



# Ray's Retire Right Report

## Retire Right — Retire Smart!

Raymond T. Martin, Retirement Coach and Medicare Planning

August 2025

Happy August! Summer is in full swing and the days are long and warm! Here is your monthly dose of funnies and trivia to make you smile!

## ZANY HOLIDAYS!

August is

**"World Mutt-i-Greets Rescues Month"**

August 10<sup>th</sup> - 14<sup>th</sup> is

**"Weird Contests Week"**

And August 7<sup>th</sup> is

**"Particularly Preposterous Packaging Day"**

## Elephant Exercise

Anchorage, Alaska had just one elephant in a zoo, Maggie, and she was kept inside most of the time because of the cold weather. She was gaining weight and the lack of exercise was not good for her health. Zoo officials came up with a good idea to get her moving. They commissioned an Idaho company that makes conveyor belts to build the world's largest treadmill, 22' long and very sturdy. Apparently, you can lead an elephant to a treadmill but not make her exercise. Maggie's handlers could not coax her to put more than three legs on the machine, no matter what treats were offered (even peanuts!) She was moved to a zoo in Northern California where she gained robust health and the companionship of fellow elephants. And the treadmill? It was given to the four-time winner of Iditarod sled race, Martin Buser. It is the perfect size to train an entire team of sled dogs at once!

## TRIVIA TEASER

How did the *blimp* get its name?

(See the Answer Area.)

## MEDICARE MATTERS

**Custodial care** includes the kind of activities that most people do for themselves, like using eye drops, bathing, dressing, eating, toileting, and housekeeping. It is typically provided by caregivers who are not licensed medical professionals. The need for care can arise due to age, disability, or an illness that affects an individual's ability to perform activities of daily life on their own. And it can be provided at home, in nursing homes or assisted living facilities, and adult day care centers. Medicare does not pay for custodial care if that is the only care you need.

Medicare does cover nursing skilled care, which involves medically necessary services provided by licensed nurses or therapists. As a Medicare beneficiary you may receive up to 100 days of skilled nursing care per "benefit period." That term is unique to Medicare; it begins when you are admitted to a hospital or skilled nursing facility as an inpatient and ends after you haven't received inpatient care for 60 consecutive days. You can have many "benefit periods" in a calendar year.

Generally, families cover the need for custodial care with family caregivers, long-term care insurance or Medicaid assistance. A homeowner can take out a reverse mortgage. Some Medicare Advantage plans offer meal delivery, rides to appointments, or other services which help with custodial care. That's why it's so important to carefully select the Medicare plan. If you need help navigating your Medicare maze of options and understanding what is and is not covered, call me. That's what I do!

## Order in the Court

**Q:** "What device do you have in your laboratory to test alcohol content?"

**A:** "A dual column gas chromatography, Hewlett Packard 5710A with flame analyzation detectors."

**Q:** "Can you get that with mag wheels?"

**A:** "Only on the floor models."

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**Q:** "Do you recall examining a person by the name of Rodney Edgington?"

**A:** "Yes."

**Q:** "Do you recall approximately the time that you examined the body of Mr. Edgington?"

**A:** "It was in the evening. The autopsy started at about 8:30 p.m."

**Q:** "And Mr. Edgington was dead at that time, is that correct?"

**A:** "No, you dumb a\*\*. He was sitting on the table wondering why I was doing an autopsy!"

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**Q:** "Can you describe the individual?"

**A:** "He was about medium height and had a beard."

**Q:** "Was this a male or a female?"

**A:** "Unless the circus was in town, I'm going with male."



## Singles Ad

**"Single black female** seeks male companionship. Ethnicity not important. I'm a very good looking girl who **LOVES** to play. I love long walks in the woods, riding in your pickup truck, hunting, camping and fishing trips, cozy winter nights lying by the fire. Candlelight dinners will have me eating out of your hand. When you get home from work, I'll be at the front door wearing only what nature gave me. Call (404) 555-1212 and ask for Daisy." (Over 1,500 men found themselves talking to the Atlanta Humane Society about an 8-week-old black Labrador retriever.)

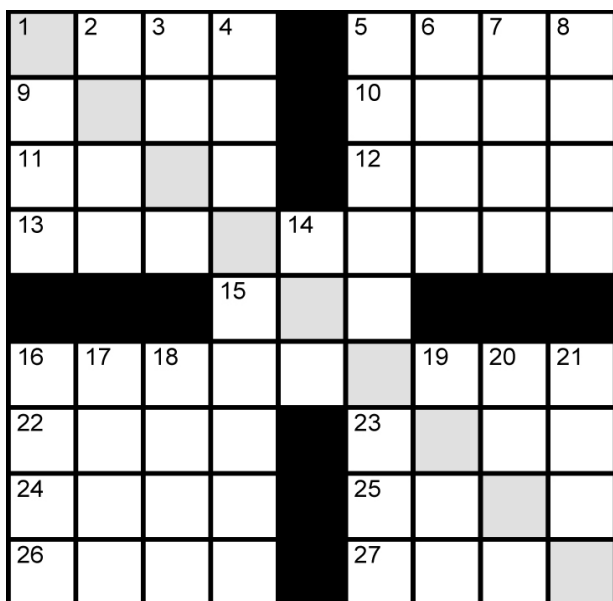
## QUOTE OF THE MONTH

"Common sense is wisdom with its sleeves rolled up."

Kyle Farnsworth

## Bet You Didn't Know

The reason we fly a flag at half-mast when an official dies dates back to the early days of sailing ships. People who were mourning a death wore sack cloth and ashes; slackened rigging on a ship was its way of doing the same. Lowering a flag down the mast was the only part of that tradition that has survived.



### Across

1. Locker room supply
5. Facts and figures
9. Hydrox alternative
10. Land of leprechauns
11. City in central China
12. Give a darn
13. Pommel
15. Sundial number
16. Self puller-upper
22. Not pro
23. Dandy
24. Chorus member
25. \_\_\_ reflection
26. Capital of Rhone
27. Incline

### Customary Way

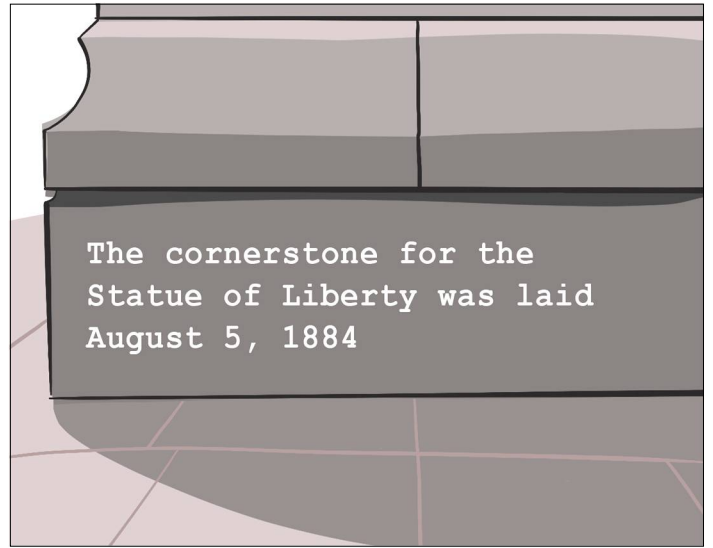
#### Down

1. Fling
2. "Tosca" tune
3. Its symbol is Pb
4. Out of \_\_\_ (in poor shape)
5. Misleading
6. Kuwaiti, e.g.
7. Novice
8. Again
14. Sue Grafton's "\_\_\_ for Lawless"
16. Canaanite deity
17. Nothing but
18. "Beetle Bailey" dog
19. Ready for picking
20. Wild ox
21. Ivy League team

(See the Answer Area.)

# RANDOM FACT FILE

- On August 27, 2003 at 5:51a.m. EST, Mars passed within 34,646,488 miles of earth, the closest in 73,000 years.
- The most flowers sold in one day in U.S. history was the day after Elvis Presley died. (8/17/77)
- None of the passengers of the Mayflower had middle names because it wasn't yet a custom.
- Sigmund Freud charged the equivalent of \$8.10 an hour for his therapy sessions.
- Washington, D.C., has more psychiatrist per capita than any other city in the country.
- A misodotakleidist is someone who hates practicing the piano.
- The first thing Thomas Edison filmed with his movie camera was a person sneezing.
- Dr. Pepper, Coca-Cola and Hires Root Beer were all invented in 1886.
- Coconut shells can absorb more impact than most crash helmets.
- Your fingernails are made from the same substance as a bird's beak.
- One in every five potatoes grown in the U.S. end up as French fries.
- 90% of Canadians live within 100 miles of the U.S. border.
- The original Guinness Brewery in Dublin, Ireland, has a 6,000-year lease.



The cornerstone for the Statue of Liberty was laid August 5, 1884

# Funny Bone

"I'm always getting run over by the same bike.  
Same day, same place, moth after month.  
It's a vicious cycle.

## The Answer Area

Trivia Teaser: There were two categories of dirigibles: A - rigid and B - limp.

A	T	A	D	C	L	I	P	A	E	N	N
N	I	R	E	C	L	I	E	N	O	A	
E	R	A	D	L	I	S	R	I	P	E	
W	O	B	E	L	I	S	F	U	L		
C	O	N	D	I	T	I	O	N			
L	E	A	D				O	T	T	O	
A	R	I	A				B	O	N	A	L
T	O	S	S								

## Staff Directory

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

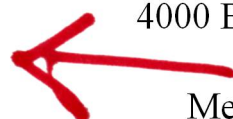
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## Links & Lines

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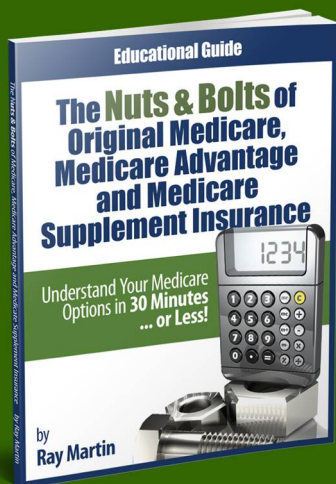
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## Here's your next issue of *Ray's Retire Right Report*



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!

Tiffany P., Joe M., Sonja W., Kelly J., Brad C., Nakia L., Trevor R.  
Kevin B., Maureen M., Susan W., Liz P., and Nancy D.

## 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)

# Help Yourself, Help Others by Thinking Outside the Box

Here's a riddle. Can you solve it?

Let's say that you are driving on a cold, rainy night. It is one of the most miserable nights of the year. As you slow down to round a corner you see three people at a bus stop standing in the rain. (For the purpose of this riddle, you are single.)

To your surprise, one of them is a long-lost friend of yours that saved your life years ago. Another is a little old lady. It is obvious that if you do not get her out of the weather, she will die. The third person is the person of your dreams; the one person you were meant to spend the rest of your life with.

You have only room for one person in the car. Which person would you pick up?

This riddle is sometimes used in job interview situations to determine the way people make decisions. How will they deal with situations that are both difficult and stressful? There is no good answer here. Someone is going to get hurt by your decision. Who you choose to hurt tells a lot about you. Compose your answer then read on.

This very riddle was asked of seven candidates, all competing for the position of police chief for a large city. Six of them made the difficult choice and explained their rationale. However, one candidate distinguished himself from the others. His answer?



*"I would get out of the car and hug my long-lost friend, hand him my keys and ask him to drive the elderly lady to the hospital to receive care. And I would stand in the rain to wait for the bus with my future soul mate to begin our life together."*

A clever riddle and a good answer, no? What can it teach us?

First is that we need to think outside the box. The question implied that you could only help one person, but by thinking creatively, you could actually provide for four people. That makes for a 400% improvement of the outcome than traditional thinking!

Look for solutions that are win-win for everyone -- outside those normally suggested.

Second is that when it comes to friends, family and our need to help our fellow human beings, it can sometimes be difficult to choose. We want to help everyone but if we do not think

creatively that is not always possible.

Is there always a win-win solution? No, but if we look carefully, we may go a long way toward that end. How can we help ourselves, our family and society, all in one swoop?

Here's an example from my own financial practice.

My clients, Gene and Barbara, had been working with me for a couple of years and had never referred a friend to me before. No particular reason, they just hadn't thought to.

However, when Gene and Barbara were out with James and Marg, the subject of grandchildren came up. Gene and Barbara shared the fact that 85% of grandchildren were accidentally being disinherited. After a "lively" conversation between James and Gene, it was decided that Gene would prove James was disinheriting his grandkids.

Gene called me that Monday and I provided proof for him to share with James.

James and Marg then called me that day to schedule a quick review of their affairs (at no cost.) They were lucky. The problems I found (listed below) were caught before it caused serious problems for them and their family.

James and Marg had been to an attorney six months ago (who is an excellent attorney) to put all

their affairs in order. With all the things that have occurred in the world with the weather, terrorism and cases like Terri Shiavo, they wanted to make sure all their ducks were in a row. Kudos to them! Too many people wait till it's too late.

When they came to see me, they were sure everything was in order. In a way, they were betting their lives and the lives of their children on it. James and Marg were startled by what was missed. Here's what I found:

- They had a Medical Power of Attorney, but it was missing the most important part...the part the attorney doesn't help you with.
- They had set up their beneficiaries in a way that accidentally disinherited their grandchildren, a mistake their former broker made, not their attorney. (86% of all grandparents do this.)

- Their General Power of Attorney was missing a clause that made it nearly worthless in the case of a long-term care stay. Their attorney had just used the standard form Power of Attorney that works great as long as long-term care is not an issue. (Over 30% of those that I have looked at are missing this clause.)

Why did they even bother having me take a second look when just six months earlier they had done all their planning with their attorney? Because they were referred to me by my clients, Gene and Barbara (names changed to protect the innocent).

Those major errors were just three of the twelve things that we helped them correct. All of which they thought their broker of nine years and a recent attorney consultation had taken care of.

Why did Gene and Barbara refer James and Marg to me? Because

they care. They stepped outside the box and offered help to their friends and, in turn, helped their friends' family as well.

Folks, if a financial issue comes up in conversation, please remember that I would be as happy to help your friends as I am to help you. I do reward referrals, but your greatest reward is knowing you are helping someone you care about.

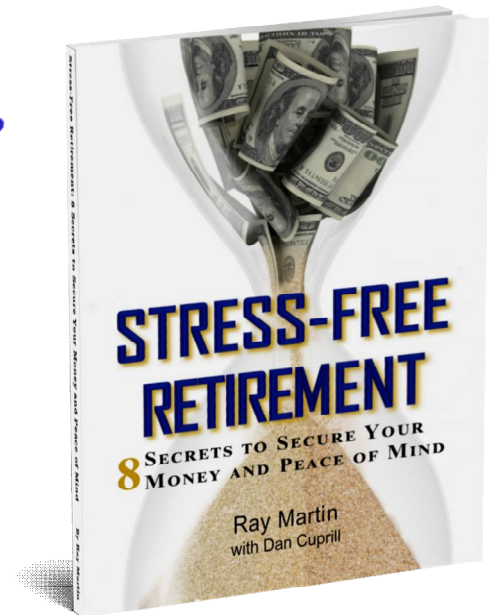
**BEFORE** you make any financial move, call with your "Here's what I'm thinking about doing..." as opposed to the dreaded, "Guess what I just did..." announcement! We offer a one-hour Complimentary Consultation.

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Ray Martin is an Investor Coach and Investment Advisor Representative for Martin Wealth Management, LLC  
• **Schedule a phone appointment at [www.SpeakWithRay.com](http://www.SpeakWithRay.com)**  
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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:



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- 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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Spouse \_\_\_\_\_ Date of birth \_\_\_\_\_

Mailing Address \_\_\_\_\_

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Phone ( \_\_\_\_\_ ) \_\_\_\_\_ Email address \_\_\_\_\_

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

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