



# Ray's Retire Right Report

## Retire Right — Retire Smart!

Raymond T. Martin, Retirement Coach and Medicare Planning

### January 2024

Happy New Year 2024! I hope this year brings you and your family prosperity, joy and at least a few delightful surprises!

## ZANY HOLIDAYS!

January is

**International Brain Teaser Month**

January 11<sup>th</sup> – 17<sup>th</sup> is

**Cuckoo Dancing Week**

January 1<sup>st</sup> is

**Thank God It's Monday! Day**

## Exhausted Illiterates

The safety bicycle (like we know today) was wildly popular in the 1890's. In 1895, when the U.S. had a population of only 69 million people, an astonishing 10 million bicycles were purchased in that year alone. *Scientific American* magazine reported in 1896 that watch makers and jewelers were going out of business because people were spending their luxury money for bikes. The magazine exclaimed, "*The tailor, the hatter, the bookseller, the shoemaker, the horse dealer, and the riding master all tell similar tales of woe.*" The clergy denounced the bicycle as an invitation to sin because it enabled young couples to escape from the watchful eyes of their elders. Claims were made that before the turn of the century (1900), America would become a nation of physically exhausted illiterates.

## TRIVIA TEASER

Which city is home to the world's largest New Year's Eve party?

(See the Answer Area.)

## MEDICARE MATTERS

What Does the Medicare Advantage Open Enrollment mean? Is this a good time to review your Medicare health plan options?

From January 1 to March 31 you have the Medicare Advantage Open Enrollment Period. During this time period you may make a one time change from one Medicare Advantage Plan to another. Or, you may dis-enroll from a Medicare Advantage Plan go back to Original Medicare (Part A and Part B) and also enroll in a Part D prescription drug plan on a guaranteed basis. If all someone has is Medicare Parts A and B, I refer to that as "basic Medicare". You cannot use this time period to enroll in a Medicare Advantage Plan or Part D plan if you do not already have coverage. You cannot use this time period to change your Part D plan.

We encourage most people to use the Annual Election Period (October 15 to December 7) as the ideal time to review their Part D prescription drug plans and Medicare Advantage plans. During that time period you can enroll in a plan even if all you have is basic Medicare.

In California, it is ideal to review your Medicare Supplement plans around your birthday. We have a law that guarantees the right to change plans within 30 days of your birthday to any companies' similar or lesser plan. We call it the "birthday rule".

For example, you have the right if you have a Plan G to switch to another Medicare Supplement company Plan G with NO medical questions asked and no pre-existing conditions. Feel free to call us around your birthday and we'll see if you can save some money by switching companies.

## Happy Anniversary!

- 1853: Potato chips
- 1863: Roller skates
- 1873: Levi blue jeans
- 1883: Time zones
- 1893: Electric iron
- 1903: Hershey chocolate bar
- 1913: Crossword puzzle
- 1923: Butterfinger candy bar
- 1933: Drive-in movie theater
- 1943: Aqua lung (scuba)
- 1953: Transistor radio
- 1963: Zip codes
- 1973: Disposable lighter



## Bet You Didn't Know

In the 1960s Walter and Betty Roberts, a young couple in Atlanta, gave drama lessons to the children of Corretta Scott and Dr. Martin Luther King Jr. During those racially charged times, the Roberts, who were white, welcomed black children into their home. In October 1967, upon hearing that Betty Roberts had delivered her third child, Mrs. King paid all of the Roberts' hospital bills as a gesture of thanks. That child's name? Julia Roberts, the famous actress.

## Picture-Perfect Deal

In Fresno, California, a man paid \$45 at a garage sale for a box of 65 glass plate photographic negatives. He stored them under his bed for 10 years. Curious, he later had them authenticated by experts. They turned out to be original Ansel Adams works thought to have been destroyed in a studio fire and worth \$200 million!

## Lost and Found

At 23 years old, Ruth Clarke of London, England, underwent surgery to correct a lifelong breathing problem. After surgery the doctors gave her the tiddlywink they removed from her nose. She vaguely recalled losing the plastic game piece as a youngster. Miraculously, her breathing problem cleared up.

## QUOTE OF THE MONTH

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

Aristotle



T H E C A R S Q S W Y R Q  
 L H Q A T E A R U T B E D  
 V Y E T G Z R I E E Y P S  
 A T N R H L P O N P E X U  
 N H G Y A E E I S B Z N R  
 H E S G R M P S V M O J I  
 A C T H E D O O R S I W A  
 L L E G N T S N L X E T H  
 E A E E M H B K E I S A H  
 N S L N A E O E Y S C X E  
 B H Y E X W S R C N W E E  
 G M D S M H T U K A Y W P  
 N E A I O O O S E I M R M  
 K A N S A S N H J N S E D  
 F O R E I G N E R O F S L  
 Z F S D E E P P U R P L E

## 70s Rock Bands

- |                |             |
|----------------|-------------|
| AEROSMITH      | RUSH        |
| BOSTON         | STEELY DAN  |
| CAMEL          | STYX        |
| DEEP PURPLE    | THE CARS    |
| EAGLES         | THE CLASH   |
| FOREIGNER      | THE DOORS   |
| GENESIS        | THE POLICE  |
| KANSAS         | THE RAMONES |
| KISS           | THE WHO     |
| LYNYRD SKYNYRD | URIAH HEEP  |
| QUEEN          | VAN HALEN   |
| RAINBOW        | YES         |

(See the Answer Area.)

# RANDOM FACT FILE

- Of the 193 members of the United Nations, Britain has invaded 171 of them.
- There are 7.5 miles of information on a DVD.
- The radioactive material in smoke detectors is called Americium.
- Bogota, Colombia introduced a law that required jaywalkers to be publicly ridiculed by mimes.
- An ant's sense of smell is almost as good as a dog's.
- On 8/27/03, Mars passed within 34,646,488 miles of earth, the closest in 73,000 years.
- During one insanity attack, King George III of England ended every sentence with "peacock."
- John Lennon's first girlfriend was Thelma Pickles.
- Odds are 40% that one of your party guests will peek into your medicine cabinet.
- Canned herring are called sardines because the canning process was developed in Sardinia, Italy.
- The first train reached a top speed of only 5 mph.
- Iowa is bigger than Portugal.
- Nikhedonia means, *"The feeling of pleasure one gets from anticipating victory."*
- There are 40,000 muscles in an elephant's trunk.



## Funny Bone

Q: How is the moon like dentures?

A: Because both come out at night.

### The Answer Area

Trivia Teaser: Rio de Janeiro

O D S U R A H T E E P M D L E  
 R E P X N J W T A X E W R E S L  
 Y B Y E Z O Y E S G W Y M S F R  
 S W T E P B M S X S Z A M S F R  
 S U E N S V R L E Y G K E J R U  
 G R I O I S O N X E R J S H L R P  
 S A R P E R O S B O S T O N N P  
 A R E Z L E M D T H E W H O S G L E  
 C A T C H A R E L I N G M A X M O A L E  
 G A T R Y G H I G E N E S S S L E D  
 L Q E N G S T E E L Y D A N R S  
 H Y T H E C J A S H M E A O F  
 K L Y A N H A L E N B G N K F Z

### Staff Directory

Lori Verst  
 Craig Kennedy  
 Dave Hart  
 Keith McCarthy  
 Stan Salah  
 Elliott Martin  
 Mohan Martin  
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## Links & Lines

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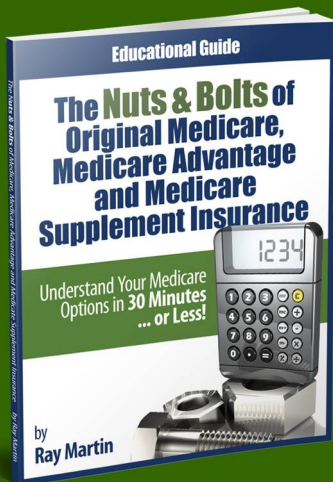
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Here's your next issue of

# Ray's Retire Right Report



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



## New Clients Accepted!

The finest compliment I can receive is a referral from a satisfied client like you. Thank you for the trust you have placed in me with your retirement needs. Please send your friends and family to me knowing that I will care for them as I have cared for you!

## Heartfelt Thanks for Referrals!

Lyn S. Don S., John E., Kimmie M., Lorraine K.  
 Joanne Z., Grant W., and Debbie J.

## 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](mailto:ray@WeRetireSmart.com)

# What Is Asset Allocation?

Lewis Carroll, the author of Alice's Adventures in Wonderland, said, "If you don't know where you're going, any road will get you there." This is certainly true when it comes to investing. If you don't have a clear goal of how much you need financially and when you want to reach that objective, then any investment can seem fit in your portfolio. However, if you do have a monetary destination in mind, then asset allocation becomes very important.

"Asset Allocation", what does that mean? The term is often casually tossed around in discussions of investing. But what exactly is it? It is a systematic approach to diversification that may help you determine the most efficient mix of assets based on your risk tolerance and time horizon. Simply put, asset allocation is about not putting all your eggs in one basket.

Asset allocation seeks to manage investment risk by diversifying a portfolio among the major asset classes, such as stocks, bonds, and cash alternatives. Each asset class has a different level of risk and potential return. At any given time, while one asset category may be increasing in value, another may be decreasing in value. Diversification is a method to help manage investment risk. So, if the value of one asset class or security drops, the other asset classes or securities may help cushion the blow. However, you should know, asset allocation and diversification do not guarantee against loss.



Dividing your investments in this way may help you ride out market fluctuations and protect your portfolio from a major loss in any one asset class. Of course, it is also important to understand the risk versus return tradeoff inherent in any investment. Generally, the greater the potential return of an asset, the greater the risk.

As a result, the makeup of a portfolio should be based on your risk tolerance. You should not place all your assets in those categories that have the highest potential for gain if you are concerned about the prospect of a loss. It is essential to find a balance of asset classes with the highest potential return for your risk profile.

Other factors that are important to developing an asset allocation strategy are your investment goals and time horizon. When you are considering how to diversify your portfolio, ask yourself, "What do I want to accomplish with my investments?" Are you planning to buy a new car or house soon? Do you aspire to pay for your children's college education? When retirement rolls around, would you like to travel and buy a vacation home? These factors should all be considered when

outlining an asset allocation strategy.

If you require a specific amount of money at a certain point in the near future, you might want to consider a strategy that involves less risk. On the other hand, if you are saving for retirement and have several years until you need the funds, you might be able to invest for greater growth potential, although this will also involve greater risks.

Whichever asset allocation scenario you decide on, it's important to remember that there is no one strategy that fits every type of investor. Your specific situation calls for a specific approach with which you are comfortable and one that could help you pursue your investment goals. If you would like help creating a portfolio strategy, call to schedule a complimentary financial coaching session.

**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.

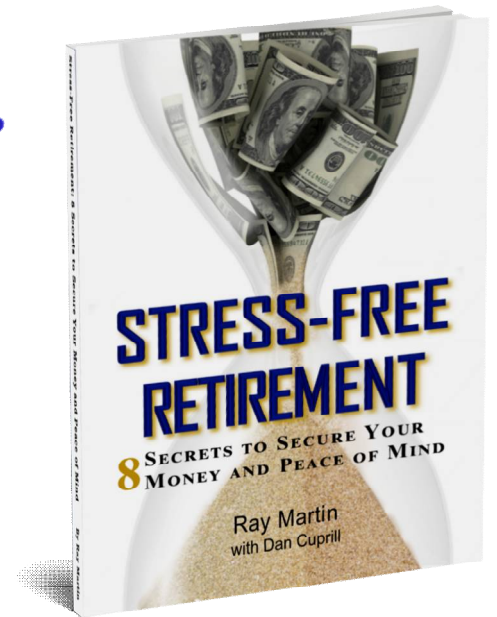
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Ray Martin is an Investor Coach and Investment Advisor Representative for Martin Wealth Management, LLC . **Schedule a phone appointment at [www.SpeakWithRay.com](http://www.SpeakWithRay.com)** or call (800) 464-4941 or email [Ray@WeRetireSmart.com](mailto:Ray@WeRetireSmart.com) Registered Investment Advisor © 2021-2024. All rights reserved.

# FREE BOOK! ⇒

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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)

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