



Ray's Retire Right Report

Retire Right — Retire Smart!

Raymond T. Martin, Retirement Coach and Medicare Planning

December 2023

Happy Holidays! No matter which faith you follow, I wish you health and happiness and loving family and friends this season!

ZANY HOLIDAYS!

December is

Operation Santa Paws Month

December 17th – 24th is

Gluten-Free Baking Week

December 2nd is

Bike Shop Day

The Little Drummer Boy

One of the most beloved Christmas carols is a sentimental ballad, The Little Drummer Boy (Pa rum pa pum pum). In the song, the little drummer was a poor boy who played his best his drum as a gift to baby Jesus. What more can you ask of a carol than a tear for innocence and a musical ox and lamb that can keep time? Well, Katherine Davis, a Wellesley music teacher, was the author and asked for credit. In 1941, Davis gave an interview in which she spoke about a tune running through her head for a Christmas carol she said practically wrote itself. About 20 years later, a friend called to say her carol was on the radio. "What carol?" asked Davis. "The Little Drummer Boy. It's everywhere." And it was. Davis claimed credit (and royalties) for the song, which became a beloved and uniquely American Christmas carols.

TRIVIA TEASER

What occurs ore often in December than any other month?

(See the Answer Area.)

MEDICARE MATTERS

History of Medicare: Originally, "Medicare" referred to a program of medical care for military families as part of the Dependents' Medical Care Act of 1956. President Eisenhower held the first White House Conference on Aging in January 1961, where he proposed creating a health care program for Social Security beneficiaries. Four years later President Johnson signed the bill that created Medicare, health insurance for retirees regardless of income or medical history. (Little-known fact: In 1966, Medicare spurred the racial integration of waiting rooms, hospital floors, and physician practices by making payments to health care providers conditional on desegregation.) Originally the Medicare program included Part A (hospital Insurance) and Part B (medical Insurance). Today these parts are called "Original Medicare."

- Medicare Supplement insurance plans (Medigap) were created the same year as Original Medicare was begun, 1966. They were standardized in 1992.
- The 1970s began the association of HMOs and Medicare. It was formalized and expanded in 1997 as Medicare Part C, called Medicare Advantage Plans. (Not all Part C plans are HMOs; about 75% are.)
- In 1982, they government added hospice benefits on a temporary basis then made it permanent in 1984.
- The Medicare Modernization Act of 2003, effect in 2006, expanded Medicare to include prescription drug benefits, called Part D.

Medicare has evolved over the years, however the need for access to quality health care is ever present. Despite all the changes, Original Medicare has significant holes and gaps in coverage. Which is best to fill those, Medicare Advantage or a Medicare Supplement plan? Let's talk!



Top Toy Gifts by Decade

1930s Lionel Electric train set, Shirley Temple doll, Chrysler pedal car, Weeden steam engine,

1940s: Slinky, Chutes & Ladders and Candy Land board games, cap guns and plastic toy soldiers

1950s: Gumby, Play-Doh, Pogo Stick, BB gun, cowboy hats and guns, Barbie doll, Matchbox Hot Wheels, Hula Hoop and Mr. Potato Head

1960s: Chatty Cathy, Ken doll, Easy-Bake Oven, GI Joe, Etch a Sketch, Lite-Brite, and Wam-O-Ball

1970s: Nerf ball, Shrinky Dinks, Dungeons and Dragons, Magna Doodle, Star Wars action figures, Strawberry Shortcake dolls and Hungry Hippo, Pet Rock, Atari

1980s: Rubik's cube, Legos, Cabbage Patch Kids, Transformers, Donkey Kong, Teddy Ruxpin, Pound Puppies, Care Bears, Trivial Pursuit, and Talking Alf.

1990s: Nintendo Game Boy, Sega Game Gear, Beanie Babies, Play Station, Buzz Lightyear, Furby, and Polly Pocket

2000s: iPod, Sony PlayStation 2, Razor scooter, Heelys, Pokémon cards, Yu-Gi-Oh, Nintendo Wii, Tickle Me Elmo, and Bratz dolls.

Christmas Promise Kept

A father made a Christmas promise to his son Danny which he never thought he'd have to keep, "If your baby brother is born on your birthday, you can name him." The baby was born on Danny's birthday and the big brother selected the name Clark Kent Loggins. That baby brother is better known today as Kenny Loggins, the world-famous musician.

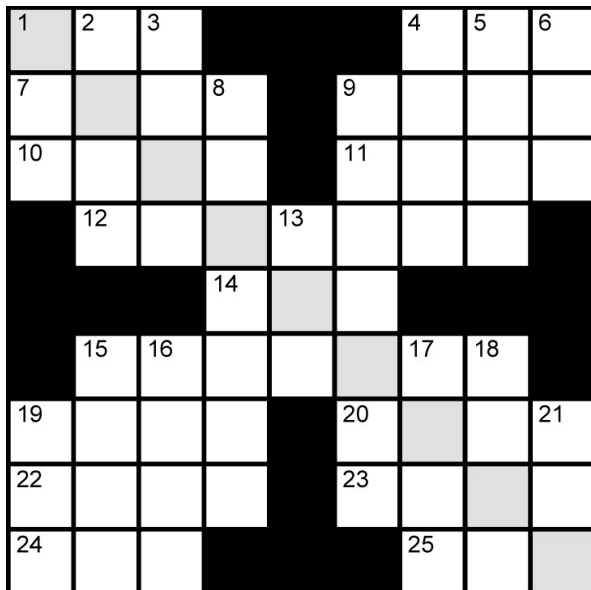
Bet You Didn't Know

The country of Spain was named for the abundance of rabbits living there. There were plenty of rabbits, but the Carthaginians of 300 B.C. mistook the rabbits for a native African species, the hyrax. The literal translation of the original name, Ispania means "land of the rock hyrax". When the Romans arrived, they kept the name, modifying it slightly to Hispania.

QUOTE OF THE MONTH

"To appreciate the beauty of a snowflake, it is necessary to stand out in the cold."

Aristotle



Joyful Holiday Toast

Across

1. Jazz singer Calloway
4. Louisville Slugger
7. Perlman of "Cheers"
9. Cut, as a log
10. Blue hue
11. Kind of fall
12. Embalm in ancient Egypt
14. 30-day mo.
15. Danced in a line
19. Body
20. Prima donna problems
22. Cast-of-thousands film
23. Japanese aboriginies
24. Vietnamese New Year
25. Bishopric

Down

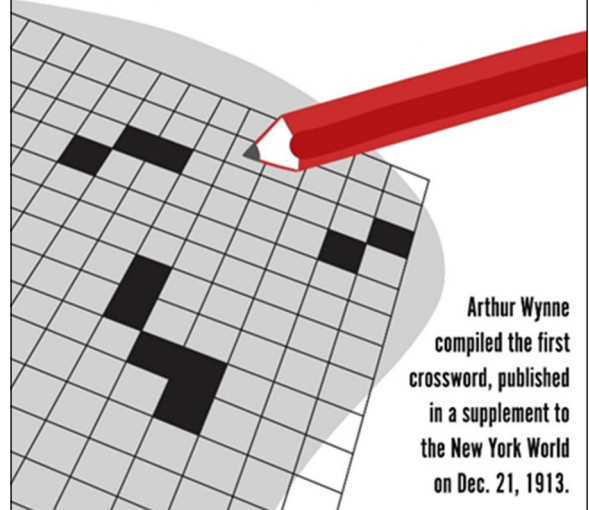
1. Computer monitor, for short
2. "Don't forget about me"
3. Steady
4. Throw up
5. Kind of game, with "keep"
6. Explosive inits.
8. Farmer's calendar
9. Ornamental plant in temperate climates
13. It's higher on the hwy.
15. Deal with problems
16. Leave out
17. Sponsorship
18. Exhausted, with "in"
19. Put in rollers
21. "So __ me!"

(See the Answer Area.)

RANDOM FACT FILE

- More couples get engaged in December than any other month.
- In 1659, it was illegal to celebrate Christmas in Massachusetts.
- The average growing time for Christmas trees to reach proper height is 7 to 10 years.
- Australia's tallest mountain and largest city are both named for men who never visited Australia.
- Sir Isaac Newton was only 23 years old when he discovered the law of universal gravitation.
- The carpenter frog is called that because its croak sounds like a hammer.
- In 2004 the Russian Orthodox Church officially ruled that playing chess is not a sin.
- New England is larger than England. New York is larger than York. New Jersey is larger than Jersey.
- A runty apple left on the tree after a harvest is called a *scroggling*.
- Sunglasses first became popular in the 1920s when movie stars wore them to protect against reporters' flashbulbs.
- A snail has two pairs of antennae – one pair for seeing and one for smelling.
- Most mall Santas prefer chocolate-chip cookies and the Green Bay Packers.

CROSSWORD PUZZLE DAY



Funny Bone

Q: How did the ornament get addicted to Christmas?

A: He was hooked on trees his whole life!

The Answer Area

Trivia Teaser: Conception

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

Staff Directory

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

Scan for Facebook Group



Links & Lines

Raymond T. Martin

Investor Coach and Registered Investment Advisor

Sales & Service (800) 464-4941

Fax (949) 266-9508

Schedule a phone appointment at www.SpeakWithRay.com

www.FreeMedicareBook.com

Ray@WeRetireSmart.com

4000 Barranca Pkwy, Suite 250, Irvine CA 92604

Join our Facebook Group:

Medicare Matters with Martin & Associates



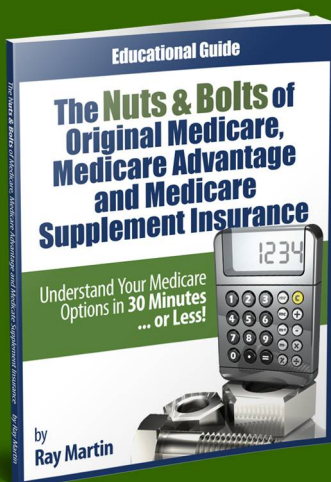
Ray Martin
 Martin & Associates
 4000 Barranca Pkwy, Suite 250
 Irvine, CA 92604

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 . . .



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!

B. Atnip, R. Davis, S. Claflin, C. Coy, D. and S. West
 M. Santana, C. Greinke, K. Shimamoto, J. Eaton, and S. Huang

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

Vital Notice!

We are transitioning
to only email delivery
of this newsletter.



Ray's Retire Right Report
Retire Right – Retire Smart!
Raymond T. Martin, Retirement Coach and Medicare Planning

Please register your email address
with my assistant, Lori Verst at
Lori@WeRetireSmart.com.

If you don't have access to email,
please call her at (800) 464-4941.

Restoring Faith in Humanity

Inspiring Stories from Current Times and History

- There's a nursing home in Seattle with a childcare center inside. The kids do activities with the residents so they can learn about the elderly and how to accept people with disabilities. The seniors feel happier and less isolated by playing with children every day.
- In 1922 at the university of Toronto, scientists went to a hospital ward filled with children who were dying from diabetic keto-acidosis. They went from bed to bed injecting each child with insulin, a new purified extract. As they began to inject the last comatose child, the first one injected began to wake. One by one, all the children awoke from their diabetic comas. A room of death and gloom became a place of joy and hope.
- Before he was an actor, Steve Buscemi was a firefighter. After 9/11 he returned to Engine Company 55 where he worked searching for survivors in the rubble of the World Trade Center.
- In every movie Robin Williams filmed, he asked the production company to hire at least 10 homeless people. During his career, Williams helped approximately 1,520 homeless.
- A man whose father left when he was 12 years old created a YouTube channel called *Dad, how do I?* to help kids who are growing up without dads. It teaches them basics they'd usually ask their dad such as how to tie a tie, fix a running toilet, unclog a sink, and understand compound interest.
- After a 2003 vacation in Cambodia, Scott Neeson, former head of 20th Century Fox International, left Hollywood to save the children of Cambodia. The children, some abandoned by parents, picked through rotting waste at garbage dumps searching for bits to eat or sell. Neeson sold his mansion, Porsche, and yacht to provide food, shelter, and education for destitute children. He cares for more than 1,000 Cambodian children and their families.
- Many students at an Iowa elementary school had overdue lunch balances so were in danger of going hungry. That was until a local man, hotel owner Jerry Fenton, paid the debts off. He found it "unfathomable" that a child might have to go hungry at school, so he donated enough money to bring all the accounts current and left hundreds as advance payment for their future balances.
- A YouTuber called KevJumba built a second YouTube channel donating 100% of its ad revenue to a community in Kenya. They used the money to construct their first secondary school in the community and named it after him.
- When the founder of Little Caesar's Pizza, Mike Ilitch, learned in 1994 that 81-year-old civil rights activist Rosa Parks had been robbed and beaten in her Detroit home, he moves her to a safer apartment. He established a trust to cover her housing expenses and continued paying those for 10 years until she died in 2005.
- James Matthew Barrie, creator of Peter Pan, gifted the rights to the story to a children's hospital so they could fund the hospital with royalties.
- In 1981 a pediatrician saved the life of a 3.2 Lb. premature baby boy by working around the clock to stabilize him. In 2011 the same pediatrician was pinned inside a vehicle after a car collision. He was saved by a paramedic who turned out to be the premature baby he had saved 30 years earlier.
- In 2011 Mixed Martial Arts fighter Justin Wren left the octagon to fight slavery and oppression in Africa. His charity has helped dig wells for clean water, grow and harvest food, and buy back land that was taken from the Pygmy people. He's also working to replant trees in areas deforested by companies seeking to exploit the minerals there.
- Erik Ortiz Cruz, 10 years old had a brain disorder that caused 30 seizures a day. Soccer star Cristiano Ronaldo was asked to donate his cleats for a charity auction. Instead, Ronaldo paid the whole \$83,000 for the boy's surgery.
- After James Harrison needed 13 liters of blood for surgery at age 13, he pledged to donate blood once he turned 18. It was then discovered that his blood contained a rare antigen which cured Rhesus disease. He has donated blood over 1,000 times and saved 2,000,000 lives.

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 © 2023. All rights reserved.