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Thomas R. Margenau writes a nationally syndicated newspaper column on Social Security issues for the Creators Syndicate, and he is the author of *Social Security–Simple and Smart: 10 Easy-to-Understand Factsheets That Will Answer All Your Questions About Social Security.* He retired in 2005 following a 32-year career with the Social Security Administration. While with SSA, Margenau held a variety of positions. He served as deputy press officer at the agency's headquarters in Baltimore, Maryland. He also served as director of the agency's public information office and was an advisor and speechwriter for the Commissioner of Social Security. Before moving to the agency's headquarters, he spent 12 years in field offices around the country. Margenau is a graduate of the University of Wisconsin.