



Ray's Retire Right Report

Retire Right – Retire Smart!

Raymond T. Martin, Retirement Coach and Medicare Planning

April 2026

Happy April! This month hosts Earth Day and Arbor Day. But did you know it is also the month to celebrate pecans and skill toys?

ZANY HOLIDAYS!

April is
"National Pecan Month"

April 9th – 17th is
"Yo-Yo and Skill Toys Week"

And April 3rd is
"Don't Go to Work Unless It's Fun Day"

She Won by a Comma

Andrea Cammelleri's understanding of comma usage got her out of a parking ticket. She was cited for having her pickup truck on a street overnight. The sign said that parking was banned for "any motor vehicle camper, trailer, farm implement and/or non-motorized vehicle." Her pickup truck did not fit the description, so she figured she was okay. The city of West Jefferson, Ohio disagreed and issued a ticket. She fought it on the grounds that a comma was needed between the words "motor vehicle" and "camper". The case lasted more than a year and was finally resolved at the court of appeals. The judge ruled that "'motor vehicle camper' has a clear definition that does not produce an absurd result'... The village should amend the ordinance and insert a comma." Hooray for punctuation!

TRIVIA TEASER

Who was the first sports great to have his number retired by his team?
(See the Answer Area.)

MEDICARE MATTERS

Are Your Medicare Premiums Tax Deductible?



Many retirees are surprised to learn that certain healthcare expenses—including some Medicare premiums—may qualify as tax-deductible medical expenses. Understanding how

these deductions work can help you better manage healthcare costs in retirement.

In many cases, premiums for Medicare Part B, Part D, and some Medicare Advantage plans may be included as qualified medical expenses when filing your taxes. However, these deductions typically apply only if you itemize deductions on your tax return and your total medical expenses exceed a certain percentage of your adjusted gross income.

For some retirees, especially those who are self-employed, Medicare premiums may also qualify for a self-employed health insurance deduction. This can allow certain individuals to deduct premiums without needing to itemize.

While these deductions can potentially provide tax savings, the rules can vary depending on your personal financial situation. That's why it's important to keep records of your healthcare expenses and consult with a qualified tax professional when preparing your return.

Taking the time to understand how healthcare costs and taxes work together can help retirees make more informed financial decisions and keep more of their retirement income working for them.

Nut Knowledge

In honor of April as “National Pecan Month,” here are some fun facts about that nut:

- It takes about 78 pecans for one pecan pie.
- Georgia has been the top pecan producing state in the in the U.S. since the late 1800s.
- The U.S. produces about 90% of the world’s pecans.
- The pecan tree is a variety of hickory.
- Typically, a pecan tree produces 25 – 45 pounds of nuts alternating years.
- More than 80% of pecans are sold already shelled.
- Astronauts took pecans to the moon on two Apollo space missions.
- Pecans are the only major nut tree native to the U.S.
- Pecan wood made the 1996 Olympic torch handles.
- Roasted pecan shells served as a coffee substitute during the Civil War and WWII.



A Toy’s Story

The yo-yo toy has been around for thousands of years. The earliest picture of a yo-yo is on a Greek vase from 440 B.C. In ancient Greece, terra cotta versions were ceremonially offered to certain gods when a boy came of age (other material were used for actual play.) In 1928, Pedro Flores, a Filipino immigrant to the U.S., introduced the design innovation that allowed a yo-yo to “sleep” (spin in place at the bottom of the string without returning to the hand). By 1929 he was producing 300,000 a day. His company was bought out by Duncan. In 1999 the Duncan yo-yo was inducted into the National Toy Hall of Fame.

Bet You Didn't Know

When Pablo Picasso was young and poor (1900 – 1904), he burned a significant number of his own paintings and sketches to keep warm in the winter in his Paris run-down studio which he shared with friends like poet and painter, Max Jacob.

QUOTE OF THE MONTH

"Stand up to your obstacles and do something about them. You will find that they haven't half the strength you think they have."

Norman Vincent Peale

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

Animal Search Words

ALLIGATOR	MANATEES
BOBCAT	MERGANSER
BUTTERFLIES	OTTER
CORMORANT	PANTHER
COYOTE	PELICAN
CRANES	PLOVER
DEER	SANDPIPER
EGRET	SKIMMERS
GECKO	SKINKS
GRAY FOX	SKUNKS
GREBES	STORK
GULLS	TERNS
HERON	TORTOISES
IBIS	TURTLES
MALLARD	

(See the Answer Area.)

RANDOM FACT FILE

- The U.S. military has designed an “indestructible” sandwich that can stay fresh for up to three years.
- Studies show that tips increase by 18% when a waitress draws a happy face on the check.
- 23% of all psychiatrists in the U.S. do business in the New York City metro area.
- A strand of spider web the width of a pencil could stop a Boeing 747 airplane in flight.
- Women get songs stuck in their heads longer than men do and are more likely to be irritated by them.
- Starfish can turn their stomachs inside out.
- There are more captive tigers in Texas than there are wild tigers in India.
- Southampton, Britain, banned residential barbed wire fence because burglars might injure themselves.
- Peanuts are an ingredient found in dynamite.
- A cornflake shaped like the state of Illinois sold on eBay for \$1,350.
- 52% of Americans said they’d rather spend a week in jail than be President of the United States.
- In Louisiana, it’s illegal to shoot a teller with a water pistol while committing a bank robbery.
- A *spizerinctum* is a person with great energy and vitality.



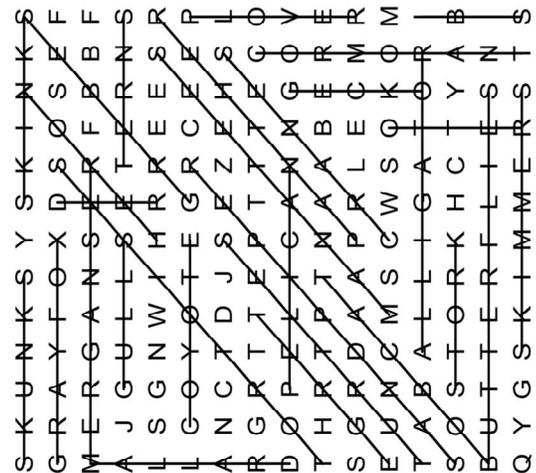
Do you have to be an early bird, to catch the worm?

Funny Bone

The fact that Head & Shoulders doesn't have a body wash called Knees & Toes disappoints me.

The Answer Area

Trivia Teaser: Lou Gehrig. The NY Yankees retired his #4 from play.



Staff Directory

- | | |
|----------------|--------------------|
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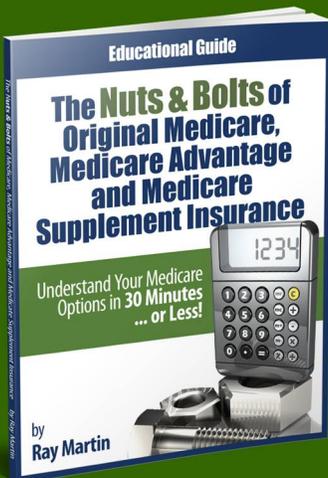
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Here's your next issue of
Ray's Retire Right Report



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!

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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

5 Life Stages That Impact Your Insurance Needs

Most people understand that having life insurance is part of a responsible financial plan, but they are not aware that their needs keep changing. If you have found a plan that meets your needs and gives you peace of mind, it is important to reevaluate your life insurance needs as they fluctuate during different life stages. Consider the following five:

1. Marriage

Getting married is a positive and exciting life event for any couple, but amidst all the party planning most couples do not stop to think how marriage could affect their life insurance needs. Getting married means that you are now working as one unit and your financial obligation now becomes a joint effort. Getting married does not directly affect your life insurance rates, but now that you have a spouse you can choose to purchase a policy together. Having a joint policy means that if one of you passes on, the surviving spouse is financially stable and they can maintain their current living standard. The surviving spouse is also in a position to use the death benefits to supplement retirement or a child's education down the road.

2. Becoming a Parent

Becoming a parent is an equally amazing and terrifying experience. One moment you are an independent adult and the next you have a child who entirely depends on you. It is vital for you and your spouse to review your life insurance policy because it is not just the two of you, but you have at least one financial dependent. It is time to think about how your family would cope financially if something happened to either you or your spouse and you couldn't work anymore.

When you have a kid, there are other factors that are important to consider such as the fact that kids can be expensive. Also, child-rearing expenses, other than the basic, tend to rise with age. You should also keep in mind that college education is expensive. As a parent, ask yourself whether your partner can handle these child-related expenses if you are suddenly not there.

3. Mortgage Protection

Your family home might be your most significant asset but also one of the most substantial financial responsibilities. For most families, mortgage repayments constitute their largest regular expense, and it is for this reason most people take life insurance policies. Life insurance can be an essential lifeline for the family when the primary earner in the family passes away.

4. Running a Business

If you run your own business, the chances are that you have made a substantial investment in it. If you have made an investment such as purchasing a new building, it could change the value of your business. If this happens, raise your life insurance so it covers business debts that your family might be liable for if you passed on. However, if you didn't have life insurance they might be forced to liquidate some assets to pay off the debt.

5. Divorce

If you and your spouse decide to divorce, it is crucial that you determine what happens to your life insurance policy. Divorce will raise two kinds of issues: beneficiary and coverage issues. If you didn't have children during your marriage, simply change the beneficiary to your adult children and adjust your coverage, so it reflects your newly single status.

Life insurance is not just a safety net; it's an integral component of a comprehensive financial plan. Picture a financial plan where your legacy is strategically leveraged to create lasting impact, whether it's providing for your family, funding a child's education, or leaving a charitable legacy. With our personalized approach, we analyze your unique financial situation to tailor life insurance solutions that align seamlessly with your goals and aspirations.

Beyond the typical scope of coverage, life insurance can be a dynamic tool, offering a unique blend of protection and growth potential – all carefully curated to maximize the benefits for you and your loved ones. Our dedicated team is committed to optimizing life insurance as a powerful tool in your retirement arsenal. By partnering with Martin Wealth Management, you gain access to a wealth of knowledge, strategic planning, and a roadmap to a financially secure and impactful retirement. Let us help you navigate the intricacies of life insurance and retirement planning, so you can enjoy the peace of mind that comes from knowing your legacy is in expert hands.

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.