prize for Economics!) and can **YOU use it when picking a stock** or mutual fund? (Page 12)
- What are the **totally-legal tax-savings strategies** your CPA may never show you? (Page 24)
- What are the "mind tricks" that **sabotage portfolio self management?** (Page 36)
- How can you **collect 57% more Social Security benefits** with a simple strategy available to everyone? (Page 47)
- What are the 10 questions that you **absolutely MUST consider for a stress-free retirement plan?** (Page 54)

HURRY! HURRY! HURRY! LIMITED # AVAILABLE!

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If you have questions, please call Ray Martin at (800) 464-4941.