



VA-E Team Members

<i>Chapter Director (Page 2)</i>	Joe and Peggy Herron
<i>Asst. Chapter Director</i>	Nancy Groves
<i>Treasurer</i>	Julie Combs
<i>Membership Experience (Page 3)</i>	Gordon Combs
<i>Ride Coordinator (Page 9)</i>	Claude Revely
<i>Safety Coordinator (Page 10)</i>	LeRoy Gross
<i>Tech Coordinator</i>	Larry Gray, LeRoy Gross

<i>Tri Coordinator (Onsite) (Page 17)</i>	Butch Groves
<i>Correspondence Coordinator</i>	Rosa Seale
<i>Chapter Photographer</i>	Sharon Poulakowski
<i>50/50 Coordinator</i>	Cheryl Poulakowski
<i>Website/Facebook (Page 11)</i>	Rob Hardisty
<i>Newsletter Editor</i>	James Antone

Chapter Director:

Joseph Herron

Please text to 540-424-5852 or

Email: jdheron6919@yahoo.com

2024 Has Begun

(Just Some Past Thoughts First) We started the New Year with our annual New Year's Day Breakfast at Golden Corral and Ride (minus the ride). Eleven members gathered to bring in the New Year and share some laughs. There was also a VERY large contingent of riders from Maryland who made Fredericksburg their destination for the day.



We did miss some regulars, especially Butch, who was hospitalized with some medical issues. Our thoughts and prayers are still with our Brother for a full and quick recovery. From a personal view, I can attest that half of the population seems to be dealing with non-stop coughing. Summer is ... when??

Peggy and I sailed on the MS Rotterdam from Dec 15-22, visiting ports on Puerto Rico, St. Thomas, VI, Grand Turk and Half Moon Cay. Moderately rough seas for the first couple days, but things settled down. Of course, that didn't stop the islands from feeling like they were gently rocking, side to side to side

We sailed on Friday, and learned later that three or four ships scheduled to depart Fort Lauderdale Saturday were actually held in port due to the weather and high seas.

Weather was beautiful, especially enjoyed walking tour through Old San Juan was very interesting.

Illness and weather continues to interfere with our normal ROMEO Ride schedule. Standing by for our first ride of the year. Watch for the e-mail.

Joe & Peggy Herron

Your thoughts, ideas and suggestions are always welcome.

Battlefield Wings, Virginia, Page 2

Submit your input to our newsletter editor via this email address: vaebattlefieldnews@gmail.com.

Member Experience (ME):

Gordon Combs

Family



I would like to give a shout out to all of you who responded to the flood of emails concerning our good friend Butch. Your love and support were felt by him. Every email I sent out generated replies from different people at different times. Your care and concern were deeply appreciated by the family. I am hoping Butch and Nancy can make it out next week to our monthly social gathering...we would love to see them. As you might expect, Butch's medical event has consumed Nancy since it happened on New Year's Eve.

Even though we don't see all of you very often, it is nice to see you on Facebook out and about enjoying life. I frequently see the Smith's and the Schrupf's out enjoying each other's company and camping together. John and Loretta seem to be always busy and do a lot of traveling. Leroy and Melissa enjoy their space on the river in the northern neck and post some very beautiful pictures. Karen and Greg are busy with their grandchildren and supporting the Lion's club. James and Lisa recently traveled to Florida and also enjoyed the time spent with our grandchildren and fishing. Unfortunately, Jeff and Nancy have been dealing with the passing of her father Martin recently. Larry and Melanie have been visiting with her daughter and grandson and are busy with their church and bible study groups. Michael and Maria are again out camping and enjoying life. Rob and Brooke (well, maybe more Rob) are busy coaching soccer and spending time with Alexis when she's home from college. Eric and Nancy are enjoying their slice of heaven living on the Potomac River. Joe and Peggy took a cruise just before Christmas and had a wonderful time. Jim and Ann are enjoying riding their new Goldwing trike. Tony and Sharon are constantly traveling and really enjoying our beautiful country. Claude and Debbie keep busy with their church, they support Operation Christmas Child which kept them busy the latter part of last year, helping their daughter with her new home, and catching up with their son now and then. Eddie and Rosa get out a lot to see some bands and also spend time with their grandchildren. Unfortunately, Frankie has been in and out of the hospital, so we need to keep him in our prayers. Julie and I stay busy with church, Julie helps her daughter a lot with her space at Lazy Daisy and I spend 3 days a week at the YMCA trying to stay healthy. As for anyone else reading this, I have not seen you or you are not in my Facebook feed, so I apologize for not mentioning you.

Claude and I recently took a ride on a decent weather day, and it was nice to get back on the bike. Joe, Claude and I played golf this past week and one thing is for sure...our bodies deal with it a lot differently than they did just a few years ago. Getting old is not for sissies. Larry, Melanie, Julie and I will be going to Riverside to see the play Jersey Boys on the 15th. And Claude, Joe, Larry and I will be traveling to Myrtle Beach in March for a golf tournament in support of friends from my church who lost their son in a fire down there.

Our monthly social gathering is Wednesday the 21st. We would love to see you at Ledo's pizza, let's fellowship and laugh, and enjoy each other's company. One thing Battlefield Wings has done for me is expand my circle of friends. We have all enjoyed many trips and adventures together, been through a lot of ups and downs

together, but most importantly, we have laughed together. That brings a big smile to my face whenever I think about them.

Calendar of Events:

March 2024

Day	Type	Event Information	Location	Time
2	Ride	ROMEO Weekly Ride	WAWA 4625 Harrison Rd, Fredericksburg, VA	10AM
2	Weekend			
9	Ride	ROMEO Weekly Ride	WAWA 4625 Harrison Rd, Fredericksburg, VA	10AM
9	Weekend			
10	Newsletter	Inputs for Newsletter Due		
12	FYI	Daylight Saving Time	Spring Ahead 1 Hour	2AM
15	Birthday	Lyle Schrumpf		
16	Ride	ROMEO Weekly Ride	WAWA 4625 Harrison Rd, Fredericksburg, VA	10AM
16	Weekend			
17	Holiday	St. Patrick's Day		
19	Birthday	Joe 'Duke' Herron		
20	Gathering	Eat First Social Time, Chapter	Ledo's Pizza 9849 Patriot Hwy	6:00-7:00PM 7:00-8:00PM
20	Birthday	Bob Dorminey		
22	Birthday	Greg Kestner		
23	Ride	ROMEO Weekly Ride	WAWA 4625 Harrison Rd, Fredericksburg, VA	10AM
23	Weekend			
24	Birthday	Nancy Burke		
26	Birthday	Melanie Hardin-Gray		
27	Birthday	Lloyd Messner		
28	Anniversary	Gordon & Julie Combs		
29	Birthday	Cheryl Poulakowski		
30	Ride	ROMEO Weekly Ride	WAWA 4625 Harrison Rd, Fredericksburg, VA	10AM
30	Weekend			

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Team Wing'd Rider

Position	Name	Email
President	John Lazzeroni	jmjohn@wingdrider.com
Executive Director	Jere and Sherry Goodman	jeregood@aol.com
Deputy Director	Tom & Renee Wasluck	Tom.renee11@gmail.com
Deputy Director	Jack Wagner	
Wing'd Rider Forum Moderator	Bob Ramsey	Jrramsey12@aol.com
Wing'd Rider Facebook Moderator	Bob Ramsey	Jrramsey12@aol.com

April 2024

Day	Type	Event Information	Location	Time
1	Holiday	April Fool's Day		
6	Ride	ROMEO Weekly Ride	WAWA 4625 Harrison Rd, Fredericksburg, VA	10AM
6	Tri	Smithfield Sprint	Smithfield VA	
6	Weekend			
7	Holiday	Good Friday		
9	Birthday	Mark Poulakowski		
9	Holiday	Easter		
10	Newsletter	Inputs for Newsletter Due		
10	Holiday	Easter Monday		
12	Anniversary	Eric & Nancy Henry		
13	Weekend			
13	Anniversary	Jeff & Nancy Burke		
16	Ride	ROMEO Weekly Ride	WAWA 4625 Harrison Rd, Fredericksburg, VA	10AM
16	Anniversary	Larry & Melanie Gray		
17	Gathering	Eat First Social Time, Chapter	Ledo's Pizza 9849 Patriot Hwy	6:00-7:00PM 7:00-8:00PM
19	Anniversary	Lloyd & Mary Messner		
20	Ride	ROMEO Weekly Ride	WAWA 4625 Harrison Rd, Fredericksburg, VA	10AM
20	Weekend			
20	Tri	Rumpus in Bumpas	Lake Anna VA	
22	Birthday	James Antone		
22	Holiday	Earth Day		
27	Ride	ROMEO Weekly Ride	WAWA 4625 Harrison Rd, Fredericksburg, VA	10AM
27	Weekend			
27	Tri	General Smallwood	Indian Head MD	

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VA District: (As of Oct 2023)

Virginia District Team

District Directors	Randi Green	757-870-7282	davenrand@cox.net
Membership Experience	Dave Green	757-846-8388	duffer4fun@yahoo.com
District Directors	Roman Paryz	757-687-9282	roman.paryz@gmail.com
Finance & Communication	Joanne Paryz	716-867-7621	joanne.paryz@gmail.com
District Training Coordinator	Joe & Trish Daniel	757-613-5610	famdan4@charter.net
Assistant District Safety Officer	Bob Beltz	757-869-8277	beltzb@icloud.com
District Ride Coordinator	Daniel & Rebecca Pitts	D 757-869-3073 R 757-869-9616	dpitts0849@hotmail.com rebeccapitts47@gmail.com
District Web Master	Fritz Sassine	804-938-9183	fritz.sassine@gmail.com
District Photographer	Linda Carlyle Harris	804-652-9520	lindaredwing05@gmail.com
District Rally Vendor Coord	Linda Carlyle-Harris	804-652-9520	lindaredwing05@gmail.com

May 2024

Day	Type	Event Information	Location	Time
4	Ride	ROMEO Weekly Ride	WAWA 4625 Harrison Rd, Fredericksburg, VA	10AM
4	Weekend			
5	Holiday	Cinco de Mayo		
10	Newsletter	Inputs for Newsletter Due		
11	Ride	ROMEO Weekly Ride	WAWA 4625 Harrison Rd, Fredericksburg, VA	10AM
11	Weekend			
11	Tri	Kinetic	Lake Anna VA	
12	Tri	Kinetic	Lake Anna VA	
13	Birthday	Claude Revelly Jr.		
14	Holiday	Mother's Day		
15	Gathering	Eat First Social Time, Chapter	Ledo's Pizza 9849 Patriot Hwy	6:00-7:00PM 7:00-8:00PM
18	Ride	ROMEO Weekly Ride	WAWA 4625 Harrison Rd, Fredericksburg, VA	10AM
18	Birthday	Kathy O'Neal		
18	Weekend			
20	Anniversary	Tony & Sharon Poulakowski		
20	Holiday	Armed Forces Day		
24	Birthday	Lexie Hardisty		
25	Ride	ROMEO Weekly Ride	WAWA 4625 Harrison Rd, Fredericksburg, VA	10AM
25	Weekend			
29	Holiday	Memorial Day	Federal Holiday	

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Newsletter Publication Policy

Battlefield newsletter is distributed free of charge to all current Battlefield Wing members who attend the chapter meeting. The newsletter is also available to anyone via the Chapter website: [Battlefield website Link](#)

Please remember that this newsletter is a measure of your chapter involvement. Submission of pictures and articles is requested and encouraged. As a chapter member, this is YOUR newsletter, articles may be submitted on a wide range of topics related to motorcycling and chapter activities. All articles submitted to this newsletter will be edited at the discretion of the Newsletter Editor based on available space.

E-Mail submissions to the newsletter editor at vaebattlefieldnews@gmail.com by the 10th of the month to be entered in the following month's edition. If you miss the deadline, we will add it to the next month newsletter.

June 2024

Day	Type	Event Information	Location	Time
1	Ride	ROMEO Weekly Ride	WAWA 4625 Harrison Rd, Fredericksburg, VA	10AM
1	Weekend			
2	FYI	Free Fishing Weekend in VA		
3	FYI	Free Fishing Weekend in VA		
4	FYI	Free Fishing Weekend in VA		
8	Ride	ROMEO Weekly Ride	WAWA 4625 Harrison Rd, Fredericksburg, VA	10AM
8	Weekend			
8	Tri	Jamestown	Jamestown VA	
9	Tri	Jamestown	Jamestown VA	
10	Newsletter	Inputs for Newsletter Due		
14	Holiday	Flag Day		
15	Ride	ROMEO Weekly Ride	WAWA 4625 Harrison Rd, Fredericksburg, VA	10AM
15	Weekend			
18	Holiday	Father's Day		
19	Gathering	Eat First Social Time, Chapter	Ledo's Pizza 9849 Patriot Hwy	6:00-7:00PM 7:00-8:00PM
19	Holiday	Juneteeth Day		
22	Ride	ROMEO Weekly Ride	WAWA 4625 Harrison Rd, Fredericksburg, VA	10AM
22	Weekend			
23	Anniversary	Butch & Nancy Groves		
23	Tri	Colonial Beach	Colonial Beach VA	
24	Birthday	LeRoy Gross		
25	Anniversary	Harold & Kathy Pellegreen		
26	Birthday	Alec Kestner		
29	Ride	ROMEO Weekly Ride	WAWA 4625 Harrison Rd, Fredericksburg, VA	10AM
29	Weekend			

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NHTSA Recall ID Number : [23V820](#)

Manufacturer : Ducati North America

Subject : Incorrectly Installed Passenger Backrest May Break

Make	Model	Model Years
DUCATI	XDIAVEL S	2016-2023
DUCATI	XDIAVEL STD	2016-2023

VA Wing'd Rider Chapters: 2023 Location List (District Oct 2023)

Chapter	Area / Location	Chapter Director	Phone Number & Email	Monthly Gatherings
VA-C	Newport News IHOP 5518 George Washington Memorial Hwy Yorktown VA	John & Lynn Floyd	757-838-0607 lynn.floyd1960@gmail.com	2nd Sunday 4pm Social/Eating 5pm Meet
VA-D	Richmond Candelas Ristorante 14235 Midlothian Tpke Midlothian VA	Larry & Marie Crow	804-674-1265 crowmg@verizon.net	4th Wednesday 6pm Social/Eating 7pm Meet
VA-E	Fredericksburg Vinnys Italian Grill & Pizzeria, 11105 Leavells Rd, Fredericksburg	Joseph & Peggy Herron	540-424-5852 jdheron6919@yahoo.com www.battlefieldwings.com	3rd Wednesday 6pm Social/Eating 7pm Meet
VA-K	Roanoke Great 611 Steak Company 3830 Franklin Rd.	Dave & Susan Miller	540-330-5174 milrtye@cox.net	2nd Monday 6pm Social/Eating 7pm Meet
VA-L	Chesapeake Golden Corral 101 Volvo Pkwy, Chesapeake	Dennis & Phyliss Easton	757-618-4963 (D) 757-636-1023 (P) eastondm@xcoc.net	4th Tuesday 6pm Social/Eating 7pm Meet
VA-X	Salem Riverside Evangelical Methodist Church 1920 Lucas Street, Salem	Larry Stanton	304-922-1401 Larry25022@gmail.com	1st Saturday 3pm Meet
Unaffiliated with Wing'd Rider Chapters within Virginia				
VA-H	Abingdon Moose Lodge 15605 Porterfield Hwy, Abingdon	Paul & Dorothy Baker	276-628-6047 09nellie@comcast.net	2nd Monday 6pm Social/Eat 7pm Meet
VA-V	Bedford NO FOOD Bedford Church of God 1212 E Main St, Bedford	Jonathan Whitworth	540-425-0028 OtterRideVAV@gmail.com	3rd Sunday 2pm Meet Eat Before/After

NHTSA Recall ID Number : [23V884](#)

Manufacturer : BMW of North America, LLC

Subject : Insufficient Illumination from Low Beams/FMVSS 108

Make	Model	Model Years
BMW	R 18	2021-2024
BMW	R 18 B	2021-2024
BMW	R 18 TRANSCONTINENTAL	2021-2024

From Our Members:

MRF Year End Update Via Claude Revely

As we close out 2023, here is a snapshot of where we are at year's-end, and where our focus will be in 2024.

Autonomous Vehicles (AV) – Over the summer, MRF Leadership met with officials at the National Highway Traffic Safety Administration (NHTSA) to discuss our concerns about the deployment of AVs and their interactions with motorcycles. This fall, NHTSA issued a recall of Tesla vehicles following the investigations, including one focused on fatal crashes involving motorcyclists. All companies operating in the AV space should be accountable for what they deploy on our roads. The growth of AV technology, along with the prevalence of distracted driving, remains a major concern for us. We were grateful that our champions on Capitol Hill used congressional hearings to elevate this topic and we remain engaged on this critical issue in 2024.

Bikers Inside the Beltway (BITB) – The 2023 BITB had the largest attendance in the 14-year history of the event! Motorcyclists from thirty-four (34) states traveled to Washington, D.C. and advocated for issues that matter to street riders. In just one day, all 435 members of the House of Representatives and 100 Senators received an informational packet from the Motorcycle Riders Foundation (MRF) explaining who we are, what we have done and what we want.

Definition of a Motorcycle – We continue to educate lawmakers about our concerns regarding the out-of-date federal definition of a motorcycle. In 2024, we will pursue a legislative fix that more appropriately fits vehicles on the road today.

Ethanol – The MRF continues to seek allies from diverse groups to push back against increasing ethanol mandates. This year the MRF met with groups, like the oil producers, in hopes of joining forces to preserve access to E10 and fuel grades with lower levels of ethanol.

Internal Combustion Engine – Two separate bills, H.R. 1435 and H.R. 4468 passed the U.S. House this year. Both bills would limit the power of state and federal officials to restrict the purchase of vehicles with internal combustion engines. Each bill has a companion in the U.S. Senate. S. 2090 would limit states from setting their own regulations, while S. 3094 would stop the federal government from mandating the manufacture of electric vehicles. We will continue to press Senators to join these bills as cosponsors and seek final passage.

Motorcyclist Advisory Council (MAC) – Created by federal law in 2021, the U.S. Department of Transportation (DOT) has been slow in establishing the MAC. In May, at the urging of the MRF, thirteen (13) lawmakers sent a letter pressing DOT to seat the MAC. This month, the DOT finally began the selection process for the MAC. The MRF has worked hard to advocate for qualified candidates for the MAC and we anticipate a formal announcement on membership soon.

Profiling – While 2022 saw the passage of our second Congressional resolution on profiling, we continue to look for opportunities to work on this issue. For the second year in a row, the funding bill for DOT seeks a report back from NHTSA on motorcyclist profiling.

Right to Repair – We are committed to preserving consumer choice and affordable access to parts, and thus have worked to support H.R. 906, the Repair Act. We continue to drive cosponsors to the bill and our work during Bikers Inside the Beltway helped double the number of cosponsors on the bill to almost fifty (50). We anticipate that the House Committee on Energy and Commerce will consider the bill during the first half of 2024.

Roadshow – From California to Florida, New Hampshire to Oklahoma and states in between, the MRF has been on the road listening to what matters to bikers. We are also happy to deliver presentations informing state motorcyclist rights organizations about issues of interest to motorcyclists at the federal level. MRF board members made it to twenty (20) states in 2023 and we hope to exceed that number in 2024!

Safety – In May, the MRF met with representatives from the National Transportation Safety Board (NTSB) to continue a dialogue about motorcycle safety. More safety funding and increased awareness and accountability by other vehicles on the road were among the topics we discussed.

2024 is shaping up to be another busy year for the MRF! Our sustained engagement here in Washington, D.C., combined with your visits to Capitol Hill and support back home, is what allows us to maintain total vigilance and achieve victories in Congress.

Thanks for a momentous year. See you in 2024!

Safety Tips from the Leroy Gross

The following is from the American Motorcycle Association and pertains to their support of motorcycle owners “right to repair” their own motorcycle, have parts available and not void the warranty by doing maintenance and repairs.

“As motorcycling technology continues to advance, your ability to repair your own motorcycle or seek out an independent mechanic may get restricted as manufacturers do not make repair information or parts available for purchase.

Consumers are facing this problem with almost every product they own, from their phone, to their tractor and for AMA members, their motorcycles and ATVs. This issue is collectively known as “Right to Repair” and put in the simplest terms, right to repair is the idea that when you buy something, you have the right to repair it or seek an independent repair shop to do the work and manufacturers must make

the parts and information needed for these repairs available to the public for a fair and reasonable price.

Fortunately, the U.S. House of Representatives has reintroduced the REPAIR Act (Right to Equitable and Professional Auto Industry Repair), H.R. 906, for the 118th Congress. The bill would ensure that motorcyclists and independent repair shops have access to the information, tools, and parts needed to repair motorcycles. On November 2, 2023, the House Energy and Commerce Subcommittee on Innovation, Data, and Commerce held a markup on the REPAIR Act. Republicans and Democrats both agree this legislation is important for consumers to make repair decisions best suited for their situation. Lawmakers in the markup offered bipartisan amendments to protect personally identifiable data associated with your vehicle. “

Webmaster from the Rob Hardisty

Hello everyone,

Dashcams are the new insurance plan inside your car. I have seen some pretty crazy driving on some of the videos I've seen online and those videos were from the inside of a tractor trailer or regular passenger vehicle. Now, factor in the variable of being on a motorcycle! Now the mortality rates increase exponentially, although I do not have data very handy to back up that claim, although I think it goes without saying. I use a BlackVue in my car and it has saved me an insurance claim, basically paying for itself in a single incident.



GoPro, BlackVue, and Garmin are a few of the most popular brands on the market these days and as a result, are the most supported. They also include apps for the latest smart devices so you can pull up videos on your phone, tablet, or computer. If you don't get one for the insurance perspective, then get one for the fun of it. Sometimes it is the laid back ride to and from work, weekend rides through the mountains, or just a ride to the grocery store. Maybe it'll catch something funny you said in your car, or a bumper sticker on a car that was in front of you, but you will definitely want to snag one of these Dashcams for peace of mind and the occasional humor piece. Whether you're looking to record footage from your first motorcycle ride day, shoot some shots on an upcoming road trip, or start your own motorcycle YouTube channel – the Dashcam is the best camera for the job.

These cams can fit a variety of mounts, accept a variety of lenses, and some cool editing to change color, background, and unwanted photo bombers!

Here are some of the most popular, industry standard features of these cams...

- 60 frames per second (HD)
- GPS tracking
- AI powered flashcut and editing
- 360° range

Happy trails!

Reference

GoPro: <https://gopro.com/en/us/shop/activity/powersports>

BlackVue: <https://blackvue.com>

Garmin: <https://www.garmin.com/en-US/p/731428>

Be safe everyone,

NHTSA Recall ID Number : [24V038](#)

Manufacturer : Suzuki Motor USA, LLC

Subject : Brake Fluid Supply Line Not Tightened Properly

Make	Model	Model Years
SUZUKI	GSX1300R	2024

NHTSA Recall ID Number : [24V081](#)

Manufacturer : Suzuki Motor USA, LLC

Subject : Drive Chain May Detach

Make	Model	Model Years
SUZUKI	GSX800	2024



Biggest Social Security Changes for 2024

COLA boosts benefits by 3.2%, but Medicare premiums are also going up

By

Andy Markowitz, [EN ESPAÑOL](#)

Published December 05, 2023

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.

1. [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 disability.

Estimated Average Monthly Social Security Benefits Payable in January 2024

twenty twenty four estimated average monthly social security benefit for retired worker married couple survivor worker with disability and more

Table with 3 columns and 7 rows. Sorted ascending by column "Beneficiary"

Beneficiary	Before 3.2% COLA	After 3.2% COLA
Married couple, both receiving benefits	\$2,939	\$3,033
Retired worker	\$1,848	\$1,907
SSI maximum federal benefit, individual*	\$914	\$943
SSI maximum federal benefit, married couple*	\$1,371	\$1,415
Survivor benefit, older spouse	\$1,718	\$1,773
Survivor benefits, widowed parent and two qualifying children	\$3,540	\$3,653
Worker receiving disability benefits	\$1,489	\$1,537

* SSI beneficiaries should receive their first COLA-boosted payment Dec. 29, 2023. SSI benefits are typically paid on the first of the month, but Jan. 1 is a federal holiday.

Source: Social Security Administration

2. 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.

Beneficiaries got a rare respite from that [offset effect](#) in 2023, as the big COLA was accompanied by a [drop in Medicare premiums](#). But the offset is back in 2024, with the standard monthly [Part B rate rising](#) from \$164.90 to \$174.70, shaving about \$10 a month off the COLA gain.

3. 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 self-employed, 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.

4. 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](#) 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.

5. 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.

Chapter Tri Schedule: 2024

Event Name / Location	Date/ Start Time	MC Required	Volunteers First Name	Volunteers First Name	Meeting Location / Time / Notes
Smithfield Sprint Smithfield, VA	Saturday April 6 10am	3			
Rumpus in Bumpass Sprint and Olympic Lake Anna, VA	Saturday April 20 9am	4			
General Smallwood Olympic/Sprint Indian Head, MD	Saturday April 27 7am	4			
Kinetic Lake Anna, VA	Saturday May 11 7am	6			
Kinetic Lake Anna, VA	Sunday May 12 7am	4			
Jamestown Triathlon Olympic/Sprint Jamestown, VA	Saturday June 8 7am	4			
Jamestown Triathlon Olympic/Sprint Jamestown, VA	Sunday June 9 7am	4			
Colonial Beach Triathlon, Sprint/Olympic Colonial Beach, VA	Sunday June 23 6:50am	3			
Culpeper Triathlon Sprint/Olympic Culpeper, VA	Saturday July 27 7:30am	4			
Patriots Triathlon Festival Williamsburg, VA	Saturday Sept 7 7am	6			
Patriots Triathlon Festival Williamsburg, VA	Sunday Sept 8 7am	4			
Giant Acorn Triathlon Festival Lake Anna, VA	Saturday Sept 21 8am	4			
Giant Acorn Triathlon Festival Lake Anna, VA	Sunday Sept 22 8am	6			
Pleasants Landing Lake Anna, VA	Saturday Oct 5 9am	4			
Kineticmultisportrs Blue Ridge Triathlon Smith Mountain Lake, VA	Saturday TBD 8am	4			

 Volunteers still needed for the event.

Fun Stuff:

St. Patrick's Day

S A S S E N N I U G E V E N T S P
I Y A D I L O H N T Y Y P A E P O
C T H I S T O R Y R A R P K G O T
I L S O D A B R E A D A A I R H A
S C O K L H T N E E T N E V E S T
U C I V N V H D E R S O I D E I O
M E I C E U A C O N A I T L N B E
E L C H E R A N R I E S E K B F S
G T H T A L S H R A F S C F E U F
A I R P R A E E C T M I I E F E D
T C I G I A L B S E R M B T S G H
I C S N N A D A R E R D H T Y A O
R R T R N I F I M A E P I C E B L
E O I D E L C I T N T V E K A B Y
H S A S E E L N R I A I R L R A D
E S N B H N B O A L O O O T L C A
S H A M R O C K U D C N R N Y Y Y

BEER
BELFAST
BISHOP
CABBAGE
CELEBRATION
CELTIC CROSS
CHRISTIAN
CLOVER
CORK
CORNED BEEF

DANCING
DUBLIN
EVENTS
FEAST DAY
FESTIVAL
GREEN
GUINNESS
HERITAGE
HISTORY
HOLIDAY

HOLY DAY
IRELAND
IRISH
LEPRECHAUN
LIMERICK
MARCH
MISSIONARY
MUSIC
PARADE
PATRON SAINT

POTATOES
SEVENTEENTH
SHAMROCK
SNAKES
SODA BREAD
TRADITION
YEARLY

Easter

C O S E L P I C S I D C H U R C H Y
S R N E S A C R A M E N T E S A A S
G T U T H F F P B U N N Y D U D E R
G T N C R O A A P M E M A S S R N A
E E T I I S L A S U O E D E E Y O F
L C D N S F R Y C T R T N T J A I E
P A N O E A I H W B I D U A F D T S
Y A V E D M A X T E E N S L A S C T
D E L E T R A S I W E N G O M R E I
R Y A M I I I T H O O K R C I U R V
C A S S S R N S S I N O I O L H R A
A D T T H I A E T E A R O H Y T U L
L I S C N I C I P S T C E C S A S I
V L U T O N D D T E C W R Y O E E G
A O P R A A M O T S U C E O A D R I
R H P N R E E G G H U N T N S R A V
Y T E T A M A R Y A D R U T A S P E
E P R L G G S C E L E B R A T I O N

ASH WEDNESDAY
BREAD
BUNNY
CALVARY
CELEBRATION
CHOCOLATE
CHRIST
CHURCH
CROSS
CRUCIFIXION
CUSTOM

DEATH
DISCIPLES
EGG HUNT
EGGS
EUCHARIST
FAMILY
FASTING
FESTIVAL
FRIDAY
HOLIDAY
HOLY WEEK

JESUS
LAST SUPPER
LENT
MARY
MASS
MEAL
NEW TESTAMENT
PALMS
PARADE
PASSEOVER
PENANCE

PENITENCE
PRAYER
RESURRECTION
ROAST
SACRAMENT
SATURDAY
SUNDAY
THURSDAY
TOMB
TRADITION
VIGIL

Electronics

A N A L O G L T I N N I N G R N Y
R E W O P C A P A C I T O R E O T
E I E D O R T C E L E R D A D R I
C P T W G S A H C T E A I M L T C
N O T M I N T A R V I N O P O C I
A S A R O R T C A O R S D E S E R
D I W D E H E C A O T I E R T L T
E T E I O S U M T T N S O E T E C
P I N D T U I C R E N T I C I L E
M V E O M C U S G O A O I R A N L
I E C T C D H A T L F R C T Y F E
D P U U N I T E U A C S I F A H S
A B I O R I L S S U N G N R L L T
E G C H V R N I I M I C A A L U D
L I O E C I E T S D H D E E R D X
I N D U C T A N C E S O C G A T E
E G A T L O V E T R O T S I S E R

AMPERE	CURRENT	INDUCTANCE	SOLDER
ANALOG	DIGITAL	INSULATORS	SWITCHES
ANODE	DIODE	LEAD	THYRISTOR
CAPACITOR	ELECTRICITY	NEGATIVE	TINNING
CATHODE	ELECTRODE	OHMS	TRANSFORMER
CELLS	ELECTRON	POSITIVE	TRANSISTOR
CHIP	FARADS	POWER	VACUUM TUBE
CIRCUIT	FLUX	RESISTANCE	VOLTAGE
CONDUCTOR	GATE	RESISTOR	WATT
CONTACTS	IMPEDANCE	SILICON	WIRE

What's The point?

E T S E G D A B S F F I R E H S T H E
L N P I N E N E E D L E R I C I C L E
P E E A R G U M E N T E P B O D I K N
A D A T E K N N E T G O F A E T R E Q
T I R O S H C F R N T I S C P O P U U
S R Z O O N I I I O E R I K F L I Z E
C T S T N N I F T K H M I G L L L R L
I I C H K O E L A S A T K A L I H S D
S C R P A S L T E L R O B M N I T T E
S E A I R R S A O V O E P M N G H A E
O P Y C A N K P T H A R T O O U L R N
R I O K E S Y T H D P J C N M V I E G
S C N D N R U S O E R E C B I D E K N
A K O B A L I L N O R I T O D O N I I
E O E M C F I C Y O T A B A M R P P W
W A I N L J I A S T C H O R N P O S E
K D R Y U L A H N K S B L D D T A W S
E D I R V V O E L E P L A C S A L S S
T E K C O R R A N T E N N A S I R E S
E N O C N W W E R C S K R O C O N T R

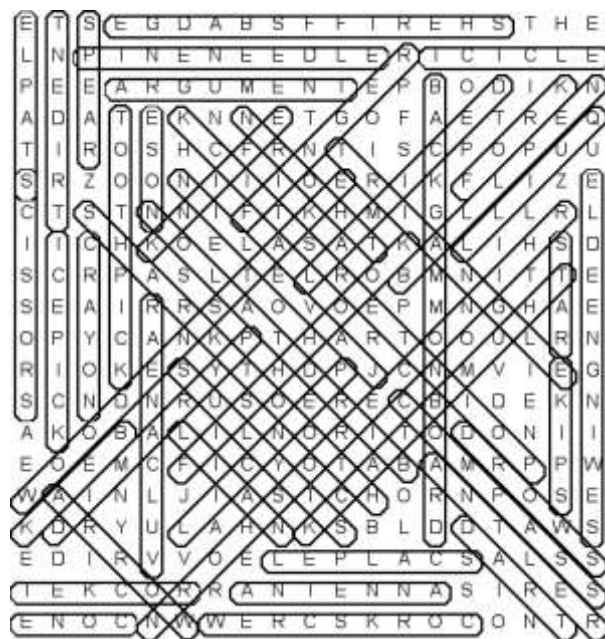
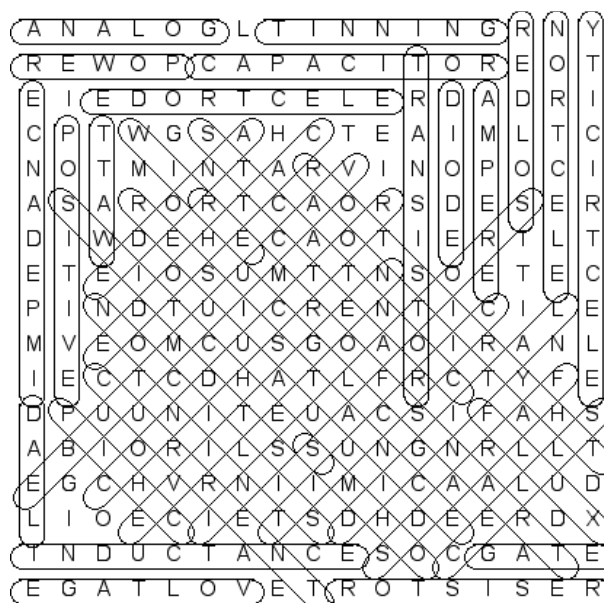
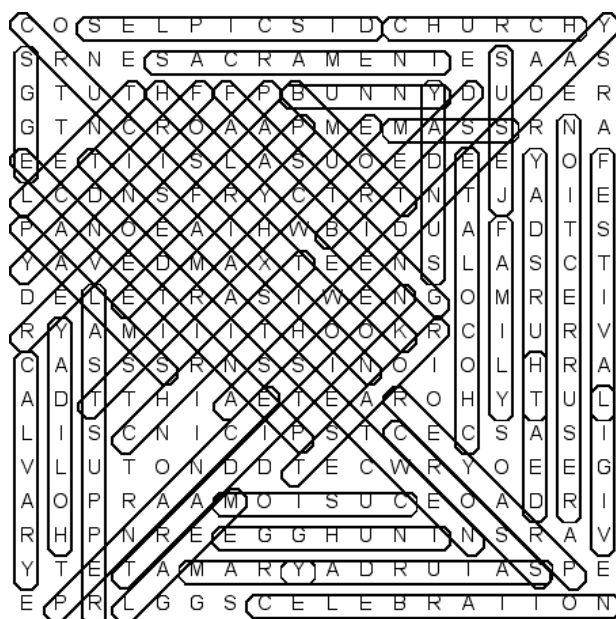
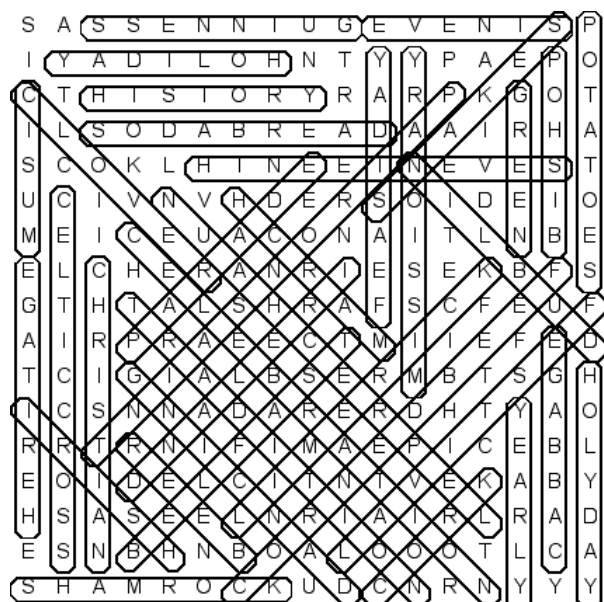
ANTENNA
ANTLER
ARGUMENT
ARROW
BACKGAMMON BOARD
BALLPEN
BEAK
BIRD TALON
COMPASS
CONE
CORKSCREW
CRAYON

DART
DECIMAL
FINGER
FISH HOOK
FORK
ICE PICK
ICICLE
JAVELIN
KNIFE
NAIL
NOSE
PENCIL

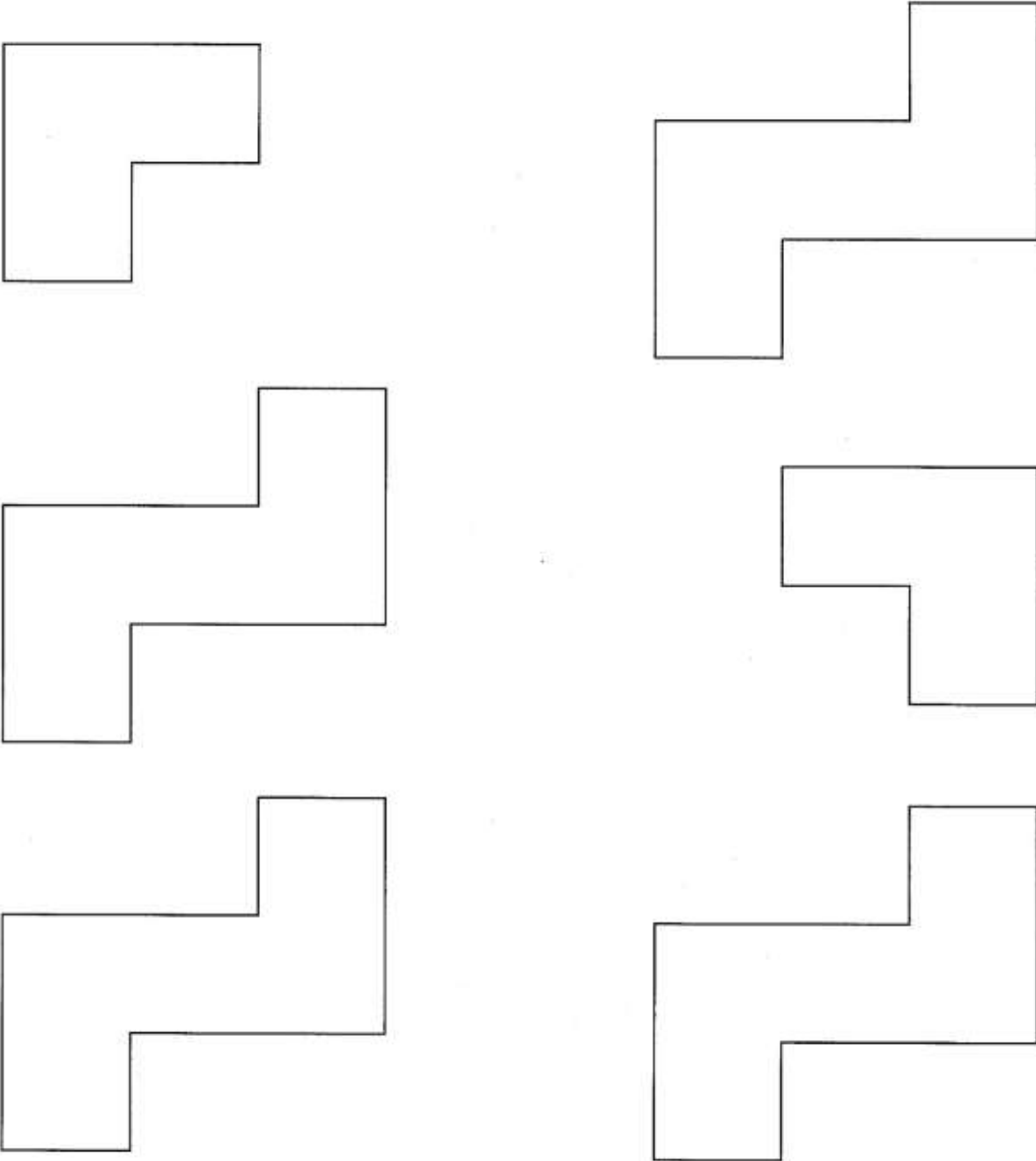
PINE NEEDLE
POINTER STICK
PYRAMID
QUILL
RHINOCEROS HORN
ROCKET
SCALPEL
SCISSORS
SEWING NEEDLE
SHARK TOOTH
SHERIFF'S BADGE
SPEAR

SPIKE
STAPLE
STAR
STYLUS
SWORD
THORN
THUMB TACK
TOOTH PICK
TRIANGLE
TRIDENT
VULCAN EAR
WOODEN STAKE

Answers:



† *THE CUT-UP CROSS PUZZLE*



Instructions:

Cut out the 6 pieces shown above. Then put them together to form a cross.