



# Ray's Retire Right Report

## Retire Right — Retire Smart!

Raymond T. Martin, Retirement Coach and Medicare Planning

### March 2025

This month hosts St. Patrick's Day and Dr. Seuss' birthday. Check out the Irish toasts and Seuss fun facts. (Also, turn your clocks ahead March 9<sup>th</sup>!)

## ZANY HOLIDAYS!

March is  
"Mad for Plaid Month"

March 1<sup>st</sup> – 7<sup>th</sup> is  
"National Write a Letter of Appreciation Week"

And March 2<sup>nd</sup> is  
"Dr. Seuss Day"

## A Royal Faux Pas

In 1934, Cunard Cruise Line was planning to name its new flagship ocean liner the *Queen Victoria*, after the English queen who reigned from 1837 to 1901. Thinking it would be a prudent to ask the reigning monarch (and grandson of Queen Victoria) before they proceeded, the company contacted King George V whose wife was Queen Mary. The question was posed by Cunard's director, Thomas Royden, if the company could have his blessing to name the ship "*after the greatest queen this country has ever known.*" King George replied, "*That is the greatest compliment ever paid to my wife. I'll ask her.*" Based on this miscommunication, Cunard had no choice but to christen the new ship the *Queen Mary*, not the *Queen Victoria* as planned. (The ship is now docked in Long Beach, California as a tourist attraction.)

## TRIVIA TEASER

Why does a pelican breathe through its mouth?"

(See the Answer Area.)

## MEDICARE MATTERS

### Part B IRMAA:

Now that it's 2025, Medicare is using your 2023 Modified Adjusted Gross Income (MAGI) to determine your Part B premium. To find your MAGI, add line 11 + 2A from your 1040 tax return.



Most people pay the base Part B premium of \$185/month, but if your MAGI exceeds certain thresholds, you'll pay more for both Part B and Part D. This additional charge is called IRMAA (Income-Related Monthly Adjustment Amount). We often get questions about sudden Part B premium increases. For example, if someone received a generous retirement package or sold their business in 2023, their Medicare premiums would likely spike this year.

The good news? If you've had a life-changing event since 2023, you may be able to appeal IRMAA to reduce your premium. Qualifying events include:

- Retirement or reduced work hours
- Loss of pension or income-producing property
- Marriage, divorce, or death of a spouse

Unfortunately, capital gains from the sale of a property or lottery winnings typically don't qualify. To appeal, file Form SSA-44 (Medicare IRMAA Life-Changing Event) with Social Security.

## Celebrating Seuss' Birthday

- Dr. Seuss's best-selling book is *Green Eggs and Ham*.
- Seuss said his favorite character was the cat in *The Cat in the Hat* book.
- Seuss' real name is Theodor S. Geisel. Seuss also used the pen name, Theo. LeSieg.
- Twenty-eight publishers rejected his writing before one book was accepted (*And to Think That I Saw It on Mulberry Street*, 1937).
- As a young boy, Seuss practiced drawing while spending time at his father's job at the city zoo.
- To write the book *Green Eggs and Ham*, he used only 51 different words
- Seuss' last published work was *Oh, The Places You'll Go* (1990).

## Lucky Find

In Sierra Leone, Africa in 1997 three boys, orphaned and hungry were scrounging for food. They saw a yam under a palm tree. When they dug it up, they spied something "shining and sparkling" underneath. It was a flawless 100 carat diamond worth \$500,000!



## Irish Pub Toasts

- "May you live as long as you want, and never want as long as you live."
- "Old wood to burn, old books to read, old wine to drink, old friends to trust."
- "May your right hand always be stretched out in friendship and never in want."
- "May the roof above us never fall in, and may we friends gathered below never fall out."
- "For every wound, a balm. For every sorrow, a cheer. For every storm, a calm. For every thirst, a beer."



## Bet You Didn't Know

The exclamation point was created by stacking letters. The Latin word *io* is an exclamation of joy meaning "hurray." Written vertically, the *i* above the *o* it becomes our exclamation point

## QUOTE OF THE MONTH

"Today you are you! That is truer than true!  
There is no one alive who is you-er than you!"

Dr. Seuss

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

## 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

- Squirrels cannot see the color red.
- When pizza became popular in the U.S. in the 1930s, the sales of oregano shot up 5,200%
- Market research shows that if a girl owns one Barbie, she probably owns seven.
- An injured fingernail grows faster than an uninjured one.
- The most-used expression of any language on earth is “OK”.
- Mercury is the only metal that is liquid at room temperature.
- The world’s largest restaurant, the Royal Dragon, in Ankok serves 5,000 diners at a time by 541 waiters on roller skates.
- In the 19<sup>th</sup> century, India imported ice harvested from ponds in the United States.
- Snails have teeth.
- The average adult has about 46 miles of nerves.
- The driver’s test was invented in France and originally included a vehicle repair section.
- Alexander Graham Bell liked to sip his soup through a glass straw.
- Kangaroos cannot back up.
- The man who invented Jell-O was originally looking for a way to make a palatable laxative.
- The earliest documented sighting of the Loch Ness monster was in 565 A.D.

## A (level) teaspoon of sugar

When Fannie Farmer, born March 23, 1857, created a recipe, she meant the ingredients to be used with precision. A teaspoon of sugar was defined as a level teaspoon. This idea transformed cooking in an era when housekeeping and cooking were considered a science.



## Funny Bone

When God created ducks, He said,  
“Waterproof that chicken and  
give it a kazoo!”

### The Answer Area

Trivia Teaser: It doesn't have nostrils

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

### Staff Directory

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Stan Salah	Joseph Martin
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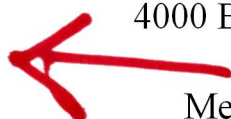
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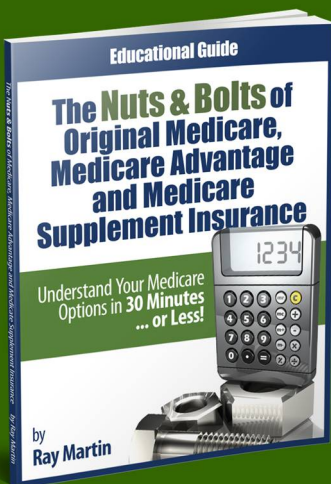
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Here's your next issue of  
***Ray's Retire Right Report***



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!

Fay W., Steve F., Stephen C., Megan M., Karen S., Dave D.,  
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## 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)

# Seven Smart Ways to Multiply Your Tax Refund

Whew! You've made it through another tax season! But before you put your records away and forget about them (at least until next year), if you're smart, you should be looking at two things.

**ONE:** What can you do now to reduce your taxes on your next return? If you feel like you paid too much to Uncle Sam, call my office to make an appointment. We should go through your tax return to look for ways to reduce your tax bill for next year. This is a valuable step because what we may discover is "found" money for you to spend or invest it on anything you like.

**TWO:** If you are getting a refund, what should you do with it? According to the IRS, in 2024 the average tax refund was \$3,138. If you are one of the lucky ones expecting a refund this year, don't spend it just yet. Here are seven ways to make your refund keep paying you for years to come! These suggestions may not be as fun as some of your own ideas, but these are smart ways to "pay yourself first".

## Build Your Cash Reserves

As many have found out the past few years, life can throw us some pretty hard curve balls; unexpected job loss or investments can take a hit. It is essential that you keep enough money in ready reserves to handle emergencies. You never want to rely on a credit card as "back up" in case of financial hardships. Please consider putting enough into cash reserves to handle at least three months of your fixed living expenses, i.e. your monthly bills. Some reserves are better than none, but more is better.



## Reduce Your Debt

If you are carrying any consumer debt, especially on your credit card, please consider using your tax refund to reduce or pay it off. The interest rates banks charge and the penalties are too high to carry consumer debt unnecessarily. Don't pay for the bank execs bonus checks with your credit card interest!

## Get Smarter

If you are working, consider investing in additional education to further your career. If you are retired, consider investing in additional education of your choice to keep your mind sharp and keep things interesting!

## Get a Home Energy Audit

Energy prices are going to continue going up. The money you spend on energy is money out the window. Why not invest in an energy audit? They cost anywhere from \$25 to a couple of hundred dollars, but that money keeps paying you back year, after year, after year.

## Fix the Screen Door

You know those things around the house that need fixing? The ones you see every day that bug the heck out of you? You never have time to tackle them so why not hire someone to do it for you?

Improving and maintaining your home is always a good investment.

## Give to Someone Else

It is counter intuitive that giving your money away can make you happier than spending it on yourself. But studies have proven that people who are charitable are happier and healthier. Researchers haven't figured out why that is so. But it is true. Maybe to add a little more happiness to your own life, you could use a bit of your refund to add a little happiness to a worthy charity. And as a bonus, you'll get a tax deduction on next year's return!

## Invest It

Consider investing your tax refund. You could put it into stock of your favorite company or the kid's college fund. You could stash it away for that big vacation you've always wanted to take but thought it was too expensive.

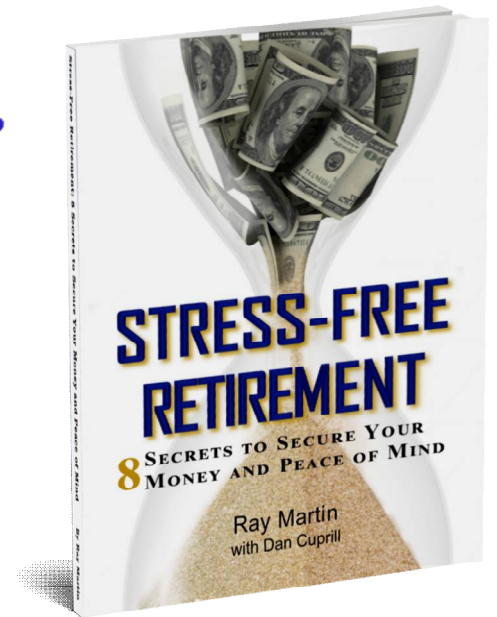
I do hope these suggestions were helpful. If you paid taxes instead of getting a refund, call to schedule an appointment with me. I'll see if I can "find" some money that you can spend on yourself this year – instead of giving it to the government.

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Ray Martin is an Investor Coach and Investment Advisor Representative for Martin Wealth Management, LLC  
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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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City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

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