



Ray's Retire Right Report

Retire Right — Retire Smart!

Raymond T. Martin, Retirement Coach and Medicare Planning

January 2025

Happy New Years! I hope your holidays were filled with family, friends and joy. Let's start the new year with some funnies, trivia and a smile!

ZANY HOLIDAYS!

January is

“National Polka Music Month”

January 28th – February 1st is

“U.S. National Snow Sculpting Week”

And January 11th is

“Learn Your Name in Morse Code Day”

A Persistent Piggy!

In August 1998, JoAnne Altsman, while vacationing with her two pets, had a heart attack and collapsed. She yelled for help, but no one heard her. Her dog could sense something was wrong but he only barked. However her 150-pound Vietnamese pot-bellied pig, Lulu, came to her rescue. Lulu squeezed through a doggy door, pushed open a gate she'd never opened before then ran into the street and lay on her back in front of passing cars. One car stopped but the frightened driver did nothing. The second driver followed Lulu, found JoAnne on the floor, then called 911. Doctors said if another 15 minutes had passed, Joanne may have died. The persistent piggy was treated for a cut on her belly from squeezing through the too-small doggy door and rewarded with a jelly donut for her bravery!

TRIVIA TEASER

Which part of a map is the ideo locator?

(See the Answer Area.)

MEDICARE MATTERS

As we approach the new year, we want to remind you that your Medicare deductibles reset on January 1st. Here's what you need to know:

- **Medicare Part B Deductible:** In 2025, the annual deductible for Part B will be \$257. If you have a Medicare Supplement Plan G, this is the only out-of-pocket cost you are responsible for under your plan before Medicare and Plan G begin covering your Medicare approved services at 100%. The deductible applies to outpatient services such as doctor visits, lab work, and diagnostic tests. Preventive services, like annual wellness exams, remain covered 100% by Medicare Part B.
- **Medicare Part D Deductible:** If you have a Medicare prescription drug plan, the standard Part D deductible on some plans for 2025 will be up to \$590. This deductible typically applies to brand-name medications and certain high-tier prescriptions. After you meet this amount, your plan will begin sharing the cost of your prescriptions.

We encourage you to plan ahead for these resets, especially if you have upcoming appointments or prescriptions in January. If you have any questions about your coverage, deductibles, or costs, we're here to help!

Feel free to reach out to our office with any concerns. We appreciate the trust you place in us to guide your Medicare needs.

Wishing you a healthy and happy new year!

Real Headline Blunders

- *British Left Waffles on Falkland Islands*
- *Juvenile Court to Try Shooting Defendant*
- *After Detour to California Shuttle Returns to Earth*
- *Childbirth is Big Step to Parenthood*
- *Fire Officials Grilled Over Kerosene Heaters*
- *Police Can't Stop Gambling*
- *Stolen Painting Found by Tree*
- *National Hunting Group Targeting Women*
- *Bomb Hit by Library*
- *Plane Too Close to Ground, Crash Probe Told*

Bet You Didn't Know

Ice isn't slippery. A thin layer of ice melts when pressure is applied. It is this wet layer on top of the ice that is slippery, not the ice itself.

The tiniest snowflake ever recorded was 1/500th of an inch in diameter. The largest was 15 inches in diameter and 8 inches thick. They both fell in Montana in 1887.

QUOTE OF THE MONTH

"If you have a hammer, every problem looks like a nail."

Proverb

Happy Anniversary!

- 1885** The modern bicycle
- 1895** The radio ("telegraphy without wires")
- 1905** The first silent film "The Great Train Robbery"
- 1915** Congress established the U.S. Coast Guard
- 1925** Scotch Tape
- 1935** First canned beer
- 1945** First computer (ENIAC, 1,800 ft. of floor space!)
- 1955** Microwave ovens for consumers
- 1965** Astro turf
- 1975** First disposable razor

Panic in the Court!

While court was in session, Judge Claudia Jordan passed a note to her clerk, "*Blind on the right side. May be falling. Please call someone.*" The quick-thinking clerk called for help then assured the judge that paramedics were on the way. Judge Jordan then pointed out the sagging venetian blind on the right side of the room, "I wanted someone from maintenance."



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

Ice Hockey

ASSIST	GOALIE	SAVE
BLUE LINE	ICING	SHORTHANDED
BOARDS	MASK	SIDEBOARD
BREAK	NET	SKATE
CAROM	NEUTRAL ZONE	STICK
CHECKING	OFFSIDE	TRAILER
CREASE	OPEN ICE	WINGS
DEFENSEMAN	PASS	
DEKE	PERIOD	
ENFORCER	POINTS	
FACE OFF	PUCK	
FORWARD	RINK	
FOUL	RUSH	

(See the Answer Area.)

RANDOM FACT FILE

- ◆ Your brain uses 40% of all the oxygen that enters your bloodstream.
- ◆ It is estimated that 171 billion U.S. pennies are in circulation.
- ◆ Peanut butter sandwiches weren't popular until the 1920s.
- ◆ IBM is the company which holds the most U.S. patents.
- ◆ Sloths give birth upside down . . . slowly.
- ◆ In 1947 Marilyn Monroe was crowned the first Queen of Artichokes.
- ◆ 63% of pet owners sleep with their pets.
- ◆ In Antarctica, sunsets can be green.
- ◆ Weigh yourself. Multiply it by .0028. That's how much salt by weight you have in your body.
- ◆ Napoleon carried chocolate with him on all his military campaigns.
- ◆ Your tongue can detect sweetness in a solution of 1 part sugar to 200 parts water.
- ◆ A rooster cannot crow unless its neck is fully extended.
- ◆ In Rochester, IM, anyone swimming in public must have their suit inspected by a police officer.
- ◆ The world's first airline DELAG (Germany, 1909) used zeppelins, not airplanes.
- ◆ Grape-Nuts cereal was once advertised as an aid to sobriety.



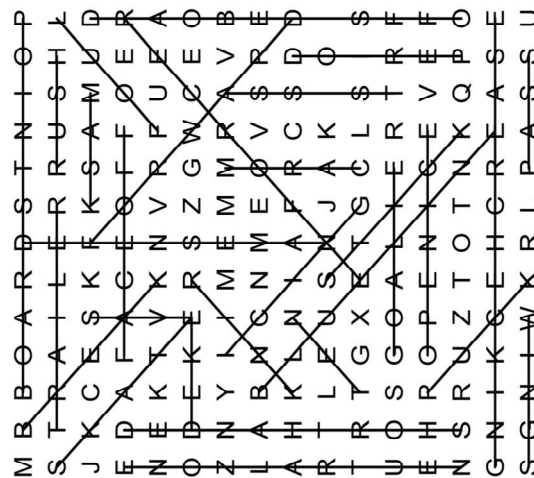
“Forgiveness is not an occasional act.
It is a permanent attitude.”
Martin Luther King, Jr.

Funny Bone

No matter how much you push the envelope,
it'll still be stationery.

The Answer Area

Trivia Teaser: The part that says,
“You are here.”



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

Raymond T. Martin
Investor Coach and
Registered Investment Advisor

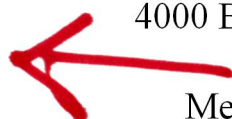
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Join our Facebook Group:

Medicare Matters with Martin & Associates

Scan for Facebook Group

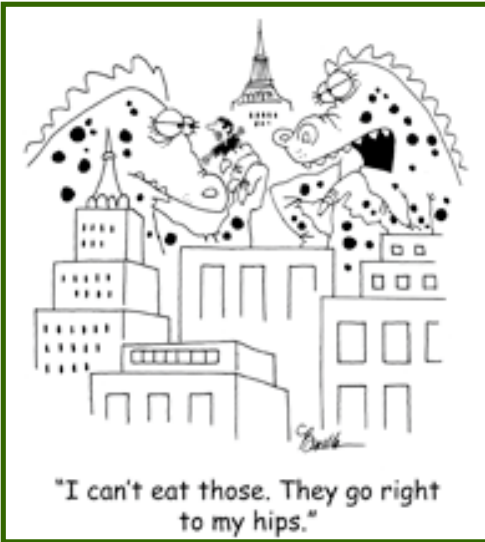




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Here's your next issue of
Ray's Retire Right Report



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!

Abbe K., Ilona R., Peggy W., Steve C., Barbara O., Greg S., Carol S., Sue M., Deborah C., Melanie T., Kerri H. Kelly J., Kathleen H., Amy B., Steve C., Shannon T., Tom B., Joanna H., Dave D., Doug M., and Penny L.

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

Four Tips for Working with Investment Advisors

Did you know, most financial planners are investment advisers, but not all investment advisers are financial planners? Some financial planners assess every aspect of your financial life—including saving, investments, insurance, taxes, retirement, and estate planning—and help you develop a detailed strategy or financial plan for meeting all your financial goals. Others call themselves financial planners, but they may only be able to recommend that you invest in a narrow range of products, and sometimes products that aren't securities.

Who Are They?

Here are some of the questions you should ask when hiring a financial professional:

- What experience do you have with people in my circumstances?
- What licenses do you hold?
- What products and services do you offer?
- Can you only recommend a limited number of products or services to me? If so, why?
- Have you ever been disciplined by any government regulator or sued by a client who was not happy with the work you did?

Be sure to meet a potential adviser face to face to make sure you get along. Check out the professional you chose with your securities regulator.

Compensation?

Before you hire any financial professional—whether it's a stockbroker, a financial planner, or an investment adviser—you should always make sure you understand how that person gets paid. Investment advisers generally are paid in any of the following ways:

- A percentage of the value of the assets they manage for you.

- An hourly fee for the time they spend working for you.
- A fixed fee.
- A commission on the products they sell.
- Or a combination of these.

Each compensation method has potential benefits and possible drawbacks. Ask the investment advisers to explain their compensation to you before you do business with them. Here are some good questions:

- Does their commission depend on the investments you make?
- Do they get a bonus for selling you a firm's own products?
- Are they paid more based on the number of transactions made on your account?
- What fees or charges are there when opening, closing and maintaining an account?

Warning Signs

- Recommendations based on *"inside"* or *"confidential information,"* an *"upcoming favorable research report,"* a *"prospective merger or acquisition,"* or a *"dynamic new product."*
- Representations of spectacular profit, such as, *"Your money will double in six months."* Remember, if it sounds too good to be true, it probably is!
- *"Guarantees"* that you will not lose money on a particular securities transaction, or agreements to share in any losses in your account.
- An excessive number of transactions in your account which generates additional commissions for the advisor.
- A recommendation that you make a dramatic change in your investment strategy that is inconsistent with your investment

goals and the risk you want or can afford to take.

- Switching your investment in a mutual fund to a different fund with the same or similar investment objectives.
- Assurances that an error in your account is due solely to a computer or clerical error.
- Be suspicious if you are told, *"Invest quickly or you will miss out on a once-in-a-lifetime opportunity."*

Protect Yourself

Never send money to purchase an investment based on a phone pitch.

Never write a check to the representative by name.

Never send checks to an address different from the business address of the brokerage firm.

Never allow your transaction confirmations and account statements to be mailed to your advisor. These are your official records of the date, time, amount, and price of each security. When you receive them always verify the information is correct.

If the advisor asks you to do any of these things, contact the branch manager or compliance officer of the brokerage firm.

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
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The Best Sources of Information for Seniors

Website	Telephone	Who and What
www.Medicare.gov	(800) MEDICARE (800)-633-4227 (800) 447-8477	<p>Medicare: Get your questions answered about your benefits, claims and services.</p> <p>Complaints about the quality of medical care or to file an appeal.</p> <p>Inspector General’s Hotline for Medicare Fraud.</p>
www.SSA.gov	(800) 772-1213	<p>Social Security Administration: Enroll in Medicare benefits <u>3 months</u> before your 65th birthday. Activate retirement benefits.</p>
www.aging.ca.gov >Programs & Services >Long-term care ombudsman	(800) 231-4024	<p>California ombudsman for nursing homes concerns: Obtain information on how to shop for a nursing home, resolve problems or file a complaint.</p>
www.calhealthadvocates.org	(800) 434-0222	<p>Health Insurance Counseling and Advocacy Program (HICAP): Information on Medicare topics</p>
www.needymeds.org	(215) 625-9609 or call the manufacturer directly to see if they participate	<p>Prescription Assistance Programs, FREE or discount prescriptions provided by pharmaceutical companies. There are no commercials on TV promoting this program. Website lists which companies participate.</p>
www.certificationmatters.org	Online click link <i>“Is my doctor board certified”</i>	<p>American Board of Medical Specialties: Find out if your doctor is board certified.</p>
www.bbb.org	Local chapters are listed online.	<p>Better Business Bureau: Check for complaints on any business, charity or organization. Excellent consumer protection information online.</p>
www.insurance.ca.gov	(800) 927-4357	<p>California Department of Insurance: Consumer protection information online, check on a broker, or file a complaint against a company.</p>
www.annualcreditreport.com	(877) 322-8228	<p>Free annual credit report: Receive a free copy of your credit report from all three bureaus every year. There are look-alike sites that charge a fee but this is the only official site for free credit reports.</p>
www.dmv.ca.gov	(800) 777-0133	<p>California Department of Motor vehicles: Appointments, renew registration or a license.</p>

This helpful information is provided to you by Ray Martin, Medicare Coach

Ray Martin can be reached at (800) 464-4941 or Ray@MartinMedicare.com.

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