



Ray's Retire Right Report

Retire Right — Retire Smart!

Raymond T. Martin, Retirement Coach and Medicare Planning

January 2026

Happy New Year! I hope your holidays were happy. Let's begin this fresh year with the end in mind; what are you hoping to say about 2026?

ZANY HOLIDAYS!

January is

"National Soup Month"

January 24th – 30th is

"Clean Out Your Inbox Week"

And January 22nd is

"Answer Your Cat's Questions Day"

Mayoral Madness

In 1967 at Picoaza, a little coastal town of 4,100 in Ecuador, was holding an election for a new mayor. Few citizens were interested in the proceedings. They were fed up with the establishment and protested their political choices. At the same time a foot powder company ran an advertising campaign with the slogan, *"Vote for any candidate, but if you want well-being and hygiene, vote for Pulvapies."* On the eve of voting, they distributed a flyer around the town which said, *"For Mayor: Honorable Pulvapies"*. The result? So many people voted for the foot powder's brand name as a write-in candidate on their ballot that it was elected as mayor of the town. The defeated candidates were furious, but the foot powder sold better than ever! The Pulvapies foot powder was notated in the Guinness world record as the "most votes for a pharmaceutical product in a political campaign."

TRIVIA TEASER

Which top rock group named themselves after a song by blues singer, Muddy Waters?
(See the Answer Area.)

MEDICARE MATTERS

January 1st Reset:

Medicare Deductibles and Your Budget

As the new year begins, many Medicare beneficiaries notice something unexpected: higher out-of-pocket costs for medical care or prescriptions. While this can be frustrating, it's often due to an important annual reset that happens on January 1—Medicare deductibles start over.

Medicare Part B, which covers outpatient services such as doctor visits, lab work, and preventive screenings, has an annual deductible that must be met before Medicare begins paying its share. Similarly, most Medicare Part D prescription drug plans have a deductible that resets at the beginning of the year. Until those deductibles are met, you may pay more for services or medications than you did at the end of the previous year.

This reset does not mean your coverage has changed or worsened. It simply reflects how Medicare plans are designed to work on a calendar-year basis. Once your deductible is satisfied, your plan's cost-sharing resumes as outlined in your coverage, often resulting in lower out-of-pocket costs for the remainder of the year. Being aware of this January reset can help you plan ahead and avoid unnecessary surprises. Budgeting for slightly higher costs early in the year and reviewing your coverage annually can go a long way toward reducing stress and staying financially prepared. If you ever have questions about how your deductible works or what to expect in the new year, reaching out for guidance can help ensure you're making informed and confident decisions about your Medicare coverage.

America in 1906

- Sugar cost four cents a pound. Coffee was fifteen cents a pound. Eggs were fourteen cents a dozen.
- A three-minute call from Denver to New York City cost eleven dollars.
- The average wage in the U.S. was 22 cents per hour.
- An accountant earned \$2000 per year, a dentist \$2,500, a veterinarian between \$1,500 and \$4,000, and a mechanical engineer about \$5,000 per year.
- More than 95% of all births in the U.S. took place at home.
- Crossword puzzles, canned beer and ice tea hadn't been invented yet.
- There was no Mother's Day or Father's Day.
- 20% of U.S. adults couldn't read or write.
- Only 6 percent of all Americans had graduated from high school.
- The population of Las Vegas, NV was only 30.
- Alabama, Mississippi, Iowa, and Tennessee were each more heavily populated than California.



Happy Anniversary!

- 1886: First gasoline powered car (by Karl Benz)
- 1896: The escalator
- 1906: Planter's Peanuts
- 1916: Lincoln Logs building toy
- 1926: Hostess cakes
- 1936: Screw-cap bottle
- 1946: Microwave oven
- 1956: Video cassette recorder
- 1966: Quaker Instant Oats
- 1976: Apple computer
- 1986: The modern disposable camera (by Fuji)

Happy New Year!

On New Year's Eve in Denmark, it's a tradition to throw plates at the front door of family and friends. That's how they welcome good fortune for the year.

QUOTE OF THE MONTH

*"Formal Education will make you a living.
Self-education will make you a fortune."*

Jim Rohn

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

All that Jazz

ALTO	CHORUS	MODULATION
BALLAD	CODA	OUTSIDE
BARITONE	COOL	RHYTHM
BASS	DOUBLE TIME	RIFF
BEAT	DRUM	SCALE
BEBOP	FUSION	SCAT
BLOW	GLISSANDO	SOLO
BLUES	GROOVE	STYLE
BOOGIE	HORN	SWING
BREAK	JAM	TEMPO
CADENZA	JUMP	TRILL
CHOPS	LATIN	TUNE
CHORD	METER	VAMP

(See the Answer Area.)

RANDOM FACT FILE

- In Kentucky, it's illegal to marry your wife's grandmother.
- A queen honeybee can lay 1,500 eggs a day.
- A camel can drink 25 gallons of water in half an hour.
- It would take 7 billion particles of fog to fill a teaspoon.
- About 75% of Americans under age 35 say they sometimes eat pizza for breakfast.
- There are at least 10 towns named Hollywood in the United States.
- Lemons contain more sugar than strawberries.
- Termites eat wood twice as fast when listening to heavy metal music.
- You can burn more calories while sleeping than watching TV.
- If you suffer from arachibutyrophobia, you are afraid of having peanut butter stuck to the roof of your mouth.
- Pigs can catch swine flu from humans.
- Camel-hair brushes used for watercolor painting are actually made from squirrel hair.
- In Switzerland, it's against the law to slam your car door.
- The Atlantic Ocean is saltier than the Pacific Ocean.
- The bones of a pigeon weight less than its feathers.
- Nearly 50% of all bank robberies take place on Friday.
- Before 1863, mail service in the U.S. was free.

"We will open the book. Its pages are blank. We are going to put words on them ourselves. The book is called opportunity and its first chapter is New Year's Day."

- Edith Lovejoy Pierce



Funny Bone

Usually I wake up feeling like a million bucks. This morning however, I woke up feeling like insufficient funds.

The Answer Area

Trivia Teaser: The Rolling Stones

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

Staff Directory

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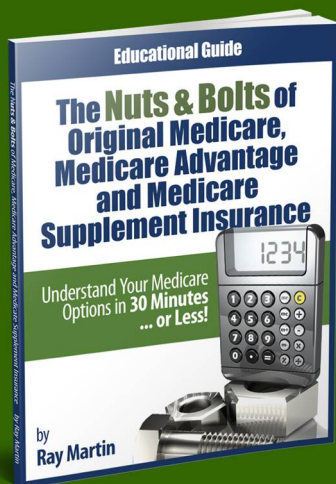
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Here's your next issue of *Ray's Retire Right Report*



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!

Angela R., Leda A., Shelly F., James F., Julie L., Kenneth D.
Laurie K., Barry A., Emily H., Kelly J., Lisa F., Molly F., Mark R.
Richard H., Tapan K., Angela D., Helen V., Joe M., and Sarah 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

Estate Planning: It's Not Just for the Wealthy

Estate planning is a crucial aspect of financial management that often gets misunderstood as something only the wealthy need to consider. In reality, estate planning is essential for everyone, regardless of their financial status or age. It involves making decisions about the distribution of your assets, the care of your loved ones, and ensuring your wishes are carried out if you become incapacitated or pass away. In this blog, we will delve into the reasons why estate planning is important for everyone, and why it's a proactive and responsible step towards securing your future and that of your loved ones.

Protecting Your Loved Ones:

One of the primary reasons why estate planning is vital for everyone is that it protects your loved ones. By creating a comprehensive estate plan, you can ensure that your assets are distributed according to your wishes and that your family members are provided for after you're gone. Without a proper plan in place, state laws will dictate how your assets are divided, which may not align with your intentions.

Avoiding Probate

Estate planning allows you to avoid the probate process, which can be time-consuming, expensive, and public. A well-crafted estate plan, such as setting up a living trust, enables your assets to pass directly to your beneficiaries without going through probate, ensuring a more seamless transfer of wealth.

Nominating Guardians for Minors

If you have minor children, estate planning allows you to designate guardians who will care for them in the event of your untimely passing. This ensures that your children are placed under the care of individuals you trust and who share your values.

Ensuring Healthcare Decisions are Respected

Estate planning includes creating advance healthcare directives, such as a living will and healthcare power of attorney. These documents express your medical treatment preferences and designate a trusted person to make healthcare decisions on your behalf if you're unable to do so. By having these documents in place, you can

have peace of mind knowing your healthcare wishes will be respected.

Incapacity Planning

Estate planning isn't just about what happens after you pass away; it also addresses potential incapacitation during your lifetime. Establishing a durable power of attorney allows you to appoint someone to manage your financial affairs if you become incapacitated, avoiding the need for a court-appointed conservatorship.

Managing and Protecting Assets

Regardless of the size of your estate, estate planning can help manage and protect your assets. By working with financial advisors and estate planning professionals, you can explore strategies to reduce taxes, minimize potential liabilities, and ensure your assets are appropriately distributed.

Philanthropic Goals and Charitable Giving

Estate planning offers you the opportunity to leave a lasting legacy by supporting charitable causes that are meaningful to you. By including charitable giving in your estate plan, you can

support organizations and make a positive impact on society.

Minimizing Family Conflicts

A well-structured estate plan can minimize potential conflicts among family members and loved ones. By clearly outlining your wishes and intentions, you reduce the likelihood of disagreements and ensure a smoother transition of your assets.

Estate planning is a critical aspect of financial responsibility that benefits everyone, regardless of their wealth or age. It allows you to protect your loved ones, ensure your assets are distributed according to your wishes, and make informed decisions about healthcare and financial matters. By taking the proactive step of creating an estate plan, you can have peace of mind, knowing that you have taken care of your family's future and preserved your legacy. Work with qualified professionals to create a customized estate plan that aligns with your unique circumstances and ensures your wishes are carried out as intended. Remember, estate planning is not just for the wealthy; it's for everyone who cares about their loved ones and wants to plan for a secure and well-protected future.

How Martin Wealth Management Can Help

As you embark on the exciting journey of retirement planning, don't overlook the critical element that ensures your legacy endures – expert estate planning. Our seasoned financial advisors here at Martin Wealth Management specialize in guiding you through the intricacies of estate planning, seamlessly integrating it into your retirement strategy. Beyond mere financial management, we empower you to leave a lasting impact, creating a legacy that transcends generations.

Imagine a retirement where your hard-earned assets are strategically preserved, ensuring a seamless transfer of wealth to your heirs and loved ones. Estate planning isn't just about minimizing taxes; it's a meticulous process that demands personalized attention to your unique circumstances and aspirations. Our advisors work closely with you to develop a comprehensive plan that safeguards your estate, facilitates smooth wealth transfer, and supports your philanthropic goals.

Why leave the destiny of your legacy to chance? By partnering with us, you gain access to a team of experts committed to optimizing your

estate planning within the context of your retirement goals. Whether it's establishing trusts, minimizing tax implications, or ensuring your wishes are carried out through a robust estate plan, we provide the expertise you need for a secure and impactful retirement. Secure your tomorrow and leave a legacy that resonates with purpose – because your financial future deserves the meticulous care of seasoned financial advisors.

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 © 2026. All rights reserved.