



Ray's Retire Right Report

Retire Right — Retire Smart!

Raymond T. Martin, Retirement Coach and Medicare Planning

February 2025

Happy February! This month I'm bringing you more goodies – fun facts and interesting stories. I hope these make you think and smile.

ZANY HOLIDAYS!

February is

"National Haiku Writing Month"

February 9th – 15th is

"International Flirting Week"

And February 25th is

"Inconvenience Yourself Day"

When Cows Fly

On February 18, 1930, a cow named Nellie Jay made world history as the first cow to fly in an airplane. She was chosen fly for her unusually high milk production, calm temperament, and weight of 1,000 pounds. The flight was a stunt during an exposition held in St. Louis. During the 72-mile trip Nellie Jay was milked producing 24 quarts. (Elsworth Bunce made world history as the first man to milk a cow while airborne.) The milk was sealed in paper cartons then parachuted down to the air show crowd below. The flight and its unusual passenger were billed as part of a study on the effects of flying on livestock, and to demonstrate the aircraft's stability. Post-flight, Nellie Jan was given the nickname *"The Sky Queen"* and posed with people in front of a sign that read *"Guernsey's are always ahead."*

TRIVIA TEASER

Who commanded the *U.S.S. Enterprise* in TV's *Star Trek* before Capt. James T. Kirk?

(See the Answer Area.)

MEDICARE MATTERS

The Medicare Prescription Payment Plan (M3P) is a program designed to help beneficiaries manage out-of-pocket prescription drug costs under Medicare Part D. Starting in 2025, M3P allows enrollees to spread their out-of-pocket costs evenly over 12 months, instead of paying large sums upfront. This is particularly beneficial for individuals with high-cost medications, as it ensures predictable and manageable monthly expenses.

Here's how M3P works: Once you enroll, your Medicare Part D plan calculates your total expected out-of-pocket costs for the year, up to the new \$2,000 annual cap. Instead of paying as you go, your costs are divided into equal monthly payments. For example, if your out-of-pocket costs are estimated to be \$1,200, you would pay \$100 each month, regardless of when you fill your prescriptions.

To enroll in M3P, you must contact your Medicare Part D plan provider. Enrollment is not automatic, so it's important to reach out directly. Call the customer service number on the back of your Part D membership card or visit your plan's website for details. Be prepared to complete any necessary paperwork or consent forms. It's best to enroll as early in the year as possible to take full advantage of the smoothing program.

M3P offers a practical way to manage prescription costs, but timely enrollment is key. If you think M3P could benefit you, contact your Part D provider as soon as possible to get started.

Fun February Facts

- The first electronic computer was unveiled on February 14, 1945.
- February is named after Febris, the Roman goddess of fevers.
- February 1865 is the only month in recorded history not to have a full moon.
- On February 1, 1913, Grand Central Terminal opened in New York as the world's largest train station.
- On February 27, 1827, masked and costumed students danced through the streets of New Orleans in the first Mardi Gras celebration.
- On February 18, 1929, the first Academy Awards were announced for 1928 films.
- The last February 30th in history was 11 B.C.

A Memorable Kiss

In 1907, when spinster Hazel Moore entered Michael O'Connor's shop, he hugged and kissed her for which he was arrested. He defended himself saying it had been a lovely spring day and he was in high spirits. Still, he was sentenced to a few months in jail. Ten years later he was contacted by a lawyer representing the estate of Miss Moore. She had left him \$20,000, a huge sum in 1917, in memory of the only kiss she had received from a man in her adult life.

Lincoln's Logs

In 1916, the Imperial Palace hotel in Tokyo was built with an inner frame of wood to withstand earthquakes better. Architect Frank Lloyd Wright was on site with John, his 24-year-old son. While watching the huge timbers being moved into place, John was inspired to create a child's construction toy. After he returned to the United States, he created *Lincoln Logs* building set. The original toy came with instructions on how to build Lincoln's cabin. Patriotic fever was high during WWI and the toy was a huge success.

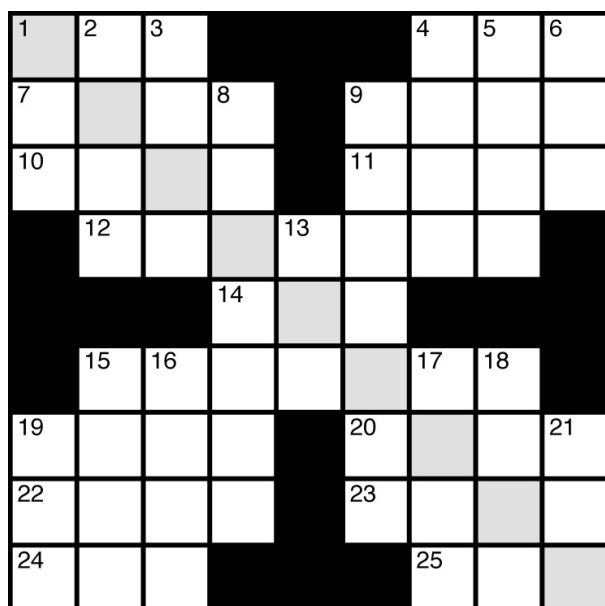
Bet You Didn't Know

Today we say, "*carrying a torch for someone*" to mean devoted or in love. But the phrase originated in the 1800s with an entirely different meaning. A dedicated follower of a political candidate proclaimed their support by carrying a torch for an evening campaign parade. The term was later applied to someone obviously in love.

QUOTE OF THE MONTH

"The best thing about the future is it comes one day at a time."

Abraham Lincoln



Across

1. Maidenform product
4. Gun, as an engine
7. Brewer's equipment
9. Bigger than big
10. 12-point type
11. Alternative to Windows
12. Preferences
14. Lizard, old-style
15. Renting
19. Checker, perhaps
20. Not on the rocks
22. Muslim holy man
23. Big bash
24. Tartan cap
25. Part of ROYGBIV

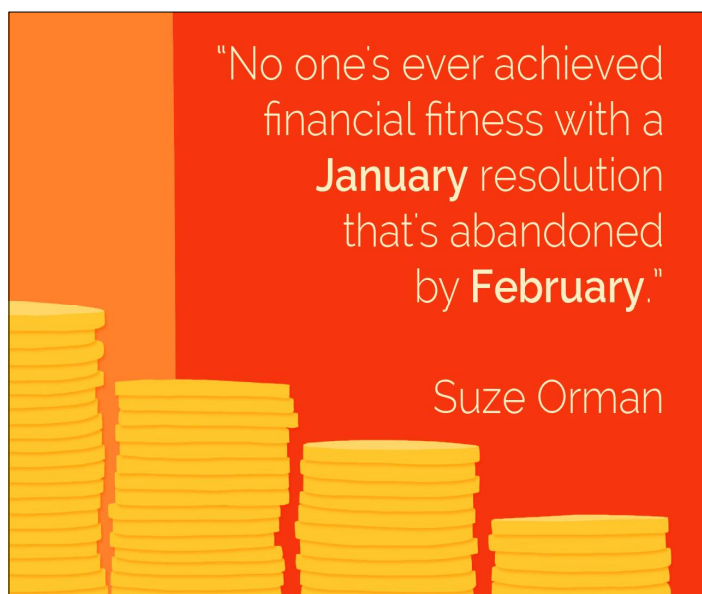
Down

1. Bonk
2. Commuter line
3. Fungal spore sacs
4. Ladder crosspiece
5. Auspices
6. Bedevil
8. Draw a bead on
9. Tracking down
13. Uncertainties
15. Tibetan monk
16. Midterm, for one
17. Within reach
18. Big wind
19. Small songbird
21. Tiny bit

(See the Answer Area.)

RANDOM FACT FILE

- The camel's backbone is as straight as a horse's.
- There's a ¼ pound of salt in a gallon of seawater.
- An estimated 16 million tons of rain falls to Earth every second.
- There are an estimated three hundred \$10,000 bills in circulation in the U.S.
- The Venezuelan cow-tree's sap looks, feels and tastes like cow's milk.
- It takes about 12 ears of corn to produce a tablespoon of corn oil.
- When you were about 31.7 years old, you had been alive for one billion seconds.
- Henry Ford was the first billionaire in America.
- Some material brought back from the moon is 4.72 billion years old.
- Schoolhouses were traditionally painted red because it was the cheapest color available.
- The top speed of a pigeon in flight is 90 mph.
- Minnesota has over 200 lakes named Mud Lake.
- The computer acronym TWAIN means "Technology without an interesting name"
- The most commonly used product to clean elephants is Murphy's Oil Soap
- California was an independent republic for 25 days in 1846.



Funny Bone

I wondered why the baseball kept getting bigger. Then it hit me.

The Answer Area

Trivia Teaser: Capt. Christopher Pike

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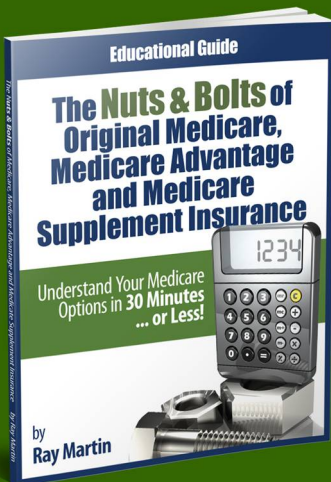
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Ray's Retire Right Report



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



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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 to Keep Investors on Track

Avoid emotional trading: How can Investors Stay on Track?

Here are some basic strategies that Investors can use to help stay on track when it comes to investing:

1. Stay Long-Term Focused.

Investors need to see the bigger picture and remain long-term oriented. Long Term here means at least 10 years or longer.

Typically, losses are more likely in the short-term, so investors who make emotional, impulsive decisions could hinder the success of their portfolio. Equities have prevailed over time and are the greatest wealth creation tool known to man.

2. Don't Be Tempted.

Investors need to remember to stay disciplined and avoid playing the “tactical” game of coming in and out of the market at perceived peaks and valleys. It sounds like an easy concept, but it's a trap. Trying to time the market might sound like a good idea, but in the end such gambling and speculation will only hurt you. Market prices are random and cannot be predicted. Instead, periodically rebalance portfolios by trimming back positions that have moved above targeted allocations and use the proceeds to buy positions in areas where your target allocation has slipped.



A famous Dalbar Study showed that over a decade the S&P 500 averaged 11.10% while the average investor in Equity Funds earned a mere 3.69%.

Why? Due to short-term panic selling and jumping in and out of the markets.

The other key is diversification, owning different areas of the market. Don't get stuck owning all the same things. More on that in our next article.

3. Seek Advice from an Investor Coach.

Emotional trading can cost investors a lot in returns over a decade, so enlisting the help of a financial coach will allow an investor to stay on the right track and avoid emotional hiccups. It all starts with education. An informed client will understand the importance of investing for the long term and avoid trying to make a quick buck.

4. Trust in Your NEW Discipline

It is one thing to say you're going to remain disciplined and

focused on the long-term, but the real test is carrying out those strategies. Short-term gains can be tempting and selling when investment prices are at their worst seems sensible but is not.

It sometimes takes a little sacrifice in the short-term, but in the long run, it's worth it.

The best way to avoid making emotional investment decisions starts with proper education. Being prepared for the downturns and knowing how to stay disciplined and not overreact is the foundation for avoiding emotional investing.

That's why it's so important to have a plan to follow, so that we don't make reactionary decisions. It's why I want you to be confident in your financial plan.

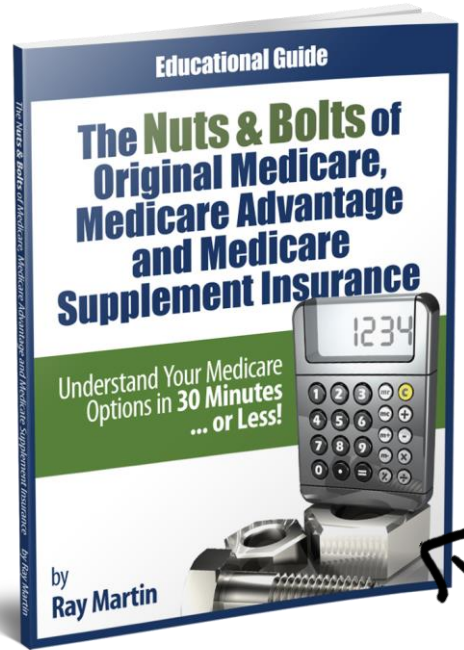
BEFORE you make any financial move, call with your “Here's what I'm thinking about doing...” as opposed to the dreaded, “Guess what I just did...” announcement! We offer a one-hour complimentary consultation.

Ray Martin is an Investor Coach and Investment Advisor Representative for Martin Wealth Management, LLC

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