



Ray's Retire Right Report

Retire Right — Retire Smart!

Raymond T. Martin, Retirement Coach and Medicare Planning

September 2025

Happy September! Autumn officially begins on September 22nd, which also marks the midpoint between the most and least sunlight hours.

ZANY HOLIDAYS!

September is

"International Strategic Thinking Month"

September 6th – 12th is

"National Waffle Week"

And September 10th is

"Swap Ideas Day"

Boardwalk Babies

Coney Island's boardwalk was a thriving resort which featured human oddities such as tattooed ladies, sword swallowers, fire eaters . . . and babies! Dr. Martin Couney invented the incubator for premature infants, but it was rejected by the medical establishment. For 40+ years starting in 1896 he paid for his work by displaying the tiny babies and charging 25 cents to see the show. The parents didn't have to pay for the care and thousands of children survived who would not have otherwise. Lucille Horn was born in 1920 at just two pounds. She lived in the exhibit and was cared for by Dr. Couney for six months. Years later, she returned to the exhibit as a visitor. The doctor was there so she introduced herself. A man was standing nearby looking at his baby. The doc said to him, *"Look at this young lady. She's one of our babies and that's how your baby's going to grow up."*

TRIVIA TEASER

What is a geoduck?

(See the Answer Area.)

MEDICARE MATTERS

A **Medicare Supplement** (also called a Medsup or a Medigap plan) is a private insurance policy that fills in the gaps of Medicare Parts A and B. While Original Medicare's benefits are quite comprehensive, they still have significant holes that could result in huge medical bills. This is especially true because it is offered to people most likely to need expensive treatment – seniors and the disabled. There are two ways to financially cover those gaps (besides paying medical expenses out of pocket):

1. Leave original Medicare Parts A and B to join Medicare Part C, called Medicare Advantage
2. Stay in original Medicare and supplement the coverage with private insurance.

Generally, you will retain maximum freedom of choice for providers and treatment by staying in Original Medicare and buying supplemental insurance (plus a prescription drug plan.)

Typically, Medicare Advantage premiums are less, which can be an important consideration. You should start thinking about these choices many months before your 65th birthday (and at the annual open enrollment each fall). There are many supplement options and numerous companies offering them. There are also several Medicare Advantage plans to choose from. And importantly, there is a deadline to sign up and a major penalty for missing it! If you would like help navigating the Medicare maze of options, whether you are new to Medicare or already enrolled, please call for a no-obligation consultation. I am happy to help!

This Month in History

On September 16, 1620 the Mayflower departed England for America. Did you know that . . .

- There were 102 passengers and a small crew. Most were ordinary people looking for a better life. Only 40 were “separatists” seeking religious freedom.
- They ate salted meat and fish, cheese, dry biscuits, dried peas, beans and fruits washed down with beer, the only drink. (No water for bathing either!)
- The crew didn’t get along with the Pilgrims and called those who got seasick “flib-gabbety puke stockings.”
- There were 34 children on the voyage and one boy born at sea. He was named Oceanus.
- Already residing in the New World was a Pawtuxet Indian named Samoset who spoke English. He helped the colonist with farming and other tribes.
- Mary Allerton Cushman was the last surviving passenger. She was 3 years old during the crossing and passed away 80 years later.
- Although half of [the](#) passengers died the first winter, approximately 35 million Americans claim lineage to the surviving colonists.

September

Amazing Coincidences

Nicholas Stephen Waddle was born at 9:09 am on the ninth day of the ninth month of 1999. But that’s not all. He was due on September 15th but because of complications a cesarean section was scheduled for the 9th to be safe. The delivery was set for 8:00 am but because of some other emergency, his birth was delayed until 9:09. And the final coincidence was he weighed in at 9 pounds, 9 ounces. The mother couldn’t believe it. Doctors and nurses at Beloit Memorial Hospital were astounded as the nines stacked up for this baby boy. I’d say nine is his lucky number!

Bet You Didn't Know

There is enough water in Lake Superior to cover the entire landmass of North and South American in one foot of liquid.

QUOTE OF THE MONTH

"With money in your pocket, you are wise, you are handsome, and you sing well too."

Yiddish proverb

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

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

- It takes 4 times the distance to stop a car traveling at 60 mph as one going 30.
- The Amazon River is visible from space.
- Albert Einstein once used a \$1,500 check from the Rockefeller Foundation as a bookmark – then lost the book.
- Women have wider peripheral vision than men.
- In 1970 Dave Kunste began his walk around the world. It took 4 years, 3 months and 16 days.
- The only contemporary words that end in *gry* are *angry* and *hungry*.
- If you hit a diamond hard enough with a hammer, it will shatter.
- In some parts of Africa, ostriches are used to herd sheep.
- Alaska has more outhouses than any other state.
- The San Blas Indian women of Panama consider giant noses a mark of beauty so they paint black lines down the center to make them appear longer.
- Ringo Starr was born during a Word War II air raid.
- Most hummingbirds weigh less than a penny.
- It takes about 3 ½ hours for sound waves to travel from San Francisco to New York.
- The 9 most-used words in the English language are: and, be, it, of, the, will, I, have, you.



Funny Bone

Good punctuation is the difference between a sentence that's well written and a sentence that's, well, written.

The Answer Area

Trivia Teaser: A large type of clam

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

Staff Directory

Lori Verst	Mohan Martin
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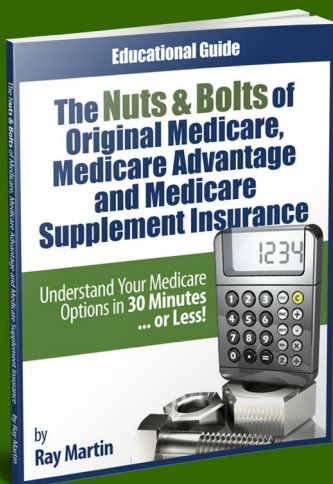
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Here's your next issue of *Ray's Retire Right Report*



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!

Cynthia B., Maurine S., Terri R., Ann S., Helen V., Eileen D., Jim K.,
Amy B., Craig I., Cynthia S., Julie H., Frank G., Erin S., Leda A.
Kim B., Abel T., Marci W., Dave L., Tom B., and Adrian K.

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

A Downside of Claiming Your Social Security Early

In the early stages of planning for retirement, most people recognize the value of waiting until their “full retirement age” to claim their Social Security benefits. This age, defined by Social Security, falls between age 65 and 67 (depending upon when you were born). Once you’ve reached your full retirement age, you can claim your full scheduled benefits.

On the other hand, you do have the opportunity to file for benefits as early as age 62. Your benefits will be permanently reduced by as much as 25 percent. But for some people, this becomes necessary despite their previous plans. Perhaps poor health forces an early retirement, or they need additional income for some other reason.

Whatever the reason, you might consider making this move at some point. But before you do, there is something important you should know about claiming Social Security early. If you continue to earn income through work, part of your monthly checks could be withheld, essentially resulting in lower benefits than you had expected.



This withholding is subject to a certain limit, which can sometimes increase as the Social Security Administration adjusts it. Currently, one dollar of your benefits can be withheld for every two dollars that you earn over \$16,920 annually. If you earn less than this limit, your benefits won’t be affected.

It’s important to remember that this withholding rule only applies to those who have filed for benefits earlier than their full retirement age. Once you reach full retirement age, your benefits won’t be withheld, no matter how much money you make. Social Security will also recalculate your benefits at this point, to credit you for amounts previously withheld. So, you aren’t losing the money forever, but it could be an unpleasant surprise for those who claim benefits while continuing to work.

We will continue to keep you informed of any issues that might impact your plans. Meanwhile, stay in touch with us so that we can help you tailor a plan to meet your individual needs for income in retirement.

Need Help Optimizing Your Benefits?

In the realm of financial planning, optimizing Social Security benefits stands out as a crucial aspect that can significantly impact your overall retirement strategy. Our mission here is to help clients through the intricacies of the Social Security system. By understanding the various claiming strategies, you can make informed decisions that maximize your benefits and ensure financial security in your golden years.

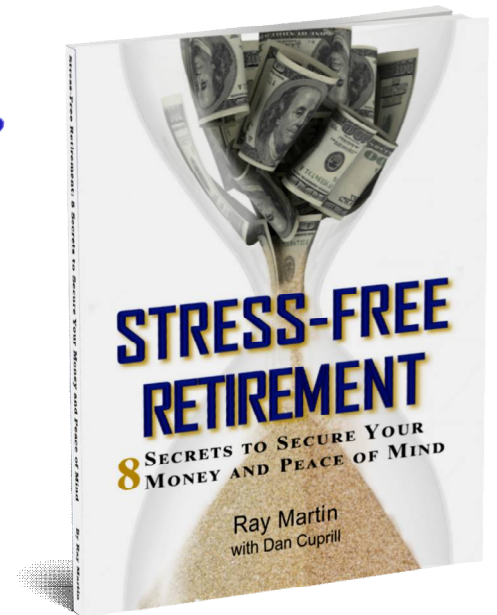
BEFORE you make any financial move, call with your “Here’s what I’m thinking about doing...” as opposed to the dreaded, “Guess what I just did...” announcement! We offer a one-hour Complimentary Consultation.

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 © 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!

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