



# Ray's Retire Right Report

## Retire Right — Retire Smart!

Raymond T. Martin, Retirement Coach and Medicare Planning

February 2026

Happy February! This month we celebrate Valentine's Day and Chinese New Year. Find interesting tidbits about both of those in this issue.

## ZANY HOLIDAYS!

February is  
**"National Laugh-Friendly Month"**

February 21<sup>st</sup> – 27<sup>th</sup> is  
**"National Pancake Week"**

And February 14<sup>th</sup> is  
**"Ferris Wheel Day"**

## Love Letters Work!

It seemed like love at first sight when Ming-fu and Lee met at a party in Taiwan. They talked till 2:00am. They seriously dated for a while. After a year, Ming-fu asked Lee to marry him but she told him, *"I'm not ready to get married."*. They broke up but Ming-fu was undeterred. What could he do to win her hand in marriage? His solution was to every day write her a letter proclaiming his love. For nearly two years, 700 letters! Each letter was delivered by the same mailman who often commented to Lee, *"Another letter from your boyfriend."* Those love letters paid off in an unexpected way. The postman's daily visits blossomed into a romance. And when Lee finally felt ready to tie the knot, whom did she wed? The mailman who had faithfully delivered the 700 letters over two years!

## TRIVIA TEASER

How many miles of arteries, capillaries and veins are there in an average adult human body?

(See the Answer Area.)

## MEDICARE MATTERS

### When a Medical Group Leaves Your Plan

Receiving a notice that your medical group or doctors are no longer contracted with your Medicare Advantage HMO plan is something that should never be overlooked. These changes can directly impact where you receive care, how referrals are handled, and what you may pay out of pocket for services.

When a medical group ends its contract with an insurance company, it usually means your doctors are considered out of network. This can result in higher costs, denied services, or the need to change providers altogether. Many beneficiaries are unaware of these consequences until they schedule an appointment or receive a bill.

What's important to know is that certain situations may allow Medicare beneficiaries a limited opportunity to review their coverage and explore whether another plan may better meet their needs. These opportunities are time-sensitive and depend on individual circumstances, which is why acting promptly is critical. Waiting too long could mean fewer—or no options.

Understanding your current plan's provider network, confirming whether your doctors are affected, and reviewing how your care may change are essential steps. Medicare rules can be complex, and provider changes are not always clearly explained in notices or letters.

If you or any friends or family have received information about a provider contract ending, now is the time to ask questions. Speaking with a licensed Medicare professional can help you understand how this change affects you and whether any action is available. If you need to connect with us, email us at: [Service@WeRetireSmart.com](mailto:Service@WeRetireSmart.com)

## Real Country Song Titles

*I Changed Her Oil, She Changed My Life*  
*I Fell in A Pile of You and Got Love All Over Me*  
*I'm Just a Bug on The Windshield of Life*  
*If Love Were Oil, I'd Be a Quart Low*  
*Mama Get the Hammer*  
*(There's a Fly on Papa's Head)*  
*You Can't Roller Skate in a Buffalo Herd*  
*Don't Cry on My Shoulders*  
*'Cuz You're Rustin' My Spurs*  
*He's Been Drunk Since His Wife's Gone Punk*

## Protecting the Population?

The Aliso Viejo, CA city council was about to vote on a law banning the use in their city of foam containers made with “dihydrogen monoxide, an odorless, colorless chemical that can cause death if inhaled.” The problem, DHMO is also known as H<sub>2</sub>O or water. They had fallen prey to an internet spoof site.

## QUOTE OF THE MONTH

*"We cannot change the cards we are dealt,  
just how we play them."*

Randy Pausch

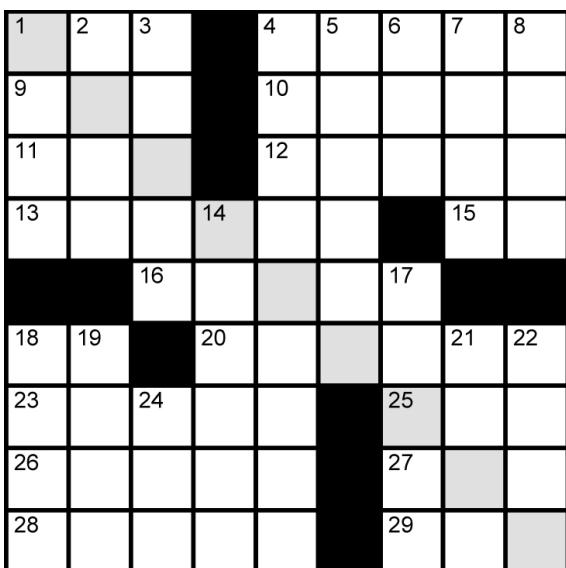
## Fabulous Fortunes

To celebrate Chinese New Year on February 17<sup>th</sup>, here are quirky fortune cookies messages:

- If a turtle doesn't have a shell, is it naked or homeless?
- Person who rests on laurels gets thorn in backside.
- Person who argues with idiot is taken for a fool.
- Look before you leap. Or wear a parachute.
- Okay to look at past and future. Just don't stare.
- Two days from now tomorrow will be yesterday.
- The fortune you seek is in another cookie.
- A smile is the passport into the hearts of others.
- What is KMS.? Keep Mouth Shut, the golden rule.
- It would be best to maintain a low profile for now.
- Dare to dream, hope, believe, seek, feel, find, and love.



### Chinese New Years



### Across

- 1. Chop (off)
- 4. String ties
- 9. Make public
- 10. Be crazy about
- 11. "Walking on Thin Ice" singer
- 12. Staircase post
- 13. Soundly defeats
- 15. "\_\_\_ thee I sing"
- 16. Performed, per Shakespeare
- 18. FM alternative
- 20. Emotional shock
- 23. Dried coconut meat
- 25. Zero
- 26. Recurring theme
- 27. Rink surface
- 28. Legislate
- 29. Observe

### Down

- 1. Neighbor of Cambodia
- 2. Sound on Old MacDonald's farm
- 3. Like a peacock
- 4. Check type
- 5. Black Sea port
- 6. Cattle call
- 7. Creme-filled cookie
- 8. Ego
- 14. Kind of acid
- 17. North African capital
- 18. Crowning point
- 19. Phobos, to Mars
- 21. "Of \_\_\_ and Men"
- 22. Away from the wind
- 24. "Harper Valley \_\_\_"

(See the Answer Area.)

# RANDOM FACT FILE

- 32% of women and 8% of men say they're better at doing the laundry than their spouse.
- The three things pregnant women dream about most during their first trimester are frogs, worms and potted plants.
- U.S. dimes have 118 grooves on their edge, quarters 119.
- The largest statue on Easter Island weighs more than 80 tons.
- If you're an average sleeper, you'll roll over 12 times in bed tonight.
- One-humped camels run faster than two-humped camels.
- About a third of the human race has perfect 20-20 vision.
- One in five U.S. potatoes ends up as a French fry.
- Bagpipes were invented in Iran and brought to Scotland by the Romans.
- In 1860, the charge to mail a letter using the Pony Express was \$5 per half ounce.
- The hardest substance in your body is the enamel in your teeth.
- Armadillos can catch malaria.
- Your big toes have only two bones each; the rest of your toes have three.
- The last animal in the dictionary is a zyzzyva, a tropical American weevil.
- Elvis owned \$60,000 worth of prescription sunglasses.
- A selenologist is someone who studies the moon.

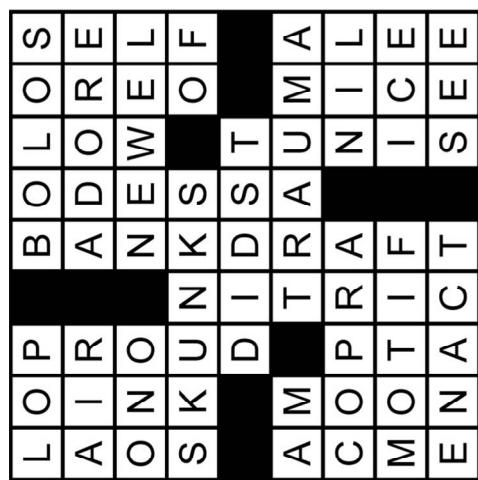


# Funny Bone

My doctor told me my sugar is too high. So I went home and moved it to a lower shelf.

## The Answer Area

Trivia Teaser: 62,000 miles



## Staff Directory

## Scan for Facebook Group



# 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](http://www.SpeakWithRay.com)**  
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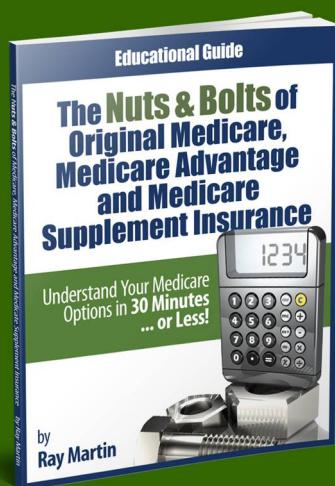


Here's your next issue of

## ***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!**

Shawn K., Helen V., Stephanie Y., Amanda G., Phyllis F.,  
Stephanie K., Sean C., Melanie T., Harry T., Michelle S.,  
Linda H., Julie F., Linda H., LeAnn D., and Carlos N.

## **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)

# When Should You Claim Your Social Security Benefits?

For many Americans, Social Security will make up a significant portion of their retirement income. That's why information and education are so critical as you make the decision on how and when to collect your benefits. In addition, once you begin to collect Social Security, it can be very difficult or even impossible to make any changes. Making the correct decision the first time is paramount. Here are some things to consider:

## Your Life Expectancy

Sometimes, a chronic illness forces people to retire earlier than they had planned. At this point, they might need their Social Security benefits, and they aren't concerned with waiting until later. Of course, one thing to keep in mind is that one day the spouse's survivor benefit could be reduced as well. It is important to discuss this situation with an experienced professional prior to deciding.

## Early or Delayed Retirement

Will you be retiring early? Will you be working past retirement age, even on a part time basis? Do you have income from a pension? These are just some of the questions you'll want to ask yourself before you make any Social Security decisions. Weighing your Social Security income along with income from a retirement plan or pension is a key piece of this puzzle.

## You Just Don't Need the Money

If you are fortunate enough to find yourself in a situation where you don't actually need the money from Social Security yet, even though you are eligible to collect it, it could be wise to postpone your benefits. However, it may also give you the ability to claim benefits and invest



those funds. Again, this is a conversation to have with an experienced advisement professional.

There is no ultimate right or wrong answer to the question *"When should I collect my Social Security?"* Everyone has a different

scenario and multiple factors to consider. In most cases, however, this is not a decision you want to make without being fully informed of your options. This is a service we provide to clients on a daily basis. If you are approaching retirement and have not yet begun to collect your Social Security benefits, give us a call. We can help you run the numbers for multiple scenarios and assist you in making one of the most important retirement decisions.

## 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. Here at Marting Wealth Management, it is our mission to see 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.

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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)**

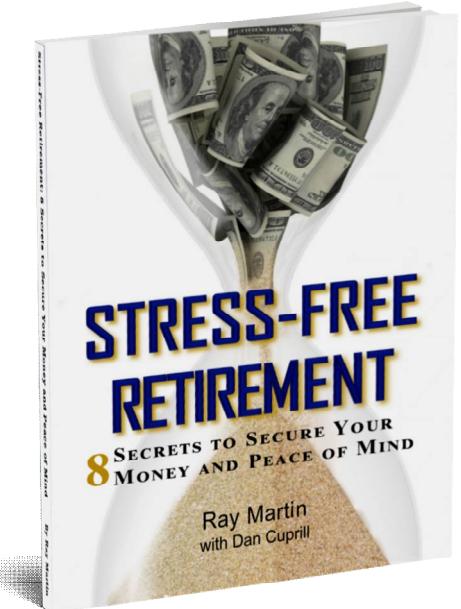
or call (800) 464-4941 or email [Ray@WeRetireSmart.com](mailto:Ray@WeRetireSmart.com)  
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# FREE BOOK! ➔

## 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 \_\_\_\_\_

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