



## Take a Holiday from Fake Holidays

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I don't know about you, but I'm thinking how in the world did we end up with so many obscure holidays!? I like to celebrate as much as the next person, but I do not feel the need to pay homage to a common lawn weed on "Dandelion Day" (April 5th)! Pseudo-official holiday celebrations throughout the country have become increasingly popular, while often ridiculous in nature. By the time you are reading this, April will be over and so will "Don't Go to Work Unless it's Fun Day" (April 3rd) and "New Beers Eve" (April 6th). You probably also missed "No Housework Day" (April 7th), "That Sucks Day" (April 15th) and "Blah, Blah, Blah Day" (April 17th). The growing list makes me shake my head in bewilderment. These peculiar dates of "honor" have me worried. I am concerned that these bizarre holidays, like "Tell a Lie Day" (April 4th), will dilute those meaningful days of recognition such as Veterans Day, Martin Luther King Day or those months that bring awareness to worthwhile causes like Cancer Prevention, Domestic Violence or Autism, just to name a few. Because of this, I felt it worthwhile, for those who may have missed it, to bring attention to Social Security Awareness month, which was also celebrated in April. While the month may be over, this is a wonderful opportunity to increase public awareness and remind everyone how important and easy it is to check on your personal Social Security data.

We strongly recommend that our clients go online, if they have not already done so, and create their own my Social Security account at [SSA.gov/mysocialsecurity](http://SSA.gov/mysocialsecurity). The process is quick and allows you to:

- Get an estimate of future benefits
- Check your earnings history
- Apply for benefits

- Check your application status
- Set up or change direct deposit
- Get a proof of income letter
- Change your address
- Get a replacement 1099 or 1042

You do not have to be close to filing age to review this information or get an account. It is recommended that anyone 18 or over, with a valid email and U.S. mailing address, establish an account. Not only can you make certain that your earnings are posted properly, but you can ensure that your account is safe with your chosen username and password.

In light of Social Security Awareness month, it is also worth mentioning that Social Security has seen a recent spike in phishing scams. While the Social Security office may contact you via phone, it is typically as a follow up to an issue that you initiated. If you receive a call from someone claiming to be from the Social Security office and it was not as a follow up on a known issue, simply hang up! You should never provide personal information, such as your Social Security number or bank account in-

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formation, to anyone that you don't know. While the caller may threaten to have your benefits terminated, report that your account "has been suspended for suspicion of illegal activity," or state that your "assets will be frozen until you call them back," this is all part of the scam. These callers can be convincing and are trained to be bullies and to intimidate their "victims." Rest assured, they do NOT have the power to alter or suspend your benefits or freeze your assets. The benefit of having already established a my Social Security account is that you can easily go online and confirm that there have been no changes to your benefit. You can also contact Social Security at 1-800-772-1213 or report suspicious calls to the Office of the Inspector General

at 1-800-269-0271 or <https://oig.ssa.gov/report>.

Another focus of Social Security Awareness month is deciding when and how to take Social Security benefits. Many people decide to take their benefits early, because they are looking at the short-term windfalls rather than the long-term effects on their financial security. Many get so focused on not getting anything and losing out in the early years that they fail to realize the larger benefits that occur later in life. Having that safety net when you are 90 years old can be more important than having extra money for dining out in your early retirement years. Many retirees don't need the money early; they want it early. There are situations where it may make sense to take your Social Security early, such as if you are in poor health, unmarried, divorced or if you have no other assets to draw from. While the number of ways that you can file for your Social Security benefits may have decreased in recent years, there are still numerous strategies

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available to optimize your benefit. The team at Greenleaf Trust stands ready to assist you with those decisions, as we run thou-

sands of optimization scenarios on behalf of our clients to determine the approach that will maximize their lifetime wealth.

So while you may have missed “Lumpy Rug Day” (May 3rd) or “National Canned Orange Peel Day” (May 4th), I hope that your disappointment is short-lived. If you missed Social Security Awareness month in April, however, and you made it to the end of this article, then I have been successful in bringing awareness to you today. Hopefully, these newly invented holidays haven't discouraged you from the national awareness of the many worthwhile organizations or non-profits that could use the special attention. While many of us stand ready to honor those who have lost their lives while fighting for this great country on Memorial Day, I have to ask myself, who's celebrating “National Sea Monkey Day”? ☑