

# State helps tobacco users with resolution to quit

The Kansas Department of Health and Environment can help people keep their resolutions to quit tobacco in 2012.

The state health department offers free cessation support and information online at [www.QuitNow.net/](http://www.QuitNow.net/) Kansas or toll-free at 1-800-QUIT-NOW (784-8669).

“Quitting tobacco use will improve your health and reduce your

risks of cancer, heart disease, respiratory diseases and stroke,” said Robert Moser, M.D., Health and Environment Secretary and State Health Officer. “For people with diabetes, quitting tobacco use will also reduce the risk for diabetes complications.”

When Kansans are ready to quit using tobacco, the Kansas Tobacco Quitline is ready to help. The Quit-

line is a service provided at no cost to Kansas participants. Enrollment is available 24 hours a day, seven days a week online or by phone. A counselor works with participants during e-mails, live chats or one-on-one phone calls to prepare for a quit date and create a plan to fight cravings and face other challenges. Follow-up e-mails, live chats or phone calls are arranged around par-

ticipants’ schedules. Studies have found using a tobacco Quitline can more than double a person’s chances of successfully quitting tobacco.

Another common New Year’s resolution is losing weight, and weight gain is often a concern for people quitting tobacco use. Planning ahead is key. Exercise can be an effective tool in quitting tobacco use. When the urge to use tobacco

hits, people should take a walk, go for a short run or participate in another physical activity they enjoy. Instead of replacing smoking or chewing tobacco with sweets or fatty food to fill the oral gratification, try chewing sugarless gum or snack on carrots, celery, other vegetables, air-popped popcorn, dried fruit or nuts.

The state Health Department

Tobacco Use Prevention Program manages the Kansas Tobacco Quitline and provides resources and technical assistance to community coalitions for development, enhancement and evaluation of state and local tobacco prevention initiatives. For additional information on the Kansas Tobacco Use Prevention Program visit [www.kdheks.gov/tobacco](http://www.kdheks.gov/tobacco).

# Social Security: Learn all about your retirement, file on-line

**By James Feyerherm**  
*Hays District Manager*

Social Security is as American as baseball and apple pie.

Not everyone likes apples or baseball games, but almost every American who reaches retirement age will receive Social Security retirement benefits. In fact, 96 percent of Americans are covered by Social Security.

If you’re ready to retire in the near future, this article is for you. We’d like to share with you a few important items about Social Security retirement benefits and how to apply for them.

When you work and pay Social Security taxes, you earn “credits” toward Social Se-

curity benefits. If you were born in 1929 or later, you need 40 credits (10 years of work) to qualify for retirement benefits.

To qualify for retirement benefits, 10 years is the minimum. However, the amount of your benefit is determined by how long you work and how much you earn. Higher lifetime earnings result in higher benefits. If there were some years when you did not work or had low earnings, your benefit amount may be lower than if you had worked steadily or earned more.

Your age when you retire makes a difference in your benefit amount. The full retirement age (the age at which full retirement benefits are payable) has been gradually rising from age 65 to age 67. You

can retire as early as age 62, but if benefits start before you reach your full retirement age, your monthly payment is reduced. Find out what your full retirement age is by referring to the convenient chart in our publication, Retirement Benefits, at [www.socialsecurity.gov/pubs/10035.html](http://www.socialsecurity.gov/pubs/10035.html). It’s in the second section.

Just as you can choose an early retirement and get a reduced payment, you can choose to keep working beyond your full retirement age to take advantage of a larger payment. Your benefit will increase automatically by a certain percentage from the time you reach your full retirement age until you start receiving your benefits or until you reach age 70.

The decision of when to retire is an individual one and depends on a number of personal factors. To help you weigh the factors, we suggest you read our online fact sheet, When To Start Receiving Retirement Benefits, available at [www.socialsecurity.gov/pubs/10147.html](http://www.socialsecurity.gov/pubs/10147.html).

You may want to consider your options by using our Retirement Estimator to get instant, personalized estimates of future benefits. You can plug in different retirement ages and scenarios to help you make a more informed retirement decision. Try it out at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator).

When you decide to retire, the easiest and most convenient way to do it is right from the comfort of your home or office

computer. Go to [www.socialsecurity.gov](http://www.socialsecurity.gov) where you can apply for retirement benefits in as little as 15 minutes. In most cases, there are no forms to sign or documents to send; once you submit your electronic application, that’s it!

In addition to using our award-winning website, you can call us toll-free at 1-800-772-1213 (TTY, 1-800-325-0778) or visit the Social Security office nearest you.

Either way you choose to apply, be sure to have your bank account information handy so we can set up your payments to be deposited directly into your account.

To learn more, please read our publication, Retirement Benefits, at [www.socialsecurity.gov/pubs/10035.html](http://www.socialsecurity.gov/pubs/10035.html).

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