## By Laurie Jones

## S. S. District Manager

Different people have different fears, and often Halloween seems to be a time to talk about them. Children may be afraid of monsters in the closet or creatures lurking beneath the bed. Teenagers may fear not fitting in with the popular crowd.

There's something else that needlessly frightens some people: doing business online with Social Security. But the good news is that those fears should be just as unwarranted as being afraid of children in costumes.

There are a number of things you can do online at www.socialsecurity.gov, and none of them should send so much as a shiver down your spine. Save yourself a trip to a Social Security office and transact your business from your home or office computer. There's no need to be afraid to go online because it's so easy to do business at www.socialsecurity.gov.

Here are just a few of Social Security's online services you can take advantage of with ease from the convenience of your home or office computer:

- Apply for retirement, disability, or Medicare benefits;
- Find out what benefits you might be eligible to receive;
- Apply for Extra Help with your Medicare prescription drug costs;
- Estimate your future benefits;
- Appeal an unfavorable decision on a disability claim;
- •Change your address; and
- Report employee wages.

For a complete list of our online services, visit www.socialsecurity.gov/onlineservices. You also can find forms, publications, answers to frequently asked questions, Social Security news, and much more at www.socialsecurity.gov.

You'll find our online services are frighteningly easy to use. Don't be afraid to visit www.socialsecurity.gov