



Ray's Retire Right Report

Retire Right — Retire Smart!

Raymond T. Martin, Retirement Coach and Medicare Planning

December 2024

This December, I wish you and yours a happy holiday season filled with family and friends, love and laughter.

ZANY HOLIDAYS!

December is

“Adopt a Turkey” Month

December 15th – 19th is

“Cookie Exchange” Week

December 1st is

“Secondhand Sunday” Day

Mirror, Mirror on the Car

Car owners in Sullivan, New York, had to cover their mirrors in an attempt to outsmart a woodpecker who apparently thinks his reflection is a rival bird moving in on his territory. Evidently, during breeding season, male woodpeckers aggressively defend their turf. A local glass shop owner said he replaced 30 smashed mirrors last year and 18 this year because of the bird which has claimed the area east of Syracuse as his territory. *“People come in pretty mad. One guy's been in here three times already because he keeps forgetting to cover up the mirrors,”* he said. A lady had two mirrors on her Pontiac smashed and watched the bird attack her neighbor's Malibu. She said, *“I told him to shoo. He did. Then he came right back and finished the job. Instead of flying off, he walked across the windshield and did the passenger mirror. I was flabbergasted.”*

TRIVIA TEASER

Which state was the first to declare Christmas a legal holiday?

(See the Answer Area.)

MEDICARE MATTERS

Medicare 2025

As we approach 2025, it's important for Medicare beneficiaries to stay informed about changes to premiums and deductibles. The Centers for Medicare & Medicaid Services (CMS) have announced updated rates for both Part B premiums and Part B and Part D deductibles.

For 2025, the standard monthly premium for Medicare Part B is expected to be \$185/month, which is an increase from the 2024 premium of \$174.70/month. Part B covers outpatient services like doctor visits, lab tests, and preventive care. It's important to note that the Part B premium can be higher for those with IRMAA (Income-Related Monthly Adjustment Amounts) surcharges based on higher earned income from previous years.

In addition to the premium adjustment, the annual deductible for Medicare Part B will reset to \$257 which is up from \$240 in 2024. This deductible is the amount you must pay before Medicare begins covering outpatient services.

Similarly, Medicare Part D (prescription drug coverage) will also see changes in its deductible. The standard Part D deductible for 2025 will be \$590, which is an increase from \$545 in 2024. This means that beneficiaries will need to meet this deductible before their drug plans begin to cover brand name prescriptions and certain generics.

Understanding these changes is crucial to managing your Medicare costs in the year ahead. Be sure to review your plan details and budget accordingly to avoid surprises come January.

Holiday Trivia

- The first Santa Claus School opened in September 1937 in Albion, New York.
- Reindeer milk has five times as much fat as cow's milk.
- Christmas Day in the Ukraine can be celebrated on either December 25th or January 7th.
- The current image of Santa Claus (fat in a red suit) was created by Thomas Nast in 1865.
- In 1946 an FBI memo denounced the classic Christmas movie, "It's a Wonderful Life" as communist propaganda.
- The traditional Christmas dish in medieval England was swan.
- The average American adult male receives six Christmas presents.
- In Caracas, Venezuela, the streets are blocked off on Christmas so people can roller-skate to church.
- From 1659 to 1681 Christmas was outlawed by Boston.
- The Catholic Church introduced holly as a Christmas substitute for mistletoe in the 4th century because mistletoe was considered a pagan plant.

Modern Motorcar

Written in the July 1899, Scientific American: "The improvement in the city conditions by the general adoption of the motorcar can be hardly overestimated. Streets – clean, dustless and odorless – with light rubber-tired vehicles moving swiftly and noiselessly over their smooth expanse would eliminate a greater part of the nervousness, distraction and strain of modern metropolitan life."



Gift of Health

Frankincense and myrrh, gifts brought by the three Wisemen, are the dried sap of trees, basically resin. They were valuable as incense in religious and cultural ceremonies. In Chinese and Ayurvedic medicine, they are used for the treatment of chronic diseases.

QUOTE OF THE MONTH

"What you do today can improve all your tomorrows."

Ralph Marston

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How to solve sudoku puzzles

To solve a Sudoku, you only need logic and patience. No math is required.

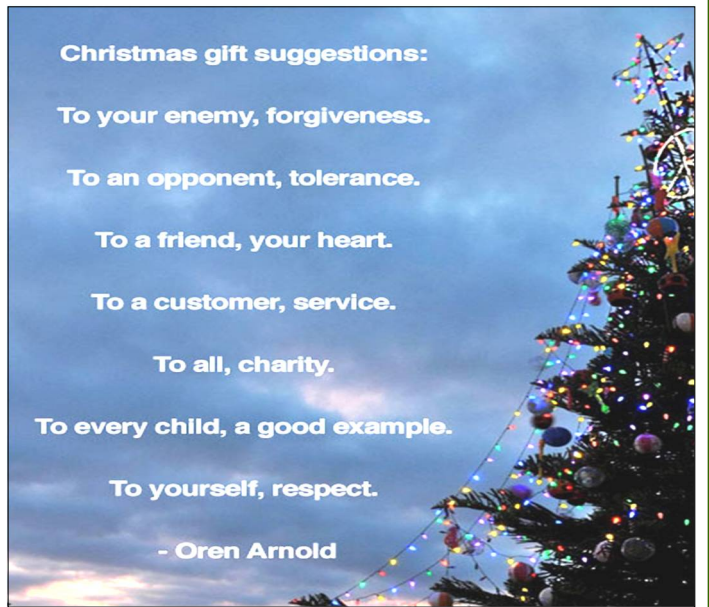
Simply make sure that each 3x3 square region has a number 1 through 9 with only one occurrence of each number.

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

- Snowmelt from Montana’s Triple Divide Peak drains into 3 oceans: Pacific, Atlantic, and Artic.
- Texas-born President Lyndon Johnson inspired a boom in cowboy hats.
- The right rear tire on your car will wear out before the others do.
- Foxes pollinate plants too.
- The Swiss spend more money on insurance than citizens in any other country.
- Lobsters have blue blood.
- Poet Henry Wadsworth Longfellow was the first American to have indoor plumbing.
- Scientists still don't completely understand why thrown stones skip across the water.
- The word *alligator* comes from the Spanish word for "the lizard", El Lagarto.
- If New York City was a sparsely populated as Alaska, 14 people would live in Manhattan.
- Earthworms have five hearts.
- Cats can jump 5X as high as the length of their tail.
- At latitude 60 degrees south, it is possible to sail around the world without reaching land.
- The modern language that most closely resembles ancient Sanskrit is Lithuanian.
- Squids can swim at speeds up to 35mph.
- Aluminum was once considered a precious metal and used in making jewelry.



Christmas gift suggestions:

To your enemy, forgiveness.

To an opponent, tolerance.

To a friend, your heart.

To a customer, service.

To all, charity.

To every child, a good example.

To yourself, respect.

- Oren Arnold

Funny Bone

“There are three stages of a man: he believes in Santa Claus, he does not believe in Santa Claus, he is Santa Claus.” ~ Bob Phillips

The Answer Area

Trivia Teaser: Alabama in 1836

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

Staff Directory

| | |
|----------------|----------------|
| Lori Verst | Mohan Martin |
| Craig Kennedy | Tessa Behr |
| Dave Hart | Becky Hatfield |
| Keith McCarthy | Joe Chow |
| Stan Salah | Joseph Martin |
| Elliott Martin | Matt Leone |



Links & Lines

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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

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!

Brea O., Bob S., Bruce F., Gaye T., Neil R., Marzieh G.
 Trevor R., Lynn V., Annie R., Steve C., Lauren M., Farhad M.
 Maggie W., Mark F., Vicki L., Mike W., and Rhonda C.

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

Today I Learned . . .

(Fascinating Facts Too Long for the “Random Fact File” But Too Good to Skip!)

- In 1965 while expanding his cellar, a farmer in Ukraine dug up the lower jawbone of a mammoth. Further excavations revealed the four huts made up of 149 mammoth bones. These dwellings, dating back 15,000 years, are some of the oldest shelters constructed by pre-historic man.
- In Sweden, you have a constitutional right to “*allemansrätten*,” the right to peacefully hike, camp, bike or enjoy nature anywhere in the country unimpeded. The only restrictions are you must not hike close to someone’s house or damage a garden.
- On PBS’s “*Antiques Roadshow*” a Navajo blanket was appraised for \$500,000. After seeing the broadcast, a man realized he had a similar blanket sitting in his closet for seven years. He took it to an auctioneer. Its final bid was \$1.5 million.
- In the 1800s and early 1900s homework for children was considered very controversial. Physicians crusaded against it. In 1901 California banned it for any child under the age of 15.
- During World War II, the U.S. Marines selected 29 Navajo men to be the Navajo Code Talkers. They created a code based on the complex, unwritten Navajo language. The code used word associations by assigning a Navajo word to key phrases and military tactics thus enabling the Code Talkers to translate three lines of English in 20 seconds, not 30 minutes. Phillip Johnston, who grew up on the Navajo Nation son of missionaries, came up with the idea after reading about Native American soldiers delivering messages in their mother tongue during Army training exercises. At the end of the war the Navajo code was still unbroken.
- In 1818, the US began building a fort near the New York-Quebec border to defend against invasion by Canada. After two years of construction, they realized the fort was mistakenly built on the Canadian side. They abandoned it and re-named it Fort Blunder.
- In 2004, Paris police discovered a previously uncharted catacomb cavern underground with a fully equipped cinema and restaurant. It was outfitted with CCTV and a mechanism which triggered a tape of barking dogs to scare people off. When the police returned three days later with the French electricity board to see where the power was coming from, all lines were cut, the place was empty and a note was laying on the floor which said, “*Do not try to find us.*”
- The Wieliczka salt mine, located in southern Poland, is one of the world’s oldest operating salt mines. Dating back to the 13th century, it is a historical monument and UNESCO world heritage site. Its attractions include shafts and labyrinth like passageways, an underground lake, four chapels and numerous statues carved by miners from rock salt.
- The words, scale, scale, and scale all have different origins. Scale as in “to climb” comes from the Latin *scala* for ladder. Scale as in a measuring device comes from Old Norse *skala* for a drinking vessel which sometimes was used as a weighing device. Scale as in the outer plates on the skin of fish comes from old French *escale* for shell or husk.
- A woodpecker’s tongue is so long that it wraps around its skull. This helps protect its brain from over 1,000g of force when hammering away and allows the bird to extract insects from long burrows in trees.
- In 2015, a New Zealander, Nigel Richards, spent nine weeks memorizing words from a French dictionary before entering the French Scrabble Championship. He won and became the national champion despite not speaking any French.
- An astronaut working on the International Space Station needed a tool he didn’t have. NASA designed one with computer software then emailed the file to him. He used a 3D printer to create the first object ever designed on Earth and made in space.

- A woman named Joyce Diane became famous in the 1950s for becoming the first woman to win the game show, “*The 64,000 Question*,” even though the show’s producers did not want her to win. They deliberately gave her questions perceived to be beyond her ability. She answered correctly anyway.
- An Australian, Bill Moran, was declared dead for 14 minutes. Somehow, he survived. To celebrate he bought a scratch off card and won a \$27,000 car. The media asked him to re-enact the scratch card moment, so he bought another card and won a \$250,000 jackpot.
- Actress Hedy Lamarr was once dubbed, “*the most beautiful woman in the world*”. She was also a mathematician and the inventor of frequency hopping spread spectrum, a technology used for Bluetooth and Wifi. Her idea was brushed off and others took credit for it. She spent her life wishing people would notice her brains instead of just her beauty.
- The first slogan on a US coin was not “*In God We Trust*”; it was “*Mind Your Business.*” Known as the Fugio cent, it was a copper coin minted in 1787.
- The oldest bar in the world is in Ireland. Archeologic records show that the walls of Sean’s Bar have been around and serving since 900AD. There are records of every owner of the pub back to its 10th century founding over 1,100 years ago.
- In 1956, French children attending school were served wine on their lunch breaks. Each pupil was entitled to four glasses a day (about 125 ml).
- If you don’t know someone’s address in Iceland, you can draw a map on the front of the letter and the postal worker will get it to your destination.
- Sodium Citrate is the secret ingredient to make any cheese into smooth, creamy nacho cheese sauce. Its chemical formula is Na₃C₆H₅O₇ (NaCHO).
- Researchers found that when mallard ducks consume fish eggs, some of these survive the digestive process emerging unscathed. They hatch successfully upon finding water. This discovery explains the sudden appearance of fish in isolated lakes.
- In the late 1800s, the director of the Harvard College observatory was frustrated with his male staff and exclaimed that even his maid could do a better job. Then he hired his maid. Williamina Fleming discovered the horsehead nebula and helped catalog tens of thousands of stars.
- In the late 1800s, Queensland government meteorologist Clement Wragge started naming hurricanes and cyclones after politicians he disliked. That allowed him to say they were “*causing great distress*” or “*wandering aimlessly.*”
- The Salema Porgy fish, when eaten by some people, can cause hallucinations lasting 36 hours. In Ancient Rome, the fish was used as means to experience vivid visions and altered states of consciousness.
- A New Jersey man bought a \$5 bottle of orange juice from ShopRite. His wife thought it was too expensive because it was on sale for \$2.50 elsewhere. She sent him back to return it. With the cash back he bought two lottery tickets one of which won him a \$316.3 million Powerball jackpot.
- In 2013, Jamie Siminoff appeared on Shark Tank seeking \$700,000 for his company, Doorbot. He declined Kevin O’Leary’s offer. Siminoff later rebranded the company as Ring, attracting Shaquille O’Neal as an investor and spokesperson. In 2018, Amazon acquired Ring for over \$1 billion.
- In Finland, speeding tickets are calculated on a percentage of a person’s income. This results in some Finish millionaires facing fines of over \$100,000.
- A 9,100-year-old skeleton was found inside a cave in Somerset, England. It was nicknamed “Cheddar Man.” Scientist ran a DNA test and found that a schoolteacher named Adrian Targett, who lives in the same town, is a direct descendant of Cheddar Man. The two men share a family link that goes back 300 generations.

 This collection of interesting facts was brought to you by
 Ray Martin, Investor Coach and Investment Advisor
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