

# Badger Lodge News

Newsletter for United Lodge 66, Machinists Union, AFL-CIO

Chartered: November 30th, 1895

Vol. 22 No. 3

www.unitedlodge66.org

March 2020

**United Lodge 66**

**Business Meeting**

**March 10th at 7:00 PM**

**1650 S 38th Street**

**Milwaukee, WI 53215**

**414-671-3800**

**All lodge members are  
encouraged to attend**

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## **Office Hours:**

**Tuesday Through Friday**

**8AM to 4:30PM**

**All Contract issues must be  
settled by your Business Rep  
at District 10. See Last Page**

## **Machinists Union Statement on IAM Local 66 Member Killed in Milwaukee Shooting**

*From goiam.org*

WASHINGTON, Feb. 28, 2020 – The International Association of Machinists and Aerospace Workers (IAM) releases the following statement on the death of IAM Local 66 member Dana Walk, 57, killed in the February 26, 2020 shooting at Molson Coors Beverage Company in Milwaukee.

“The International Association of Machinists and Aerospace Workers (IAM) was saddened to hear the news of the horrific shooting at Molson Coors in Milwaukee Wednesday. We were especially heartbroken upon receiving news we lost one of our own, Dana Walk. Dana was a nearly 16-year member of Machinists Local 66 in Milwaukee. An avid fisherman, he was a devout Journeyman and a devoted father and husband. We extend our deepest condolences to the Walk family. We extend our deepest condolences to the families of the other four victims. And we continue to keep the members of IAM Local 66, IAM Local 510, our fellow union brothers and sisters, and all those impacted by this senseless act in our prayers.”

A special gathering for Dana Walk has been scheduled for Thursday, March 5 from 4 p.m. to 7 p.m. and Friday, March 6 from 9 a.m. to 11 a.m. at St. Anthony on the Lake Catholic Church, located at W280 N2101 Prospect Avenue, Pewaukee, WI 53072. Funeral service will begin Friday, March 6 at 11 a.m., also at St. Anthony on the Lake Catholic Church. [For more information, click here.](#)



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## **Dates Announced for Membership Vote for 2020 IAM Presidential Endorsement**

*From goiam.org*

IAM members will have the opportunity to vote for the union's 2020 U.S. presidential endorsement through an independent online ballot.

**The endorsement election will take place from Wednesday, March 4 at 8 a.m. ET until Friday, March 6 at 8 a.m. ET.**

At that time, each registered member in good standing will be emailed an online ballot and can choose a candidate on either the Republican or Democratic ticket.

Please add [invitations@mail.electionbuddy.com](mailto:invitations@mail.electionbuddy.com) to your contact/safe sender list to ensure you receive your online ballot. The subject of the email will be "Vote Now: IAM 2020 U.S. Presidential Endorsement Election."

If you haven't yet registered for the IAM's endorsement election, please do so as soon as possible at [iam2020.org](http://iam2020.org).

The registration period for the membership vote will close on Wednesday, Feb. 26 at 11:59 p.m. ET.

Don't miss this opportunity to help choose who the IAM should endorse for president of the United States.

Register today and learn more about the IAM's U.S. presidential endorsement process at [iam2020.org](http://iam2020.org).



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## **New Spending Package Includes Sweeping Retirement Plan Changes (SECURE Act)**

The \$1.4 trillion spending package enacted on December 20, 2019, included the Setting Every Community Up for Retirement Enhancement (SECURE) Act, which had overwhelmingly passed the House of Representatives in the spring of 2019, but then subsequently stalled in the Senate. The SECURE Act represents the most sweeping set of changes to retirement legislation in more than a decade.

While many of the provisions offer enhanced opportunities for individuals and small business owners, there is one notable drawback for investors with significant assets in traditional IRAs and retirement plans. These individuals will likely want to revisit their estate-planning strategies to prevent their heirs from potentially facing unexpectedly high tax bills.

All provisions take effect on or after January 1, 2020, unless otherwise noted.

### **Elimination of the "Stretch IRA"**

Perhaps the change requiring the most urgent attention is the elimination of longstanding provisions allowing non-spouse beneficiaries who inherit traditional IRA and retirement plan assets to spread distributions — and therefore the tax obligations associated with them — over their lifetimes. This ability to spread out taxable distributions after the death of an IRA owner or retirement plan participant, over what was potentially such a long period of time, was often referred to as the "stretch IRA" rule. The new law, however, generally requires any beneficiary who is more than 10 years younger than the account owner to liquidate the account within 10 years of the account owner's death unless the beneficiary is a spouse, a disabled or chronically ill individual, or a minor child. This shorter maximum distribution period could result in unanticipated tax bills for beneficiaries who stand to inherit high-value traditional IRAs. This is also true for IRA trust beneficiaries, which may affect estate plans that intended to use trusts to manage inherited IRA assets.

In addition to possibly reevaluating beneficiary choices, traditional IRA owners may want to revisit how IRA dollars fit into their overall estate planning strategy. For example, it may make sense to consider the possible implications of converting traditional IRA funds to Roth IRAs, which can be inherited income tax free. Although Roth IRA conversions are taxable events, investors who spread out a series of conversions over the next several years may benefit from the lower income tax rates that are set to expire in 2026.

### **Benefits to individuals**

On the plus side, the SECURE Act includes several provisions designed to benefit American workers and retirees.

- People who choose to work beyond traditional retirement age will be able to contribute to traditional IRAs beyond age 70½. Previous laws prevented such contributions.
- Retirees will no longer have to take required minimum distributions (RMDs) from traditional IRAs and retirement plans by April 1 following the year in which they turn 70½. The new law generally requires RMDs to begin by April 1 following the year in which they turn age 72.
- Part-time workers age 21 and older who log at least 500 hours in three consecutive years generally must be allowed to participate in company retirement plans offering a qualified cash or deferred arrangement. The previous requirement was 1,000 hours and one year of service. (The new rule applies to plan years beginning on or after January 1, 2021.)
- Workers will begin to receive annual statements from their employers estimating how much their retirement plan assets are worth, expressed as monthly income received over a lifetime. This should help workers better gauge progress toward meeting their retirement-income goals.
- New laws make it easier for employers to offer lifetime income annuities within retirement plans. Such products can help workers plan for a predictable stream of income in retirement. *Continued on next page*

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### ***Financials continued from page 3***

- In addition, lifetime income investments or annuities held within a plan that discontinues such investments can be directly transferred to another retirement plan, avoiding potential surrender charges and fees that may otherwise apply.
- Individuals can now take penalty-free early withdrawals of up to \$5,000 from their qualified plans and IRAs due to the birth or adoption of a child. (Regular income taxes will still apply, so new parents may want to proceed with caution.)
- Taxpayers with high medical bills may be able to deduct unreimbursed expenses that exceed 7.5% (in 2019 and 2020) of their adjusted gross income. In addition, individuals may withdraw money from their qualified retirement plans and IRAs penalty-free to cover expenses that exceed this threshold (although regular income taxes will apply). The threshold returns to 10% in 2021.
- 529 account assets can now be used to pay for student loan repayments (\$10,000 lifetime maximum) and costs associated with registered apprenticeships.

## **Benefits to employers**

The SECURE Act also provides assistance to employers striving to provide quality retirement savings opportunities to their workers. Among the changes are the following:

- The tax credit that small businesses can take for starting a new retirement plan has increased. The new rule allows employers to take a credit equal to the greater of (1) \$500 or (2) the lesser of (a) \$250 times the number of non-highly compensated eligible employees or (b) \$5,000. The credit applies for up to three years. The previous maximum credit amount allowed was 50% of startup costs up to a maximum of \$1,000 (i.e., a maximum credit of \$500).
- A new tax credit of up to \$500 is available for employers that launch a SIMPLE IRA or 401(k) plan with automatic enrollment. The credit applies for three years.
- With regards to the new mandate to permit certain part-timers to participate in retirement plans, employers may exclude such employees for nondiscrimination testing purposes.
- Employers now have easier access to join multiple employer plans (MEPs) regardless of industry, geographic location, or affiliation. "Open MEPs," as they have become known, offer economies of scale, allowing small employers access to the types of pricing models and other benefits typically reserved for large organizations. (Previously, groups of small businesses had to be affiliated somehow in order to join an MEP.) The legislation also provides that the failure of one employer in an MEP to meet plan requirements will not cause others to fail, and that plan assets in the failed plan will be transferred to another. (This rule is effective for plan years beginning on or after January 1, 2021.)
- Auto-enrollment safe harbor plans may automatically increase participant contributions until they reach 15% of salary. The previous ceiling was 10%.

In Solidarity,

*Brian M. Goode*

Principal Securities Financial Representative

Financial Advisor

Union Financial, Inc.

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[www.unionplanning.com](http://www.unionplanning.com)

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# Demolition Begins On our Old Hall At 2609 West Oklahoma Avenue

Photos courtesy of President Tim Schwartz taken on February 8th 2020.



*Above: Looking North towards Oklahoma Avenue from the parking lot*

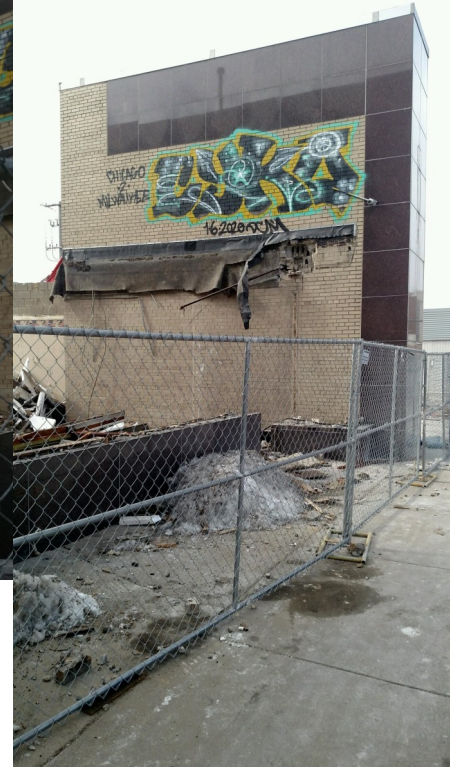
*Below: Looking South East near the front door on Oklahoma Avenue*



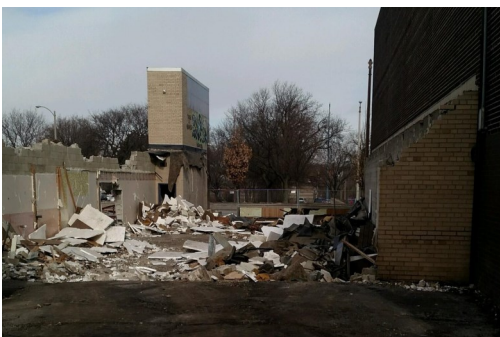
*Above: Southeast corner of the building from the parking lot*



*Above: Looking South West where the main hall was located from Oklahoma Avenue*



*Above: Looking at the front door to the hall from Oklahoma Avenue*



*Above: Looking North where the main hall was located from the parking lot*



# United Lodge 66

## 2020 Monthly Meeting Dates



<del>January 14th</del>	<del>February 11th</del>	<b>March 10th</b>
<b>April 14th</b>	<b>May 12th</b>	<b>9th</b>
<b>July 14th</b>	<b>August 11th</b>	<b>September 8th</b>
<b>October 13th</b>	<b>November 10th</b>	<b>December 8th</b>

**All Monthly Business Meetings are held at 7pm at the LL66 Hall  
Located at: 1650 S 38th St. Milwaukee WI 53215**

## Seniors Corner:

### 2021 Budget Has Sweeping Cuts to Social Security

In last month's Badger Lodge News we highlighted comments made by President Donald Trump at the World Economic Forum in Switzerland on entitlement cuts being on his plate "at some point" in the coming years. However, the President wasted no time proposing cuts even though he had repeatedly said he wouldn't touch Social Security or Medicare a day before releasing his proposed budget for 2021.

Releasing his budget on February 10th the president and his administration have planned steep cuts to social safety net programs Medicare, Medicaid and Social Security disability plans. The cuts to the total budget total \$4.4 trillion dollars over the next decade. Medicare prescription drug pricing is set to lose \$130 billion in funding, Medicaid and other safety net programs are set to lose \$292 billion and Social Security disability is set to lose \$70 Billion.

The budget proposal will require approval by both the House and Senate. House Budget Committee Chair John Yarmuth (D-KY) said in a statement "the budget reportedly includes destructive changes to Medicaid, SNAP, Social Security and other assistance programs that help Americans make ends meet all while extending tax cuts for millionaires and wealthy corporations. Congress will stand firm against this President's broken promises and his disregard for the human cost of his destructive policies.

### Tell Your Senators and Representatives to Reject the 2021 Budget Proposal

Visit [actionnetwork.org](http://actionnetwork.org) and tell your representatives to reject the Trump Administration's 2021 Budget proposal and it's cuts to vital programs for American seniors.

### Alliance for Retired Americans Releases it's Annual Retiree Voting Records

The report scores each United States Senator and Representative on the important retirement issues. The 2019 report shows that this last session of congress, the 116th was the most pro retiree Congress in 9 years.

Visit [retiredamericans.org/voting-record](http://retiredamericans.org/voting-record) to see the annual retiree voting records for 2019.

#### **Wisconsin Alliance for Retired Americans Chapter**

**1602 South Park Street #220**

**Madison, WI 53715**

**608-556-9521**

<https://wisconsin.retiredamericans.org/>

#### **Upcoming events and important dates**

<b>Milwaukee Area Labor Council Delegate Meeting</b> Wednesday, April 1st At 6:30 PM Milwaukee Labor Temple 633 S. Hawley Rd. Milwaukee, WI	<b>Organizing Committee Meeting</b> Tuesday, April 7th at 7 PM Local Lodge 66 1650 S. 38th Street Milwaukee, WI	<b>District 10 Business Meeting</b> Monday, April 13th at 7 PM Satellite Meeting @ Lodge 66 1650 S. 38th Street Milwaukee, WI	<b>Lodge 66 Business Meeting</b> Tuesday, April 14th at 7 PM Local Lodge 66 1650 S. 38th Street Milwaukee, WI
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**District 10 Office Directory:**

107 Warren St. Suite 2 Beaver Dam,  
WI 53916

Call 920-219-4919 followed by the extension for you Business Rep

- Alex Hoekstra ..... 1
- Scott Parr ..... 2
- Di Ann Fechter ..... 3
- Jeremy Terlisner ..... 6
- Todd Humleker ..... 5
- Joe Terlisner ..... 7
- Greg Pursell ..... 8
- Brandon Mortenson ..... 9
- Anne Wiberg, Organizer: 414-305-8486  
or annewiberg@gmail.com

**Officers of Local Lodge 66**

**Machinists Union**

- President ..... Tim Schwartz
- Vice President ..... Hunter Scott
- Recording Secretary ... Michael Oettel
- Secretary/Treasurer ..... Ivan Collins
- Conductor/Sentinel .....  
Adam Dudenhofer
- Trustees: Joe Dosemagen, James Cobb  
and Doug Staniszewski
- Communicator ..... Jon Zancanaro
- Educator ..... Hunter Scott
- Editor ..... Jon Zancanaro

The views and opinions expressed by the various writers in this publication are their own and not necessarily those of the editor, Lodge 66 Executive Board or the Membership of Lodge 66. The Editor reserves the right to publish, edit or exclude publication of any article submitted to the Badger Lodge News. Any member may contribute articles for publication by sending them to United Lodge 66, 1650 S. 38th Street, Milwaukee, WI 53215 or via e-mail to lodge66@gmail.com.

Visit us on the web:

www.unitedlodge66.org

www.YouTube.com/badgerlodge

**Do you have any concerns, complaints or congratulations you would like to bring up to those representing you in Government? Give them a call or send them a note and let your voice be heard**

**President Donald Trump (R)**

1600 Pennsylvania Ave  
Washington D.C. 20510  
202-224-5323

<https://www.whitehouse.gov/contact/>

**Senator Ron Johnson (R)**

328 Hart Senate Office Building  
Washington D.C. 20510  
202-224-5323

<https://www.ronjohnson.senate.gov/public/index.cfm/email-the-senator>

**State Rep. Bryan Steil (R)**

1st District of Wisconsin  
1408 Longworth HOB  
Washington D.C. 20515  
202-225-3031

<https://steil.house.gov/contact>

**State Rep. Gwen Moore (D)**

Wisconsin State District 4  
2252 Rayburn House Office Building  
Washington D.C. 20515  
202-225-4572

<https://gwenmoore.house.gov/contact/>

**State Rep. Glen Grothman (R)**

Wisconsin State District 6  
1427 Longworth H.O.B.  
Washington D.C. 20515  
202-225-2476

<https://grothman.house.gov/contact/>

**Governor Tony Evers (D)**

115 East Capitol  
Madison, WI 53707  
608-266-1212

<https://appengine.egov.com/apps/wi/Governor/contact>

**Senator Tammy Baldwin (D)**

709 Hart Senate Office Building  
Washington D.C. 20510  
202-224-5653

<https://www.baldwin.senate.gov/feedback>

**State Rep. Ron Kind (D)**

Wisconsin State District 3  
1502 Longworth H.O.B.  
Washington D.C. 20515  
202-225-5506

<https://kind.house.gov/contact>

**State Rep. Jim Sensenbrenner (R)**

Wisconsin State District 5  
2449 Rayburn House Office Building  
Washington D.C. 20515  
202-225-5101

<https://sensenbrenner.house.gov/contact>

**Seat is Currently Vacant**

Wisconsin State District 7  
Seat to be filled by special  
Election on May 12th 2020

Submit articles for the Badger Lodge News by email: lodge66@gmail.com

Deadline to submit articles for the next Badger Lodge News is March 20th