



BOOK UPDATES - SOCIAL SECURITY AND YOU

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Over the past couple of months, hundreds of you have written to me because you've had trouble getting my book called "Social Security: Simple and Smart" from Amazon. And other times, the problem was that you wanted to get the 2024 edition of the book and you were sent a prior edition.

I won't bother sharing with you the tales of woe my publisher and I have had with Amazon trying to get this fixed. But the good news is the problem seems to be resolved. You can now order the book from the online merchandizing giant. And if you ask for the 2024 edition of "Social Security: Simple and Smart," you will be sent the 2024 edition. Yay!

And here is an interesting sidelight. The original cover of the book had a facsimile of a Social Security card. But where you'd normally find the Social Security number, this facsimile had the title of the book and my name. I thought it was clever and cute. Well, my former employers, the Social Security Administration, didn't. They sent a letter to my publisher telling us we could not have the image of a Social Security card on the cover. So we are in the process of designing a new cover.

That's an update on "Social Security: Simple and Smart." But I'm going to spend the rest of this column reminding you that I have another book. It's called "Social Security: 100 Myths and 100 Facts."

I think the best way to tell you about that book is to reprint here the introduction that you'll find at the very beginning of the book. It goes like this.

"Social Security touches the lives of every American. We all have a Social Security number. Most of us work at jobs in which Social Security taxes are taken out of our paychecks, while others have their own businesses and pay self-employment taxes into the Social Security system.

"Sixty-five million people are receiving monthly Social Security checks. They are getting either retirement or disability benefits, or they are the spouse or child of someone getting such benefits, or they are the widow, widower or child of a worker who has died.

"The trillion-dollar funding of the Social Security program makes up about one-fourth of the entire federal budget of the United States.

"So, a government program that is so huge and that affects every one of us is bound to be the focus of many rumors, misunderstandings, half-truths and outright lies.

"I have spent the last half-century debunking all those myths. And now, for the first time, I have compiled a list of the top 100 myths about Social Security into one easy-to-read and easy-to-understand guidebook.

"Those myths can be broadly divided into two categories. One I will call 'Political and Policy Myths.' These myths frequently have to do with how the Social Security program is financed.

"But I suspect most people reading this book will be more interested in the second broad category, which I will call 'Program and Practical Myths.' These are myths about the rules and regulations for each of the various kinds of Social Security benefits -- essentially, who is eligible for which benefits, when they are eligible and how they go about

getting those benefits."

So that was the introduction. And now, here is just a sampling of the politically oriented myths that I take on in the first part of the book.



- Social Security is going broke (Hint: the program has fiscal problems that are fixable and those reforms will keep the system from going belly up).
- Social Security is a Ponzi scheme.
- The government has stolen Social Security money and used it for other purposes.
- Illegal immigrants get Social Security benefits.
- The Social Security disability program is rife with fraud and abuse.

The second half of the book deals with program and policy myths and is further subdivided into sections clearing up myths about retirement benefits, spousal and widow's benefits, benefits for children, disability benefits and Supplemental Security Income payments. There is also a small section on Medicare myths -- although, as I always point out to my readers, I am a Social Security expert but not much of a Medicare expert.

Here is a sampling of the myths covered in the program and policy part of the book.

- My retirement benefit is based on my highest three years of earnings (or last five or highest 10 -- just pick your number).
- If I stop working, or work part-time, before I start my Social Security, I will be messing up my future Social Security check.
- There are secret or hidden rules about Social Security.
- I can take reduced benefits from my spouse and later switch to full benefits on my own record.
- I have to be married for 10 years before I can get benefits from my spouse's record.
- All disability claims are denied the first time around.
- Children can only get benefits from a deceased parent's Social Security record.

I recommend you read "Social Security: Simple and Smart" if

you are looking for a practical guide to how Social Security works, with important information about how and when to file for various kinds of Social Security benefits. And if you want tips for dealing with issues that crop up once your benefits start.

You should read "Social Security: 100 Myths and 100 Facts" if you are sick and tired of hearing and seeing all the Social Security mumbo-jumbo that's out there, mostly polluting the online world -- and if you'd just like to know the truth.

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