



Ray's Retire Right Report

Retire Right — Retire Smart!

Raymond T. Martin, Retirement Coach and Medicare Planning

April 2025

Happy April! Enjoy this mix of stories and trivia to tickle your funny bone and pique your interest . and maybe become a better buyer too! .

ZANY HOLIDAYS!

April is

"National Knuckles Down Month"

April 1st - 7th is

"Laugh at Work Week"

And April 19th is

"National Hanging Out Day"

Have It Your Way!

As an April Fool's Day prank in 1998, Burger King announced a new item on their menu in a full-page ad in *USA Today* as the "ultimate 'HAVE IT YOUR WAY'" promotion. They introduced the "Left-Handed Whopper" specially designed for the 32 million left-handed Americans. The new sandwich would have all condiments rotated 180° reducing the amount of lettuce and toppings from spilling out the right side of the burger." According to the ad, "*Finally, after years of neglect, left-handed eaters will no longer need to conform to traditional right-handed eating methods when enjoying America's favorite burger.*" The following day Burger King revealed it as a hoax. Nevertheless, thousands of customers still went into restaurants to request a left-handed burger while thousands of others specified a right-handed version.

TRIVIA TEASER

What is the origin of the phrase,
"United we stand, divided we fall" ?
(See the Answer Area.)

MEDICARE MATTERS

Spring into Good Health: Medicare-Covered Preventive Screenings

As we welcome the fresh start of spring, it's the perfect time to focus on a different kind of cleaning—your health! Just as you declutter your home, consider giving your health a refresh by taking advantage of the many preventive screenings covered by Original Medicare at 100%.

Medicare Part B covers a wide range of preventive services with no out-of-pocket costs when performed by a provider who accepts Medicare. These include an Annual Wellness Visit, which helps assess your overall health and create a personalized prevention plan. Other essential screenings include cardiovascular disease screenings, diabetes screenings, and certain cancer screenings such as mammograms, colorectal cancer screenings, and prostate cancer screenings. Additionally, bone density tests, depression screenings, and obesity counseling are available to help you stay proactive about your well-being.

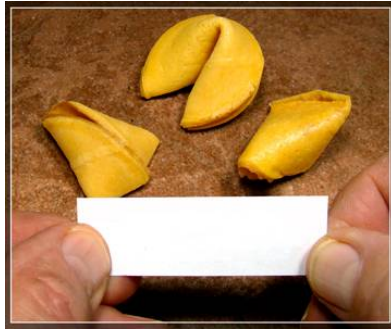
Spring is an ideal time to schedule these screenings. After a long winter, focusing on your health can help you enjoy the warmer months feeling your best. Preventive tests can detect health concerns early, allowing for timely treatment and better outcomes. Just like maintaining a clean and organized home, staying on top of your health helps prevent problems down the road.

So, as you check off your spring-cleaning to-do list, don't forget to schedule your Medicare-covered screenings. A little prevention now can help ensure a healthier, happier season ahead! To see a list of all Medicare-Covered preventive screenings, visit: <https://www.medicare.gov/coverage/preventive-screening-services>

Fortune Cookies

In 1916 George Jung invented the fortune cookie to distract customers at his Los Angeles restaurant while waiting for their order. Early sayings were words of wisdom from Confucius, Ben Franklin, etc. Below are a few of the most popular fortunes now:

- You will have a pleasant surprise today.
- A new opportunity is coming your way.
- You are loved by many.
- You will soon be promoted.
- You will step on the soil of many countries.
- Your love life will be happy and harmonious.
- Your present plans are going to succeed.
- Good news will come to you from far away.
- Now is the time to try something new.
- You will be rich and respected.



QUOTE OF THE MONTH

*"The beaten path is the safest,
but the traffic's terrible."*

Jeff Taylor (Founder of Monster.com)

More Dumb Criminals

Phillip Williams of Tampa, Florida, felt certain he'd just been ripped off. So much so that he found two police officers to complain. He handed them his crack pipe and asked if they would test the crack cocaine that he bought earlier in the day to make sure it was real. It was and they arrested him on the spot.

The Juneau Jedi

Police in Juneau, Alaska responded to a call from a motorist about a suspicious device on the side of the road. The first officer to arrive wasn't sure so a bomb specialist came out. He quickly determined that the suspicious device was a plastic Star Wars toy light saber taped to a stick. Apparently the first officer was not wise in the ways of Jedi knights or Star Wars lore.

Overstating the Obvious

This is a quote from a US Department of Defense manual, *"If the document has no front cover, the first page will be the front page. If it has a cover, the first page is defined as the first page you see when you open the cover. In the same documents, the title page and the first page may be the same."*

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

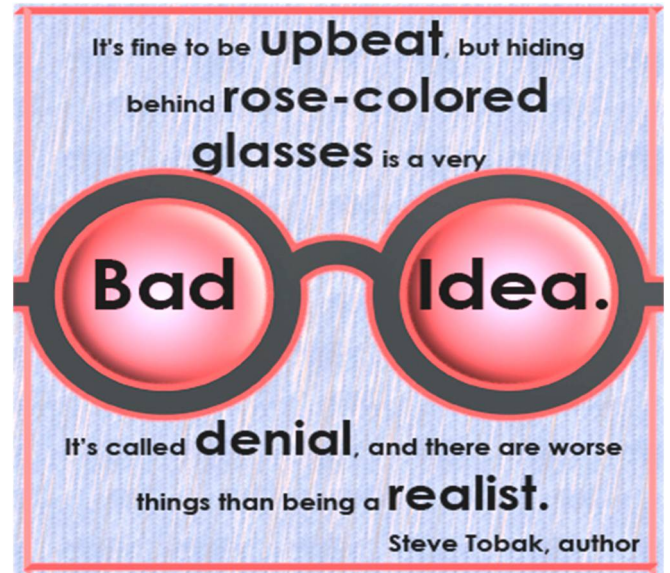
Chinese Food

BAMBOO SHOOTS	MOO SHU
BOK CHOY	PLUM SAUCE
BROWN RICE	SESAME OIL
CANTONESE	SICHUAN
CHOP SUEY	SOY SAUCE
CHOW MEIN	STAR ANISE
EDAMAME	STIR FRY
EGG FOO YOUNG	TEA
EGG ROLL	TERIYAKI
GINGER	WOK
HUNAN	WONTONS
LO MEIN	

(See the Answer Area.)

RANDOM FACT FILE

- The Air Force uses half of the fuel purchased by the U.S. government.
- The radioactive material in smoke detectors is *Americium*.
- The baseball glove was invented in Canada in 1883.
- The word *cuisine* is French for “kitchen.”
- About 110 calories are burned in an hour of typing.
- Burger King’s original name was Insta Burger King.
- Americans consume 100 pounds of chocolate every second.
- Flies are the only flying insects that have two wings. All others have four.
- Rabbits love licorice.
- A rooster cannot crow unless its neck is fully extended.
- The first company to earn \$1 billion in one year was General Motors in 1955.
- When Trix cereal was introduced in 1954, it was 46.6% sugar.
- According to the US Weather Service, 1-day forecasts are right ¾ of the time.
- The world’s longest mountain range is the Andes, stretching more than 4,000 miles through 7 nations.

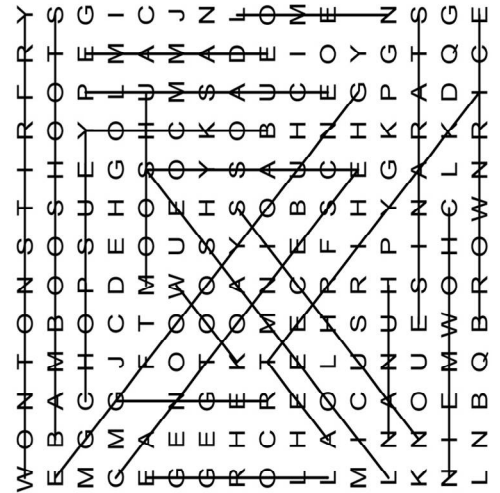


Funny Bone

“I’ve been bored recently so I decided to take up fencing. The neighbors keep demanding I put it back.”

The Answer Area

Trivia Teaser: *Aesop’s Fables*, “The Four Oxen and the Lion” written in the 6th century B.C.



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

Sales & Service (800) 464-4941 • Fax (949) 266-9508
Schedule a phone appointment at www.SpeakWithRay.com
www.FreeMedicareBook.com
Ray@WeRetireSmart.com

30 Executive Park, Suite 250, Irvine CA 92614

Join our Facebook Group:
Medicare Matters with Martin & Associates

Scan for Facebook Group

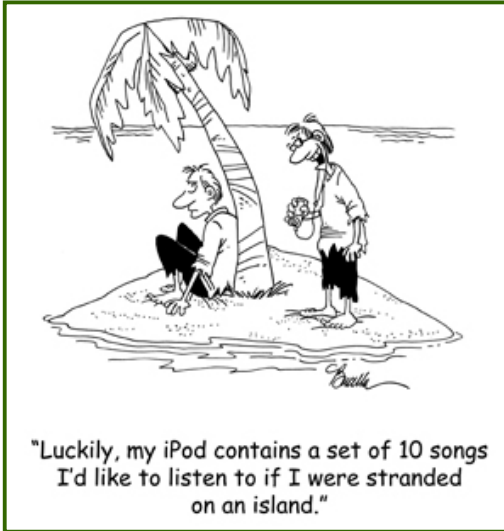




Ray Martin
 Martin & Associates
 30 Executive Park, Suite 250
 Irvine, CA 92604



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 ...

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!

Josh F., Shelly P., Steve P., Ranette F., James W., Sandy B.
 Lindsey S., Martha D., Bob E., Amy B., John S., Meena K.
 David W., Anadeen M., Roni K., Shelan F., Leta C.
 Debbie H., Wyndell H., Susan T., Tom B., Linda T., and Jackie B.

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

Mountain Climbing in Retirement

When a mountain climber sets out to climb a mountain, what is his or her goal? To get safely up to the mountain top, right?

Would it surprise you to learn that most accidents occur on the way down? That's because climbers spend their time planning for the trip to the top and take the trip back down for granted. I worry that a lot of us do the same thing when it comes to retirement income planning.

We spend all our time planning and saving for the day we can retire (getting up the mountain), forgetting that there are a lot of obstacles that can trip us up on the way down. What kinds of obstacles?

- Really low interest rates,
- Flat or slow-growing economy, or
- Big swings in the market.

Most advisors tell their clients they can safely pull 4% from their savings each year without fear of running out of money. I read a recent article in the Journal of Financial Planning that



suggested that we shouldn't assume that 4% is a safe withdrawal rate.

In fact, an analysis showed that the 4% rate fails to protect someone from running out of money 18% of the time. That means nearly one in five people will run out of money using the 4% rule.

So, what is a safe withdrawal rate? If all you rely on is a set withdrawal rate to protect yourself 2.52% is the new safe rate, especially if anything like the low-interest-rate, slow-growth, volatile environment that we've seen before repeats itself.

Fortunately, the financial services industry has had a real wake-up call over the last few years and many new, detailed, and well-thought-out

strategies for drawing down your retirement savings have been developed.

These "decumulation" (getting down the mountain) strategies are innovative and will make a big difference helping people maintain and protect their lifestyles in retirement.

If you are wondering what they are or how they work, feel free to give me a call. I'd be happy to show you what's tried and true in this area of retirement planning, so you have the information and some options for "getting down the mountain" safely @

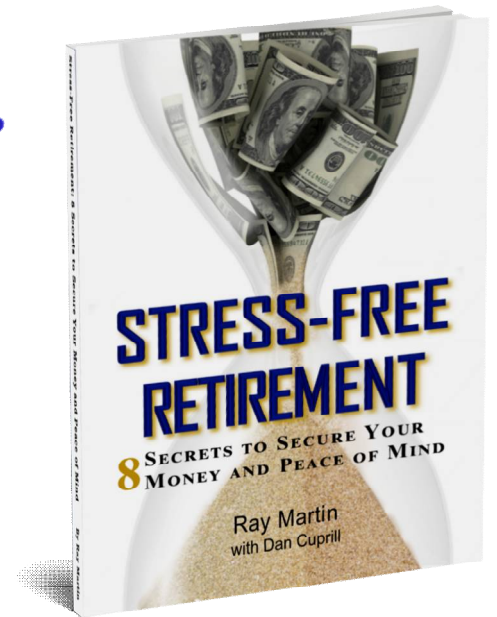
BEFORE you make any financial move, call with your "Here's what I'm thinking about doing..." as opposed to the dreaded, "Guess what I just did..." announcement! We offer a one-hour Complimentary Consultation.

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
© 2010-2025. All rights reserved.

FREE BOOK! ⇒

Get This Book FREE BY MAIL!

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)

HURRY! HURRY! HURRY! LIMITED # AVAILABLE!

FREE Book Reply Coupon

To get the book, "**Stress-Free Retirement: 8 Secrets to Secure Your Money and Peace of Mind**" free by mail, simply provide the information on this form by email, fax or regular mail. There is zero cost to you and absolutely NO obligation to buy anything. (And we will never, ever share your contact information. Period!)

Name _____ Date of birth _____

Spouse _____ Date of birth _____

Mailing Address _____

City _____ State _____ Zip _____

Phone (_____) _____ Email address _____

Email to ray@raymartinadvisors.com (the form itself or the information requested in the body of your email.)

Mail to Martin Wealth Management, 4000 Barranca Pkwy, Suite 250, Irvine, CA 92604

Return by Fax to (949) 266-9508

If you have questions, please call Ray Martin at (800) 464-4941.