



Ray's Retire Right Report

Retire Right — Retire Smart!

Raymond T. Martin, Retirement Coach and Medicare Planning

December 2025

Happy Holidays! No matter what your faith and which holiday you observe, I hope yours is filled with family and friends, health and happiness!

ZANY HOLIDAYS!

December is

"Safe Toys and Gifts Month"

December 25th – 31st is

"It's about Time Week"

And December 31st is

"No Interruptions Day"

Monkey Maid

In 2007, at the Little Rock Zoo, a zookeeper accidentally left a door open. Judy, a 120-pound chimpanzee, escaped from her enclosure. The workers were shocked at what Judy chose to do with her new-found freedom. Her first action was to go to the bathroom in the staff area, grab a scrub brush and clean the toilet. Primate keeper, Ann Rademacher said, *"Her technique was good enough to make me think she must have done it before."* (The 37-year-old chimp was a house pet before the zoo acquired her in 1988.) Judy then wrung out a sponge and cleaned off the front of the refrigerator. Afterwards she rewarded herself with snacks in the kitchen - juice, soft drinks and cinnamon-raisin bread. It took a couple of tries to catch her, but her domestic activities ended when she ate sedative-laced strawberry

TRIVIA TEASER

What famous figure was carved on the prow of the first ship carrying Dutch settlers to America?

(See the Answer Area.)

MEDICARE MATTERS

The **Annual Disenrollment Period** (ADP) is when you can disenroll from a Medicare Advantage plan to rejoin Original Medicare. You have two basic choices in Medicare to take care of your hospitalization, doctor visits and laboratory tests – Medicare Advantage plans (also called Medicare Part C) and original Medicare (comprised of Medicare Parts A and B). To fill in the holes and gaps of Original Medicare, it is often coupled with Medigap Medicare supplement plans. Most Medicare Advantage plans (but not all) are health maintenance organizations (HMOs). What if you opted for one that isn't working for you? Are you stuck? No. January 1st to March 31st is when you can migrate back to Original Medicare. If you elect to switch between those dates, you will go back to having Original Medicare Parts A and B. Your coverage will begin on the first day of the following month. If you make this change you will also have the option of adding drug coverage. The change back to Original Medicare is no guarantee that you will qualify for Medigap Medicare supplemental insurance. You will have to apply and be accepted by the insurance carrier and may be turned down. During the Annual Disenrollment Period you may NOT switch:

- Original Medicare for a Medicare Advantage Plan
- From one Medicare Advantage Plan to another
- From Medicare prescription drug plan to another.

Those types of changes can only be made during the Medicare Open Enrollment period, October 15th to December 7th. Confused about your Medicare choices? Call my office for help. That's what I do!

Fun Gum Facts

- On December 28, 1869, patent #98,304 was filed by Thomas Adams for chewing gum.
- Americans consume about \$4 billion dollars of gum a year.
- The most likely gum chewer is a college-educated woman in her early 30s.
- Ancient Greeks chewed the resin of the mastic tree from which we get our word *masticate*, to chew.
- In 1879, Beeman's was the first company to add a beneficial ingredient, Pepsin, a digestive aid.
- To blow bigger bubbles, use gum that has lost its sweetness because sugar doesn't stretch well.
- The record for the largest bubble was 23 inches.
- People have chewed gum for thousand of years. The world's oldest piece of gum found is 9,000 years old.

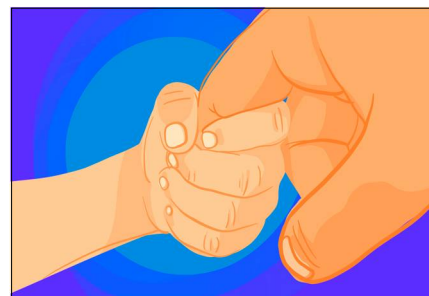
QUOTE OF THE MONTH

*"Keep your face always toward the sunshine
and shadows will fall behind you."*

Walt Whitman

Dear God (Kids' Real Letters)

- *"Could you write more stories? We have already read all the ones you have and begun again."*
- *"I wrote you before, do you remember? Well I did what I promised. But you did not send me the horse yet. What about it?"*
- *"My name is Robert. I want a baby brother. My mother said to ask my father. My father said to ask you. Do you think you can do it? Good luck."*
- *"Thank you for giving me my dad and mother and dog and fish. Thank you for giving us the nice world to live in. And eyes to see it and what we eat and brains to think. Thank you for everything."*



Bet You Didn't Know

On December 1971, Led Zeppelin released the song "Misty Mountain Hop" which referred to the gloomy mountain range that Bilbo Baggins and company must cross in J.R.R. Tolkien's book The Hobbit.

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| | | 6 | | | 7 | | 2 | |
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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

- Myrrh is a resin from the dindin tree.
- The highest temperature ever recorded at the South Pole was 8 degrees Fahrenheit
- The only still-growing glacier in the world is Perito Moreno in Argentina.
- The busiest time of the year for plastic surgeons is Christmas.
- The average iceberg weighs 20 million tons.
- The term "gossip column" was coined by Mark Twain in 1893.
- The word *walrus* comes from Dutch and means "horse whale."
- In 1789 there were 840 men in the U.S. Army.
- NASA invented the "Dust-Buster."
- Mary Stuart became Queen of Scotland when she was only six days old.
- Dolphins that live in the Amazon River are pink.
- Johnny Carson once sold vacuum cleaners and Ed McMahon sold kitchen utensils door to door.
- In Italian, there are more than 400 words for "macaroni."
- About a third of all ethnic restaurants in the U.S. are Chinese.
- Fake Christmas trees have outsold real ones every year since 1991.
- Donald Duck's middle name is Fauntleroy.



Funny Bone

Q: How is the alphabet different on Christmas.

A: On Christmas there is noel.

The Answer Area

Trivia Teaser: *Sinterklass* –
a predecessor of Saint Nicholas
(or Santa Claus).

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

Staff Directory

| | |
|----------------|--------------------|
| Lori Verst | Mohan Martin |
| Craig Kennedy | Joe Chow |
| Dave Hart | Joseph Martin |
| Keith McCarthy | Matt Leone |
| Elliott Martin | Jocelyn Signoretti |

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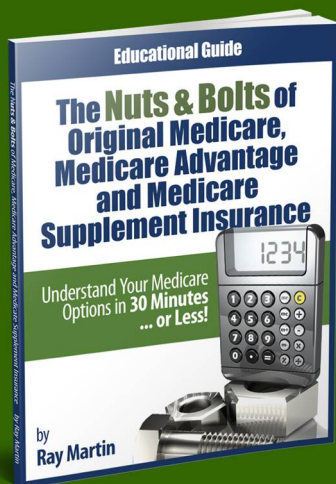
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Ray Martin specializes
in Personal Finance,
Investor Coaching,
Medicare Planning
and is the author of ...



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!

Smith C., Marsha O., Harley D., Sara C., Tobye L., Timothy E., Mary L. Patrick F., Steve C., Anne Marie E., Kimmy M., Patricia B., Carol C., Tony M. Karen M., Abe T., Kim B., Lynn M., Calvin P., Joanna H., Leslie M., Jane S. Camilla M., Caitlin H., Christina M., Deborah J., Richard J., Stephanie S. Linda W., Shawnty F., Danny F., Thomas H., Chris H., Cameron C., Teresa J. Jean C., Joanne Z., Laura K., Jenn T., Kimmie M., Laura H., Elaine J., Kaycee J. Patricia C., Tal F., Amber O., Elaine F., Renee O., Joseph D., and Kelly F.

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

Wholesome Tales of Human Kindness

There's a cafe in Japan called, "The Restaurant of Mistaken Orders". They employ servers who have dementia. Because of the staff's memory problems, you never know what you'll get.

A mother in Oregon with an extreme case of hyperlactation syndrome (over supply of breast milk) has donated more than 609 gallons of breast milk. She sends half her surplus to the milk bank and half to local families free of charge.

"I heard my mom asking our neighbor for some salt. We had salt at home, so I asked her why she was asking. She told me, 'They don't have much money, and they sometimes ask us for things. So, I asked for something small that wouldn't burden them. I want them to feel as if we needed them too. That way it will be much easier for them to ask us for anything they need.'"

A Chinese farmer who quit school in 3rd grade spent 16 years teaching himself law to sue a chemical company for polluting his village. Wang Enlin couldn't afford to buy all the law books, so he studied at a local bookstore. He paid the store in bags of corn to let him sit and read. He copied all the information by hand and learned what he could with the help of a dictionary. He won the case in 2017.

Dolly Parton has a program that will mail your child a free age- appropriate book once a month from birth to age 5. No obligation. No catch. She just wants to make sure every child has books.

"OMG, my 94-year-old grandpa just called me for the first time on FaceTime tonight. We talked for a bit and said goodbye. He thought he hung up but he didn't. I stayed on the line for a bit and could hear him in the room laughing, 'Ohooooooo, that was so much fun!'"

A group of women called "The 9 Nanas" kept a secret that not even their husbands knew. For 30 years they met at 4am and anonymously paid bills and bought clothes for people in need. Each care package came with a homemade pound cake and a note that read, "Somebody loves you."

A guy named Dale Schroeder grew up poor in Iowa, never married and had no children. He worked as a carpenter at the same company for 67 years and owned only two pairs of jeans. He used his life savings to send 33 students to college.

The crew of "Return of the Jedi" mocked the character design of Admiral Ackbar deeming it "too ugly." Director Richard Marquand refused to alter it saying, *"I think it's good to tell kids that good people aren't necessarily good-looking people and bad people aren't necessarily ugly people."*

A Middle school in Dallas organized a "Breakfast with Dads" event then realized some students lacked father figures. The school posted on Facebook asking for 50 volunteers. The next morning, 600 men showed up to help out.

After a woman in Eindhoven, Netherlands was taken to the hospital with hypoglycemia, two paramedics stayed behind to cook dinner for the five kids who were still in the house. They also did the dishes.

In 1959, Volvo invented the 3-point seatbelt, then gave the license free to other car manufacturers to use.

"My mum died when I was 11. Recently I was contacted by someone on Facebook who interviewed her for her dissertation. She had found the tape recording. So, this weekend I've heard her voice for the first time in more than 25 years!"

Nicholas Bostic, a 25-year-old pizza delivery driver from Lafayette, Indiana, heroically entered a burning house to rescue four children. After being informed that another child was still inside, he re-entered the house, located the six-year-old girl and bravely escaped by jumping out of a window.

Gabe Sonnier was a janitor at Port Barre Elementary School in Louisiana. In 1985, the school's principal encouraged him to pursue a teaching career. At the age of 39, Sonnier returned to college while continuing to work full time as a janitor. He eventually earned his teaching degree and later a master's degree. By 2013, Sonnier had become principal of the same school.

"My papa lost my gran in February after being married 50 years. It's broke my heart how lonely he's been since. Today he came to me all pleased with himself telling me he'd found a group of men widowers that meet up each month to do woodwork and they're letting him join!"

In 2012, Lenovo CEO Yang Yuanqing received a \$3 million bonus for the company's extremely healthy financials. Instead of adding it to his wealth, he

distributed the money among 10,000 low-level employees including production-line workers, receptionists, and assistants, who received an average of \$314 each (almost a month's pay for them). He did it again in 2013.

After being scolded by a woman who felt that his shoes were too expensive for kids, Shaq gave up a \$40 million deal with Reebok and signed one with Walmart. He then brought in designers from Reebok so that his Walmart shoes would look costlier than the \$20 price. Over 400 million pairs were sold.

In 2019, Edgar McGregor started cleaning up Eaton Canyon hiking trail in Southern California. He collected trash daily accumulating an estimated 15,000 pounds. After 589 consecutive days, he declared the park finally clean.

When Misha Rohozhyn, a non-verbal 19-year-old with Down Syndrome, had to flee Mariupol, Ukraine, with his mother, she kept his spirits up by telling him they were traveling to meet WWE star John Cena. When Cena read about it, he immediately flew to Amsterdam to meet the young fan.

"My neighbors are too low income to afford a Wi-Fi connection and too proud to use mine. So, I renamed my Free Council Wi-Fi and told them I read about it and what the password was. My neighbor is now halfway through an online college qualification and I'm so proud of her!"

A 95-year-old woman who loved playing Tetris on her Game Boy was distraught when her device broke and no replacement as was available and it couldn't be repaired as parts were discontinued. In a touching turn of events, her grandson wrote to Nintendo, explaining the situation. Moved by the story, Nintendo search their warehouses to find a new Game Boy to surprise her with. They wished her "many more years of happiness." This gesture allowed her to enjoy her favorite game until she passed away at the age of 99.

Tim Sweeney, the creator of Fortnite and CEO of Epic Games, owns about 56,000 acres of land in North Carolina. He has been purchasing this land since 2008 for conservation purposes, aiming to protect natural areas and preserve biodiversity.

NASA developed FINDER, a device capable of detecting heartbeats and breathing through 30 feet of rubble or 20 feet of concrete. It was first used in the 2015 Nepal earthquakes, where it helped save hundreds of lives.

Peter Tabichi, a science teacher in rural Kenya donated most of his salary to help poorer students. In 2019 he was crowned the world's best teacher, beating out 10,000 nominations from 19 countries and awarded a \$1 million prize.

A group of high school students in Sicily invented a vending machine that turns trash into phone cases. The machine grinds plastic bottles into pellets which are melted down to be used by a 3D printer. It creates a variety of phone cases and encourages students to recycle more.

Window cleaners from a Memphis cleaning company dress up as superheroes while cleaning the windows of the children's hospital.

"This is a text from my dad a few years ago. 'Natalie, I have kept a voicemail from you for over two years. All you did was call me to tell me you loved me. I usually listen to it about 20 times a week. This morning, while listening to it I received a phone call and accidentally deleted your voicemail. I am heartbroken and want it back on my phone. Please call me and leave me another 'I just wanted to say I love you' message.' I did call and leave him another message after I stopped crying."

Billy Joel never sells tickets to the front rows to his concerts. Aside from wanting to beat the scalpers, he got tired of all the bored, rich people staring up at him. So now he sends his road crew out to bring down the fans from the worst seats so there would be "people in the front row that are really happy to be there. Real fans" he said.

"Syndrome K" was a fake disease made up by Italian doctors to save Jews who had fled to their hospital seeking protection from the Nazis. They were quarantined. The Nazis believed it was a deadly, disfiguring and highly contagious illness so stayed away.

A millionaire announced he would bury his Bentley for his afterlife. After lots of negative reaction, he revealed it was a publicity stunt about organ donations. "People bury things that are much more valuable than cars and nobody seems to care."

This collection of uplifting tales was brought to you by Ray Martin, an Investor Coach and Investment Advisor Representative for Martin Wealth Management, LLC.

Schedule a phone appointment at
www.SpeakWithRay.com, call (800) 464-4941
or email Ray@WeRetireSmart.com