January 15, 2024





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lisaglazer@bhhsNE.com

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On the cover: Thanks to Jeffrey Sells for capturing this early morning image taken across the fairway of the 10th hole, in front of hs unit on Quinnipiac Lane.), looking toward the 11th hole green.

The Villager welcomes photo submissions, which must be emailed as high-resolution jpeg images to Villager Editor Carol King at cking@oronoquevillage.com.

Villager article submissions should be emailed to cking@oronoquevillage.com as either text attachments or with text pasted into the body of an email. All Villager articles are edited to conform to the standards of The Associated Press Stylebook.



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## ANNOUNCEMENTS

## **DOLLCRAFTERS NEWS**

#### **By Merrilees Leemhuis**

The Oronoque Village Dollcrafters donated 246 dolls during 2023. (We also make crocheted balls for the boys and tiny hands.)

Thank you to the wonderful volunteers in the Village who donate their time for the various steps it takes to put our creations together.

And thank you to the Village organizations and individuals who have donated either money or materials for our cause.

#### During the year, we gave to the Bridgeport Hospital Foundation, Centers for Family Justice, Probus Club, Toys for Tots and a few special needs students in the Bridgeport area schools.



We meet in the NCB Library every Tuesday from 10-11 a.m.

Questions? Please call Merrilees at 203-378-8753.

#### ov

## **CHRISTMAS TREE COLLECTION**

Residents who would like to dispose of their Christmas trees can place them outside on Sunday evening, after 5 p.m., for curbside pickup by the Maintenance Department on Monday morning.

Trees should be free of all wrappings, lights and decorations. Artificial trees are not included in this pickup and may be disposed of during Oronoque Village Clean Up Day, which will take place in the spring.

Please remember that curbside pickup occurs every Monday. Residents may put bags out for pickup beginning Sunday evening.

Plastic bags will not be accepted as the use of plastic bags raises the cost of disposal.

Testo Farms in Milford welcomes donations of Christmas trees to feed the goats. The farm is located at 922 Wheelers Farms Road.

## STRATFORD PUBLIC SCHOOLS NEED MENTORS AND TUTORS

#### **By Cheryl Dwyer**

On Dec 7, Stratford's superintendent of schools, Dr. Uyi Osunde, along with Dr. David Chess and Mike Suntag, presented an informational session at NCB.

They explained how Stratford's public school system has dramatically changed over time and noted that teachers/students are in need of support from the community. Stratford Volunteer Corps, a nonprofit volunteer organization, has been formed to connect volunteers with students.

Please consider becoming a mentor or tutor to work with the students, one hour a week, in partnership with Stratford Public Schools.

If you are interested, please visit the website, www.StratfordVolunteerCorps.com, for more details.

Questions? Text David Chess at 203-521-4730 or email david.chess1@gmail.com.

## **OV SNAPSHOT**

Thanks to Barry Wells for submitting a photo of the Cornhole Group's pre-holiday gathering.

The group plays on Thursdays at 10 a.m. at SCB. All residents are invited to participate.

During the warmer months, the group moves outdoors to the bocce court at the North Clubhouse for weekly games.



## **ANNOUNCEMENTS**

#### STRATFORD TAX PAYMENT REMINDER

The second installments of tax bills and sewer bills have been sent to residents by the Town of Stratford. The last day to pay without interest Feb. 1, 2024.

There are several ways to make a payment:

Visit www.stratfordct.gov for online payment options.

Mail payments to: Tax Collector, Town of Stratford, PO Box 9722, Stratford, CT 06615-9122.

A dropbox inside of Town Hall is available to those paying by check, only. Include a copy of each tax bill being paid and place in a sealed envelope. The dropbox is located outside of the Tax Collector's Office. The dropbox will be open through Feb. 1.

In-person payments may be made 8 a.m. to 4 p.m., Monday through Friday, at the Tax Collector's Office, located at 2725 Main St. The Tax Collector's Office will also be open Saturday, Jan. 27, 9 a.m. to noon, to accept cash and check payments, only.

Additionally, payments may be made at M&T Bank locations as long as you have the original tax bill and do not owe back taxes.

#### **LWV MEETING ON JAN. 18**

The League of Women Voters (LWV) is a nonpartisan organization (of women and men) that encourages active participation in government.

Our next meeting at Oronoque will be Thursday, Jan. 18, at 4 p.m. at NCB.

Questions? Contact Marge Heffel, Oronoque resident and treasurer, LWVCT, at 203-913-5695 or mcheffel @gmail.com.

#### LIBRARY RECOGNIZES TERRY KELSO

Many thanks to Terry Kelso for her many years of volunteering in our library. Terry will be taking some necessary time for herself.

Our library is an asset that is enjoyed daily by many Villagers. If you have an hour or two a week to help in the library, we can always use more help. Please contact Judy Waldeyer at jwaldeyer@icloud.com or 203-260-2415.

### CHANGES TO CT BOTTLE BILL AND OTHER LAWS EFFECTIVE AS OF 2024

Beginning Monday, Jan. 1, Connecticut's 5-cents redemption on eligible bottles and cans increased to 10cents, though retailers can continue to sell bottles labeled with a 5-cent deposit that they procured prior to the deposit increase. Consumers can redeem those empties for 10 cents.

Connecticut is one of 10 states in the U.S. that are "bottle bill" states. Bottle bills, also known as container redemption programs, may have slightly different provisions in each state, but essentially they work by charging a small deposit on a container at the time of purchase which is then returned to the consumer when the empty bottle is returned. The bottle bill applies to the following beverages:

*Carbonated beverages*, such as beer or other malt beverages, hard seltzer, hard cider and mineral waters, soda water and similar carbonated soft drinks,

Noncarbonated beverages, such as any water (including flavored water), plant or nutritionally enhanced water, juice, juice drinks, tea, coffee, kombucha, plant-infused drinks, sports or energy drinks and any beverage that is identified as such through the use of letters, words or symbols on such beverage's product label.

For more information, visit https://portal.ct.gov/DEEP/ Reduce-Reuse-Recycle/Bottles/Connecticut-Bottle-Bill

Also effective is an act on Early Voting (PA 23-5): Specifically, for general elections, voters will be allowed a 14-day voting period, prior to Election Day. The agreed period for primaries is seven days, while special elections will have a four-day early voting period.

An act that requires each town to make annual contributions to the state's firefighters cancer relief account is now in effect. The contributions are used to provide wage replacement benefits to eligible paid and volunteer firefighters diagnosed with cancer. Beginning January 1, 2024, each town must generally contribute \$10 for each career or volunteer firefighter in its fire district or districts by Dec. 15 of each year. However, the act only requires towns to contribute funds for firefighters who meet certain work experience and other criteria.

To view a full list of legislative acts effective as of Jan. 1, 2024, please visit the Connecticut General Assembly website at https://www.cga.ct.gov/asp/content/aeauto.asp

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## FEATURE



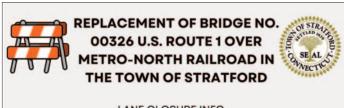
Left, Dorothy Tanski's homemade gingerbread pickleball court, complete with players and spectators. Right, Alice Parker, Russ Cingari, Bill Tanski, Sharon and Peter Geltner, Joan Campbell, Catherine Hogan, Jill Bachman, Steve Brieger, John Staley and Karen Hahn.

## PICKLEBALL CLUB HOLIDAY GATHERING

#### Story by Karen Hahn ~ Photos by Abbie Kanner

On Friday evening, Dec. 15, the Pickleball Club rocked the North Clubhouse with its annual holiday cocktail party. Over 100 members celebrated with hors d'oeuvres, good conversation and fantastic music for dancing. Known for their sociability, club members mingled with old friends and made new ones as they enjoyed the evening.

Our new club vice president, Gery Cuccaro, and her crew of volunteers put together a delicious array of food. Pretty table decorations added to the festive mood. Dorothy Tanski outdid herself this year with a gingerbread



#### LANE CLOSURE INFO

The Connecticut Department of Transportation is announcing that <u>Route 1 (Barnum Avenue Cutoff)</u> over the Metro North Railroad (Bridge No. 00326) <u>will be reduced from 2-lanes in</u> <u>each direction to 1-lane in each direction beginning on</u> <u>October 12, 2023.</u>

The purpose of this project is to replace Bridge No. 00326 carrying Route 1 (Barnum Avenue Cutoff) over the Metro-North Railroad. DOT Project No. 0138-0245 was awarded to ROTHA Contracting, Inc. at a cost of \$18,523,936.24 on May 10, 2023, and <u>is scheduled to be completed on September 28,</u> <u>2025</u>. This project is administered by the Bureau of Engineering and Construction, Office of Construction, District No. 3 in New Haven. pickleball court complete with players and spectators.

As president, Bill Tanski welcomed everyone and thanked the board and the volunteers for their dedicated efforts in making the party. He noted that in addition to her expertise in providing food for the party, Gery had purchased chafing dishes to be used at social events, thus eliminating the cost of renting them for club occasions.

Bill then announced that club members had responded generously to our two chosen charities for the season: the Center for Family Justice and the Bridgeport Rescue Mission. Donations in the amount of \$800 were raised and were being given equally to these two worthwhile groups.

Music for the occasion was provided by John Staley. With a little help from others, he created a playlist of Christmas music and a playlist of terrific dancing music. John had spent a number of hours before the event getting the excellent built-in sound system in the Clubhouse up and running.

Club members enjoyed listening and dancing, putting their pickleball court moves to good use on the dance floor. Another wonderful evening of conviviality!

## **REMINDERS FOR DOG OWNERS**

- Pets must be leashed when outside.
- Pets may not be left unattended when outside.
- Pet owners must maintain control of their pets.
- Pets are not permitted to cause an ongoing disturbance.
- Pet owners must not permit dogs to walk on plants when walking near units.
- Pet waste must be picked up.



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**The Harry and Jeanette Weinberg Campus** 4200 Park Avenue, Bridgeport, CT 06604 203-365-6400 mozaicsl.org For information about all Mozaic Senior Life services, please call **1-833-MSL-LINK** (675-5465)

## **MAINTENANCE MATTERS**

## **COLD WEATHER SAFETY TIPS**

#### By Ryan Hankey, Director of Maintenance

We urge you to protect your health and safety as frigid temperatures occur during the winter months. Please follow the cold-weather safety tips below:

#### Outdoors

• If you must go outside, make it as brief as possible. Dress warmly in windproof clothing and go indoors when you begin to feel cold. Wear several layers of loose-fitting clothing to trap body heat. Fasten buttons or zippers and tighten drawstrings securely. Don't forget gloves, mittens and a hat that covers the ears.

• Keep dry. Change wet clothing frequently to prevent a loss of body heat.

• If you are spending time outside, do not ignore shivering – it is a vital first sign that your body is losing heat and a signal to return indoors quickly.

• Older adults are especially susceptible to hypothermia and frostbite. People who have older relatives or neighbors should keep an eye on them during the cold winter months.

• If it's too cold for you, it's probably too cold for your pet, so keep your animals inside. If left outdoors, pets can freeze, become disoriented, lost, stolen or injured. In addition,

don't leave pets alone in a car during cold weather, as cars can act as refrigerators that hold in the cold and cause animals to freeze.

#### Indoors

Stay indoors and dress warmly.

• If you need to use an alternate heating source such as a fireplace or wood-burning stove, be sure to have adequate ventilation to the outside. Without enough fresh air, carbon monoxide fumes can build up in your home and cause sickness or even death. Keep children away from all heaters to avoid accidental burns. Never use a stove or fireplace unless it is properly installed and vented.

• Never use a natural gas or propane stove/oven or charcoal grill to heat your home.

• Space heaters account for 43 percent of home heating fires. Make sure your space heater is at least three feet away from materials that can easily catch fire such as furniture, bedding and curtains. Never leave an electric space heater unattended while it is operating. Make sure your heater is placed on a level surface where pets and children cannot reach it.

If you have at-risk friends, neighbors or relatives, check in on them periodically. Consider connecting with family and friends by telephone, e-mail, text messages, video chat and social media.

For additional winter-weather safety tips visit www.ready.gov, www.redcross.org and www.nfpa.org.

## **STRATFORD LIBRARY NAMES TOP BOOKS FOR 2023**

The Stratford Library has revealed the most popular and most circulated books for the past year.

The titles include:

- 1. "Lessons in Chemistry" by Bonnie Garmus
- 2. "Demon Copperhead" by Barbara Kingsolver
- 3. "Spare" by Harry, Duke of Sussex
- 4. "The Five-Star Weekend" by Elin Hilderbrand
- 5. "Someone Else's Shoes" by Jojo Moyes

- 6. "Hello Beautiful" by Ann Napolitano
- 7. "Remarkably Bright Creatures" by Shelby Van Pelt
- 8. "Mad Honey" by Jodi Picoult
- 9. "I Will Surprise My Friend" by Mo Willems
- 10. "Simply Lies" by David Baldacci
- 11. "The Covenant of Water" by Abraham Verghese
- 12. "Dog Man: Lord of the Fleas" by Dav Pilkey



## CALENDAR

Dates, times and locations of events are subject to change. To update a Calendar listing, please contact Chrissy Smith at csmith@oronoquevillage.com. For the latest on OV news & events, visit www.oronoquevillage.com

Bold-faced listings = OVCA / OVTD events / (C)=Closed event

#### **MONDAY, JANUARY 15**

- 10:30 a.m. Low-Impact Exercise (Bring Weights), NCB
- 1:00 p.m. Bridge Group, NCB (C)
- 3:00 p.m. OVCA Finance Committee, NCB
- 6:00 p.m. Drop-in Bridge, NCB

#### **TUESDAY, JANUARY 16**

- 9:00 a.m. Table Tennis, SCB
- 10:00 a.m. Dollcrafters, NCB
- 10:00 a.m. Zumba, NCB
- 2:00 p.m. Sketch Class, SCB
- 7:00 p.m. OVCA Board Meeting, NCB

#### WEDNESDAY, JANUARY 17

- 9:30 a.m. Line Dancing, beginners, NCB
- 10:00 a.m. Line Dancing, all levels, NCB
- 10:00 a.m. Sculpture Class, SCB, A/C Rm (C)
- 5:00 p.m. Sebastian's Poker, NCB
- 6:00 p.m. Castle Poker, SCB

#### **THURSDAY, JANUARY 18**

10:00 a.m. – Cornhole, SCB

- 10:00 a.m. Zumba, NCB
- 10:00 a.m. Village Quilters, NCB
- 10:30 a.m. Yoga, SCB
- 1:00 p.m. Informal Artists Group, A/C Rm, SCB
- 1:00 p.m. Bridge, NCB (C)
- 1:00 p.m. Ladies Mahjongg & Cards, NCB (C)
- 1:00 p.m. Tea, Talk & Crafts, SCB
- 4:00 p.m. League of Women Voters, NCB

- 6:00 p.m. Table Tennis, SCB
- 700 p.m. Bingo, SCB

#### FRIDAY, JANUARY 19

- 10:30 a.m. Low-Impact Exercise (Bring Weights), NCB
- 1:00 p.m. Bridge Group, NCB (C)

#### SATURDAY, JANUARY 20: No events scheduled

#### **SUNDAY, JANUARY 21**

• 3:00 p.m. – Arts Guild Film Fest, SCB (C)

#### MONDAY, JANUARY 22

- 10:30 a.m. Low-Impact Exercise (Bring Weights), NCB
- 1:00 p.m. Bridge Group, NCB (C)
- 1:00 p.m. Mahjong, SCB (C)
- 3:30 p.m. Bylaws Committee Meeting, NCB
- 6:00 p.m. Drop-in Bridge, NCB

#### **TUESDAY, JANUARY 23**

- 9:00 a.m. Table Tennis, SCB
- 10:00 a.m. Dollcrafters, NCB
- 10:00 a.m. Zumba, NCB
- 2:00 p.m. Writer's Group, SCB
- 2:00 p.m. Sketch Class, SCB
- 7:00 p.m. OVTD Board Meeting, NCB

#### WEDNESDAY, JANUARY 24

- 9:30 a.m. Line Dancing, beginners, NCB
- 10:00 a.m. Line Dancing, all levels, NCB
- 10:00 a.m. Current Events, SCB
- 10:00 a.m. Sculpture Class, SCB, A/C Rm (C)
- 5:00 p.m. Sebastian's Poker, NCB
- 5:00 p.m. District 2 Meeting, SCB
- 6:00 p.m. Castle Poker, SCB

### HUMOR

"Growing old is mandatory; growing up is optional." – Chili Davis "Life is a moderately good play with a badly written third act." – Truman Capote "Old age is like everything else. To make a success of it, you've got to start young." – Theodore Roosevelt "The secret of staying young is to live honestly, eat slowly and lie about your age." – Lucille Ball

## CALENDAR

#### THURSDAY, JANUARY 25

- 10:00 a.m. Cornhole, SCB
- 10:00 a.m. Zumba, NCB
- 10:30 a.m. Yoga, SCB
- 1:00 p.m. Informal Artists Group, A/C Rm, SCB
- 1:00 p.m. Tea, Talk & Crafts, SCB
- 6:00 p.m. Table Tennis, SCB
- 7:00 p.m. Ballroom Dance, NCB (C)
- •

#### FRIDAY, JANUARY 26

- 10:30 a.m. Low-Impact Exercise (Bring Weights), NCB
- 10:30 a.m. Ladies Bible Study, NCB
- 1:00 p.m. Bridge Group, NCB (C)
- 6:30 p.m. Karaoke & Dance Party, SCB

#### SATURDAY, JANUARY 27

• 2:00 p.m. – Private Party, SCB (C)

#### **SUNDAY, JANUARY 28**

• 3:00 p.m. – Arts Guild Film Festival, SCB (C)

#### **MONDAY, JANUARY 29**

- 10:30 a.m. Low-Impact Exercise (Bring Weights), NCB
- 1:00 p.m. Bridge Group, NCB (C)
- 6:00 p.m. Drop-in Bridge, NCB

#### **TUESDAY, JANUARY 30**

- 9:00 a.m. Table Tennis, SCB
- 9:00 a.m. Strategic Planning Committee, NCB
- 10:00 a.m. Dollcrafters, NCB
- 10:00 a.m. Zumba, NCB
- 2:00 p.m. Sketch Class, SCB
- 6:30 p.m. CPR Class, NCB

#### WEDNESDAY, JANUARY 31

- 9:30 a.m. Line Dancing, beginners, NCB
- 10:00 a.m. Line Dancing, all levels, NCB
- 10:00 a.m. Sculpture Class, SCB, A/C Rm (C)
- 5:00 p.m. Sebastian's Poker, NCB
- 6:00 p.m. Castle Poker, SCB

#### **THURSDAY, FEBRUARY 1**

- 10:00 a.m. Cornhole, SCB
- 10:00 a.m. Zumba, NCB
- 10:00 a.m. House Committee, NCB
- 10:30 a.m. Yoga, SCB
- 1:00 p.m. Informal Artists Group, A/C Rm, SCB
- 1:00 p.m. Bridge Group, NCB (C)
- 1:00 p.m. Tea, Talk & Crafts, SCB
- 6:00 p.m. Table Tennis, SCB
- 7:00 p.m. Ballroom Dance, NCB (C)

## **BULLS & BEARS CLUB SEEKS NEW MEMBERS**

#### **By Jonathan Towle**

As the president of Bulls & Bears, our Oronoque investment club, I would like to offer interested Village residents the opportunity to join us.

The club runs a portfolio of our own money that we invest in individual stocks that we chose at our monthly meetings. The club has been in existence since 1982, and meets on the first Monday of every month. We are limited to 20 members.

New members invest an initial \$300 in the portfolio, and the required subsequent investment

is \$40 a month, or the equivalent on a quarterly or yearly basis.

Our total portfolio with 14 members is currently about \$50,000. The club is structured to accommodate both novices and experienced investors.

Prospective members can attend a meeting or two as guests to get a feel for what the club is about. Our discussions cover a range of investing, economics, and political topics, and the our members present a variety of approaches to investing.

If this appeals to you, please contact me, Jonathan Towle, at 203-612-7082.

## ACTIVITIES

EDITOR'S NOTE: To ensure accuracy, information submitted to The Villager must be sent <u>via email</u>, to Carol King at cking@oronoquevillage.com. (Submissions must be typed, in upper and lower case.) The deadline to be included in the next issue, on Feb. 1, 2024, is Jan. 19 at noon.

#### CORNHOLE

• Cornhole is played on Thursdays, 10 a.m., at SCB.

#### DOLLCRAFTERS

• Dollcrafters meets at 10 a.m. on Tuesdays in the NCB Library.

#### **CURRENT EVENTS**

• The Current Events Discussion Group meets in SCB Card Room 1 at 10 a.m. on the second and fourth Wednesdays of the month.

#### **DROP-IN BRIDGE**

• Drop-in Bridge takes place on Mondays from 6:30-8:30 p.m. in the NCB Lounge. All levels of bridge players are encouraged to attend; no need to bring a partner. There is no fee to participate. For information, please contact Wendy Swain at 203-386-9125.

#### LADIES BIBLE STUDY

• The Ladies Bible Study welcomes all resident women. There are no fees to join. Purchasing study materials is optional. Meetings are on the second and fourth Fridays in the NCB Board Room from 10:30 a.m. to noon (excluding July and August). Questions? Call Angie McKelvey (203-227-3222) or Tina Vermette (203-375-0291).

#### LINE DANCING

• Line dancing classes are held on Wednesdays at NCB. Beginner classes are held at 9:30 a.m., followed by a class for all levels at 10 a.m. Call Sonya DeBiase at 202-377-1515 for information.

#### LOW-IMPACT EXERCISE CLASS

• Low-impact exercise classes, taught by Renee Zinn, are held at 10:30 a.m. on Mondays and Fridays at NCB. Bring weights.

#### POOL SOCIAL GROUP

• Anyone who enjoys socializing in and around the pools during the summer is invited to attend a get-together from 4-6 p.m. at SCB on the first Wednesday of each month while the pools are closed. Come with your favorite appetizer and/or beverage (or nothing) for reunions and conversations. Call Sonya at 203-377-1515 for more information.

#### **QUILTING GROUP**

• Village quilters meet at the NCB Card Room on the first and third Thursdays of each month from 10 a.m. to noon.

#### **RACQUET SPORTS**

• OV's Racquet Sports Facility is comprised of three tennis courts and five pickleball courts. Both sports have clubs that offer court play times as well as a social memberships for off-court gatherings. For information on joining, contact Peter Feick for tennis at 203-856-0246 or Bill Tanski for pickleball at 609-876-3520.

#### **TABLE TENNIS GROUP**

• Table Tennis is played at SCB on Tuesdays, 9-11 a.m., and Thursdays, 6-8 p.m. For information, contact Dina Glantz: dinabob7@comcast.net / 203-231-4753 or Maddy Lapides: mslapid@gmail.com / 203-927-8577. Play is scheduled via the TeamReach app.

#### **TEA, TALK & CRAFTS**

• Tea, Talk, and Crafts meets at 1 p.m. on Thursdays next to the kitchen at SCB. Annual dues are \$10. Questions? Call Irene Sanzone at 203-378-2010.

#### WRITER'S GROUP

• The Oronoque Village Writer's Group (OVWG) is a group of writers who enjoy the challenges of writing and of sharing their work in a trusted environment. Members commit to attending workshops twice a month in a respectful, supportive and professional environment with hopes of expanding their writing and publishing horizons. Our members include published authors and hobbyists. Our works include essays, memoirs, poems, short stories, treatises, humorous tales, heart-wrenching histories. The group meets on alternate Tuesdays at 2 p.m. in the Card Room at SCB. For information about joining, contact Mary von Ziegesar at MvonZ@opton line.net or call 203-767-9760.

#### FOR THE LATEST ANNOUNCEMENTS, PLEASE VISIT OUR WEBSITE: WWW.ORONOQUEVILLAGE.COM



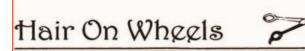
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## **FEATURE**

## **BIGGEST SOCIAL SECURITY CHANGES FOR 2024**

#### By Andy Markowitz, AARP

The cost-of-living adjustment (COLA) gets the headlines, but multiple aspects of Social Security change annually to reflect national trends in prices and wages, affecting the benefits paid to tens of millions of Americans and the taxes paid by nearly all U.S. workers.

Here are five important ways Social Security will be different in 2024.

**COLA benefit boost:** Inflation cooled considerably in

2023, but consumer prices still went up, producing a 3.2 percent COLA for Social Security beneficiaries. That will raise the estimated average retirement benefit by \$59 a month, from \$1,848 to \$1,907, starting in January, according to the Social Security Administration (SSA).

That's a considerably lower bump than the 2023 COLA of 8.7 percent, which, fueled by red-hot inflation

in 2022, was the largest adjustment in more than 40 years when it took effect in January 2023. But in historical terms, the 2024 bump is still slightly higher than usual: Since the early '90s, the COLA has averaged around 2.5 percent a year.

The maximum benefit for a worker who claims Social Security at full retirement age (FRA) in 2024 will be \$3,822 a month, up from \$3,627 in 2023. FRA is 66 years and 6 months for people born in 1957 and 66 and 8 months for those born in 1958; people born from July 2, 1957, through May 1, 1958, will reach it in 2024.

The COLA isn't just for retirees. It increases monthly payments for all types of Social Security and for Supplemental Security Income (SSI), an SSA-administered benefit for very-low-income people who are age 65 and older or are largely unable to work due to blindness or other disabilities.

**Medicare premium offset:** If you are enrolled in Medicare, chances are you have premiums for Part B — the part of the federal health-care program that covers doctor visits and other outpatient treatment — deducted directly

from your Social Security payments. That means an increase in Medicare premiums can undercut your cost-of-living adjustment.

**Social Security taxes:** Social Security benefits are primarily funded by a 12.4 percent tax on most workers' incomes. If you have a job, you pay half of that rate (via FICA withholding from your paycheck) and your employer covers the rest. If you're selfemployed, you pay both

shares as part of your annual tax return.

The rate has been the same since 1990, but the amount of income subject to it changes annually in line with national wage trends. In 2023, you paid Social Security taxes on work income up to \$160,200.

In 2024, the threshold goes up to \$168,600. Earnings above that level are not taxed for the purpose of funding Social Security, nor is any income from investments.

**Social Security earnings test:** If you collect Social Security and continue to work, a portion of your monthly payment may be temporarily withheld. This earnings test

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applies to people who collect retirement, survivor or family benefits; have not yet reached full retirement age; and have earnings above a certain level.

The threshold changes annually, tracking national wage trends. In 2024, beneficiaries who will not reach FRA until a later year have \$1 withheld from their Social Security payment for every \$2 in work income above \$22,320 (up from \$21,240 in 2023).

For example, if you have a \$40,000 job, your benefits for the year would be reduced by \$8,840 — half the difference between \$22,320 and \$40,000.

If you will reach FRA in 2024, Social Security withholds \$1 in benefits for every \$3 in earnings above \$59,520 (up from \$56,520 in 2023) until the month when you hit the milestone. At that point, the earnings test expires — there's no longer any work-related deduction, and the SSA adjusts your benefit upward so that, over time, you recoup the prior withholding.

People receiving Social Security Disability Insurance (SSDI) face different income rules. Because SSDI is intended for people who are largely unable to work for an extended period due to a serious medical condition, you can lose it if your earnings reflect what the SSA calls "substantial gainful activity." The 2024 threshold for most SSDI beneficiaries is \$1,550 a month, up from \$1,470 this year. People receiving SSDI on the basis of blindness are subject to a higher income limit: \$2,590 a month in the coming year, up from \$2,460 in 2023.

**Qualifying for benefits:** You become eligible for retirement benefits by collecting Social Security credits, which you get by doing "covered" work — a job or self-employment in which you pay Social Security taxes on your income. In 2024, you get one credit for earnings of \$1,730, \$90 more than the 2023 level.

You can earn up to four credits a year, equivalent to \$6,920 in work income in 2024. It takes 40 credits, or 10 years of covered work, to qualify for retirement benefits (the 10 years do not need to be consecutive).

You must also compile credits to qualify for SSDI, but the number required can range from six (for a year and a half of work) to 40, depending on how old you are when a medical condition sidelines you from work.

Andy Markowitz is a writer and editor for AARP, covering Social Security and fraud. He is a former editor of The Prague Post and Baltimore City Paper.



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## **ENTER THE VILLAGER'S CAPTION CONTEST!**

A monthly Villager caption contest appears in the second issue of each month. Residents are invited to view the image at left and submit one-line captions by emailing office@oronoquevillage.com or delivering submissions, in writing, to the Business Office at NCB.

Deadline for entries is Jan. 31. Judging is conducted by members of the Communications Committee. No political or negative content will be considered.

There is no limit to the number of captions residents may submit.

Questions? Call Mary von Ziegesar at 203-767-9760.

## **WEBSITE INSIGHTS**

Be creative! Have some fun with The Villager in the new year. Look for the Caption Contest photos and submit your caption to office@oronoquevillage.com by the end of the month. Winners will be recognized in the following issue.

Villager online: If you are reading this Villager online, but you need a printed version of this issue and the issue of Feb. 15, a limited number of copies are available for pickup at the Business Office between 8 a.m.-noon and 1-4 p.m., Monday-Friday.

If you want to see Villager issues of years past, go to our website (www.oronoquevillage.com) under the Navigation Tab COMMUNICATIONS and scroll to VILLAGER.

—Submitted by Mary von Ziegesar

## TO ADVERTISE IN THE VILLAGER, AND REACH A TARGET AUDIENCE OF NEARLY 2,000 ACTIVE ADULTS, CONTACT: EDITOR CAROL KING 203-377-5313, EXT. 3 CKING@ORONOQUEVILLAGE.COM

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## **DEC. 15 CAPTION CONTEST WINNERS**



1st place: "Did I hear that dinner is ready?" **Renate Krakovich** 

Tied for 2nd place: "Mr. DeMille, I'm ready for my closeup." **Letitia Labaree** 

"Hi I heard there was an open house here in the Village?" Marie O'Connell

#### QUICK CONTACT LIST

Police, Fire, Medical Emergency911
Routine Police Call203-385-4100
OV Security203-377-5502
Maintenance Emergency203-377-5502
Gas Leak (So.Ct.GasCo.)
Elec. Emergency (U.I.)
Business Office
Maintenance Dept203-375-8853
South Clubhouse203-377-5435
Optimum Cablevision Service203-336-2225

#### 2024 Employee Holidays

The Business and Maintenance Offices will be closed on the following dates:

President's Day, Monday, Feb. 19 Good Friday, March 29 Memorial Day, Monday, May 27 Independence Day, Thursday, July 4 Labor Day, Monday, Sept. 2 Columbus Day, Monday, Oct. 14 Thanksgiving: Thursday, Nov. 28 (Clubhouses closed) & Friday, Nov. 29 Christmas, Wednesday, Dec. 25 (Clubhouses closed)

NOTE: Holiday closures do not impact the trash and recycling pickup schedule. Trash & recycling are collected on Wednesdays.

If the schedule changes, residents will be notified with a robo call and email.

## BOSKICLUB

#### The OV Book Club meets on the first Wednesday of each month at 7 p.m. in the NCB Library

The book for the Feb. 7 meeting will be "Mad Honey" by Judy Picoult and Jennifer Boylan

This collaboration between two best-selling authors seamlessly weaves together, creating a provocative exploration of the strength that love and acceptance require.

The book tells the story of two women who have fled abusive pasts to make a new life in the small town of Adams, N.H.

When one is found dead, and the other finds her son accused of the murder, the tense courtroom drama that unfolds shines light on the true cost of secrets kept for love.

This book does not have a typical happy ending, but provides a very good understanding of the interior life of certain characters. This is a typical Jodi Picoult book, mystery to solve, with big reveal midway through.

## The Movie Club Presents Love Again



#### Friday, February 9, 7 p.m. at NCB Wed., February 14, at 2 p.m. at SCB \$1 admission includes popcorn

*Love Again* is a 2023 American romantic comedydrama film written and directed by James C. Strouse. It is an English-language remake of the 2016 German film SMS für Dich, itself based on a novel by Sofie Cramer. The film stars Priyanka Chopra Jonas, Sam Heughan, and Celine Dion, in her first feature film, portraying a fictionalized version of herself.



OV Karaoke Club: No fees or dues \* No commitments \* Just fun!

Please join us for our next Karaoke/Dance Party on January 26 at SCB at 6:30pm.

All you need is your wine and dancing shoes. A good time is guaranteed for all! No need to RSVP...just come on over, grab a seat, and either watch or join the fun by putting in a song or two! Hope to see you all then. Oh... and tell a friend!



Coffee, Tea ,Soft Drinks & Dessert To Be Served

**BYOB and SNACKS!** 

## OUR FABULOUS MONTHLY... BINGO PRESENTED BY THE GUYS & DOLLS CLUB

## JANUARY 18 AT 7 P.M. AT SCB



## \$2.50 A CARD RAFFLE PRIZES (INCLUDING A BIG 50/50) SWEET TREATS



## **GUYS AND DOLLS**

Hands Only **CPR** Program Tuesday, January 30<sup>th</sup> – 6:30pm North Club House

Presented by John (Jack) Rodican, BS, EMS-I, NREMT-Paramedic Paramedic Supervisor Stratford Emergency Medical Service

Coffee and cookies to be served

\$7.00 Per Person Registered by Friday, January 24<sup>th</sup> Check Payable to Guys & Dolls Memo: CPR



Come hear an inspiring talk from our own OV resident Letitia Laberee! Letitia traveled to Nepal as a volunteer with "The Forgotten Sherpas Of Nepal Trust". This trust raises funds and builds medical clinics in remote areas. Letitia will share her stories such as a 15 hour car ride over mountain terrain to help deliver medical supplies to these clinics. Her adventure includes not only humanitarian aid but breathtaking mountain vistas, a remarkable guide, a five day hiking adventure, exotic foods, and interacting with a caring and compassionate local population.

#### Friday, February 16, 4:00 pm SCB

Arts Guild Members Free! -Guests Pay \$8 at the door Refreshments will be served after the presentation.







## Know the warning signs of heart attack and stroke

You could save your life



Heart attack and stroke are life-or-death emergencies — every second counts. If you think you or someone you're with has any symptoms of heart attack or stroke, call 911 immediately.

For a stroke, also note the time when the first symptom(s) appeared. A clot-busting drug received within 3 to 4.5 hours of the start of symptoms may improve your chances of getting better faster.

## Heart Attack Warning Signs

Some heart attacks are sudden and intense, but most of them start slowly, with mild pain or discomfort. The warning signs are:



• Chest discomfort. Most heart attacks involve discomfort in the center of the chest that lasts more than a few minutes, or that goes away and comes back. It can feel like uncomfortable pressure, squeezing, fullness or pain.



Shortness of breath. This may occur with or without chest discomfort.



 Discomfort in other areas of the upper body.
Symptoms can include pain or discomfort in one or both arms, the back, neck, jaw or stomach.



Other signs may include breaking out in a cold sweat, nausea or lightheadedness.

As with men, women's most common heart attack symptom is chest pain or discomfort. But women are more likely than men to experience some of the other common symptoms, particularly shortness of breath, nausea/vomiting and back or jaw pain.



## Stroke Warning Signs

- Sudden numbness or weakness of the face, arm or leg, especially on one side of the body
- Sudden confusion, or trouble speaking or understanding

- Sudden trouble seeing in one or both eyes
- Sudden trouble walking, dizziness or loss of balance or coordination
- Sudden, severe headache with no known cause

The acronym F.A.S.T. is an easy way to recognize and respond to the sudden warning signs of stroke. The letters stand for:



• Face dropping — Ask the person to smile. Does one side of the face droop or is it numb?

• **Speech difficulty** — Ask the person to repeat a simple sentence such as, "The sky is blue." Is the sentence repeated correctly? Are they unable to speak, or are they hard to understand?

• Arm weakness — Ask the person to raise both arms. Is one arm weak or numb? Does one arm drift downward?



**Time to call 911** — If the person shows any of these symptoms, even if the symptoms go away, call 911 and get them to the hospital immediately.

The American Heart Association and National Heart, Lung, and Blood Institute are working together for women, for healthy hearts.

## GoRedForWomen.org

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