

Badger Lodge News

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

Chartered: November 30th, 1895

Vol. 23 No. 6

www.unitedlodge66.org

June 2021

United Lodge 66
Business Meeting
June 8th at 7:00 PM
1650 S 38th Street
Milwaukee, WI 53215
414-671-3800

All lodge members are encouraged to attend.

Contents:

Page 2: Lodge 66 Ops During Covid-19 Situation

Page 3: Save the Dates

Page 4 and 5: Retirement Account Rollovers

Page 6: Ride For Guides

Page 7: Milwaukee Area Labor Council Health and Hygiene Drive

Page 8: June Meeting Reminder

Page 9: Seniors Corner

Page 10: Contact Information

Office Hours:

Suspended until notice due to Covid-19 guidelines. See pg. 2

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

Winpisinger Center to Welcome In-Person Learning with Safety Protocols on August 1, 2021

From goiam.org

The Machinists Union is proud to announce the return of in-person learning at the William W. Winpisinger Education and Technology Center (W3 Center) in Hollywood, MD beginning August 1, 2021. For the safety of the membership and staff, the flagship union training facility was forced to suspend classes in March 2020.

“Education of officers, members and staff has always been an imperative focus of the Machinists Union, and nowhere does it better than the William W. Winpisinger Center,” said IAM International President Robert Martinez Jr. “Their health is the priority and we will go above and beyond to ensure a safe learning environment for participants and staff. Our union has excelled for 133 years by adjusting to changing conditions, and this is no different. We are all excited to welcome members back to the Winpisinger Center.”

“We are incredibly excited to be re-opening for in person education,” said Winpisinger Center Director Chris Wagoner. “We are committed to re-opening in a way that ensures the safety and health of member participants and everyone who works at the Winpisinger Center as our highest priority. Our movement requires collective action and meaningful collective action requires solidarity. Solidarity requires the kind of trust that face-to-face interaction creates – so we are looking forward to again providing in-person education. We are committed to continuing a tradition of providing meaningful education that responds to the real and practical needs of members, officers, activists and staff.”

Because the safety of member participants and staff is of the utmost importance, the W3 Center will return with a phased reopening schedule and a strict set of protocols and procedures. The W3 Center will continuously reassess all safety measures in accordance with CDC, state and local guidelines

See ‘Winpisinger Center’ on pg. 9



United Lodge No. 66

of the

International Association of Machinists and Aerospace Workers, AFL-CIO

1650 S. 38th Street, Milwaukee, Wisconsin 53215 • Phone 414-671-3800

<http://www.unitedlodge66.org>

Lodge 66 Operations during Covid-19 Situation

The Executive Board of United Lodge 66 has made some decisions to protect the Membership and Office Staff of Lodge 66.

First of all we would like to encourage our members and their families to stay safe during this health crisis. Following the recommendations from the Federal, State and Local Governments is advised.

To protect our members and staff the office will be closed for drop-in traffic.

The office telephone will forward to Secretary-Treasurer Ivan Collins phone. The phone number for Lodge 66 is (414) 671-3800. The Lodge email is lodge66@gmail.com. The lodge address is 1650 S 38th Street, Milwaukee WI 53215. Mail can be put in the mail slot at the office. Members are encouraged to do as much as possible through the mail. Emails and communications will be monitored. If an appointment needs to be made we will try to accommodate on an Individual basis. Several of the offices within the Machinists Organization will be staffed with reduced workforce. During these critical times we want to express to the membership that we will serve to the best of our ability and you are our main concern. The Brothers and Sisters of the Machinists Union will get through this challenge. Thank you for your patience and understanding during this major event.

In Solidarity,

Hunter Scott

United Lodge 66 President

SAVE THE DATES:

**Lodge 66 and District 10 will be holding
the following events in 2021:**

District 10 Golf Outing August 8th

Lodge 66 Cook Out August 21st

Labor Fest September 6th

Badge Night October 9th

Christmas Party December 4th

**Keep an eye on www.unitedlodge66.org,
our facebook page and The Badger Lodge
News as more details are to come.**



Union Financial, Inc.

Brian Goode
2626 49th Drive
Franksville, WI 53126
262-835-9111 x1
goode.brian@principal.com



Retirement Account Rollovers



When evaluating whether to initiate a rollover always be sure to (1) ask about possible surrender charges that may be imposed by your employer plan, or new surrender charges that your IRA may impose, (2) compare investment fees and expenses charged by your IRA (and investment funds) with those charged by your employer plan (if any), and (3) understand any accumulated rights or guarantees that you may be giving up by transferring funds out of your employer plan.

**SEP and SIMPLE IRAs are not included in or subject to this limit and are fully protected under federal law if you declare bankruptcy.*

A rollover is the movement of funds from one retirement savings vehicle to another. You may want to make a rollover for any number of reasons — your employment situation has changed, you want to switch investments, or you've received death benefits from your spouse's retirement plan.

There are two possible ways that retirement funds can be rolled over — the indirect (60-day) rollover and the direct rollover (or trustee-to-trustee transfer).

The indirect, or 60-day, rollover

With this method, you actually receive a distribution from your retirement plan and then, to complete the transaction, you deposit the funds into the new retirement plan account or IRA. You can make a rollover at any age, but there are specific rules that must be followed. Most importantly, you must generally complete the rollover within 60 days of the date the funds are paid from the distributing plan.

If properly completed, rollovers aren't subject to income tax. But if you fail to complete the rollover or miss the 60-day deadline, all or part of your distribution may be taxed, and subject to a 10% early distribution penalty (unless you're age 59½ or another exception applies).

Further, if you receive a distribution from an employer retirement plan, your employer must withhold 20% of the payment for taxes. This means that if you want to roll over the *entire* distribution amount (and avoid taxes and possible penalties on the amount withheld), you'll need to come up with that extra 20% from other funds. You'll be able to recover the withheld amount when you file your tax return.

The direct rollover, or trustee-to-trustee transfer

The second type of rollover transaction occurs directly between the trustee or custodian of your old retirement plan, and the trustee or custodian of your new plan or IRA. You never actually receive the funds or have control of them, so a trustee-to-trustee

transfer is not treated as a distribution. Direct rollovers avoid both the danger of missing the 60-day deadline and the 20% withholding problem.

If you stand to receive a distribution from your employer's plan that's eligible for rollover, your employer must give you the option of making a direct rollover to another employer plan or IRA.

A trustee-to-trustee transfer is generally the most efficient way to move retirement funds. Taking a distribution yourself and rolling it over may make sense only if you need to use the funds temporarily, and are certain you can roll over the full amount within 60 days.

Should you consider a rollover?

In general, if your vested balance is more than \$5,000, you can keep your money in an employer's plan at least until you reach the plan's normal retirement age (typically age 65). But if you terminate employment before then, should you consider a rollover to either an IRA or a new employer's plan? There are pros and cons to each move.

IRA: In contrast to an employer plan, where investment options are typically limited to those selected by the employer, the universe of IRA investments is almost unlimited. Similarly, the distribution options in an IRA (especially for your beneficiary following your death) may be more flexible than the options available in your employer's plan.

New employer's plan: On the other hand, employer-sponsored plans may offer better creditor protection. In general, federal law protects IRA assets up to \$1,362,800 (scheduled to increase on April 1, 2022) — plus any amount rolled over from a qualified employer plan or 403(b) plan — if bankruptcy is declared.* (The laws in your state may provide additional protection.) In contrast, assets in a qualified employer plan or 403(b) plan generally receive unlimited protection from creditors under federal law, regardless of whether bankruptcy is declared.

Use this rollover guide to help you decide where you can move your retirement dollars. A financial professional can also help you navigate the rollover waters. Keep in mind that employer plans are not legally required to accept rollovers. Review your plan document.

Some distributions can't be rolled over, including:

- Required minimum distributions
- Certain annuity or installment payments
- Hardship withdrawals
- Corrective distributions of excess contributions and deferrals

In addition to rolling over the assets to an IRA or new employer's plan, or leaving the money in your current employer plan, you may also choose to take a lump-sum cash distribution. However, keep in mind that the distribution will be subject to income taxes and, if you're younger than 59½, a 10% penalty tax, unless an exception applies.

		Rollover to:						
		Traditional/SEP-IRA	SIMPLE IRA	Roth IRA	Qualified Plan (incl. 401(k))	Roth 401(k)/403(b)/457(b) Account	403(b) Plan	Governmental 457(b) Plan
Rollover from:	Traditional/SEP-IRA - taxable dollars ¹	Yes ²	Yes ^{2,5}	Yes ³	Yes ⁷	No	Yes	Yes ⁹
	Traditional IRA - nontaxable dollars ¹	Yes ²	Yes ^{2,5}	Yes ⁴	No	No	No	No
	SIMPLE IRA ¹	Yes ⁵	Yes ²	Yes ^{3,5}	Yes ^{5,7}	No	Yes ⁵	Yes ^{5,9}
	Roth IRA ¹	No	No	Yes ²	No	No	No	No
	Qualified Plan - taxable dollars (incl. 401(k)) ^{5,7}	Yes	Yes ⁵	Yes ¹¹	Yes	No ¹²	Yes	Yes ⁹
	Qualified Plan - nontaxable dollars (incl. 401(k)) ^{5,7}	Yes	Yes ⁵	Yes	Yes ⁸	No ¹²	Yes ⁸	No
	Roth 401(k) Account ^{6,7}	No	No	Yes	No	Yes ¹⁰	No	No
	Roth 403(b)/457(b) Account ⁸	No	No	Yes	No	Yes ¹⁰	No	No
	403(b) Plan - taxable dollars ⁶	Yes	Yes ⁵	Yes ¹¹	Yes ⁷	No ¹²	Yes	Yes ⁹
	403(b) Plan - nontaxable dollars ⁶	Yes	Yes ⁵	Yes	Yes ⁸	No ¹²	Yes ⁸	No
Governmental 457(b) Plan ⁶	Yes	Yes ⁵	Yes ¹¹	Yes ⁷	No ¹²	Yes	Yes	

¹ Required distributions and nonspousal death benefits can't be rolled over.

² In general, you can make only one tax-free, 60-day, rollover from one IRA to another IRA in any 12-month period no matter how many IRAs (traditional, Roth, SEP, and SIMPLE) you own. This does not apply to direct (trustee-to-trustee) transfers, or Roth IRA conversions.

³ Taxable conversion

⁴ Nontaxable conversion

⁵ Only after employee has participated in SIMPLE IRA plan for two years.

⁶ Required distributions, certain periodic payments, hardship distributions, corrective distributions, and certain other payments cannot be rolled over; nonspousal death benefits can be rolled over only to an inherited IRA, and only in a direct rollover.

⁷ May result in loss of qualified plan lump-sum averaging and capital gain treatment.

⁸ Direct (trustee-to-trustee) rollover only; receiving plan must separately account for the after-tax contributions and earnings.

⁹ 457(b) plan must separately account for rollover — 10% penalty on payout may apply.

¹⁰ Nontaxable dollars may be transferred only in a direct (trustee-to-trustee) rollover.

¹¹ Taxable dollars included in income in the year rolled over.

¹² 401(k), 403(b), and 457(b) plans can also allow participants to directly transfer non-Roth funds to a Roth account if certain requirements are met (taxable conversion).

If you do not want to receive e-mails of this nature from Brian Goode in the future, please call 262-835-9111 or e-mail goode.brian@principal.com to have your e-mail address removed from my commercial e-mail address list.

The material provided does not necessarily reflect the views or opinions of Principal Financial Group®. Principal Financial Group® does not endorse the commentary, opinions or views of the content. This material should be considered general information and should not be used as the primary basis for a financial decision. It is provided with the understanding that the member companies of the Principal Financial Group® are not rendering legal, accounting, or tax advice.

Insurance products from the Principal Financial Group® are issued by Principal National Life Insurance Company (except in New York), Principal Life Insurance Company, and the companies available through the Preferred Product Network, Inc. Securities and advisory products offered through Principal Securities, Inc., 800/247-1737, Member SIPC. Principal National, Principal Life, the Preferred Product Network, and Principal Securities are members of the Principal Financial Group®, Des Moines, IA 50392. Brian Goode, Principal National and Principal Life Financial Representative, Principal Securities Registered Representative, Financial Advisor.

Union Financial is not affiliated with any company of the Principal Financial Group®.

SPRIT OF THE MIDWEST

**\$35/RIDER
\$15/PASSENGER**

**ALL MAKES
& MODELS
WELCOMED!**



Rides for Guides

MOTORCYCLE CHARITY RIDE

An IAM Midwest Territory Event to Benefit Guide Dogs of America

SATURDAY, JULY 17, 2021

Local Lodge 1947

50 E. Bank Street | Fond Du Lac, WI 54935

Registration | 8 a.m.

Rider/Driver Meeting | 8:30 a.m.

Ride Starts | 9 a.m.

RAFFLE PRIZES!

LUNCH PROVIDED!

Registration forms can be found at www.SpiritoftheMidwest.org

Registration also available day of event

For more info and/or vendor/sponsorship options, contact Tony Wickersham | 815.280.6400 | 219.427.8377 | awickersham@iamaw.org

Milwaukee & Waukesha Area Labor Council

HEALTH & HYGIENE DRIVE



Nearly two dozen Milwaukee & Waukesha homeless shelters are in need of health and hygiene products. Help by collecting items, running workplace drives, and asking others to donate.

COLLECTION DATES

April 5 – June 4

DROP-OFF LOCATION:

- **Milwaukee Area Labor Council**
633 South Hawley Road, Ste. 110
Milwaukee, WI 53214

Monetary donations are also accepted.
Please make checks payable to LaborCommunity@Work.



MOST REQUESTED ITEMS:

- Deodorant
- Feminine hygiene products
- Shampoo
- Shower gel
- Toothbrushes
- Toothpaste

New and unused items only, please.

Sponsored by:
Milwaukee Area Labor Council
AFL-CIO and the AFL-CIO Community Services Committee

QUESTIONS?

Jay Reinke
AFL-CIO Community Services Liaison
414.771.7070 ext. 16
jay@milwaukeeelabor.org



aflcio.org

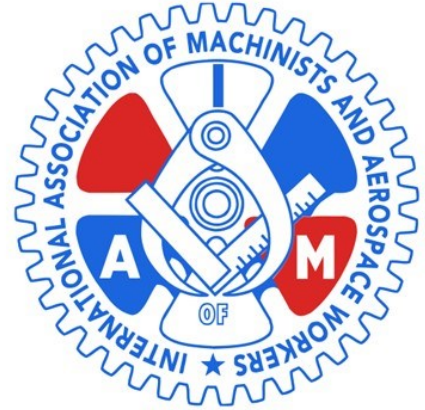


MILWAUKEE
PUBLIC SCHOOLS



Greater Milwaukee
& Waukesha County

United Lodge 66 Meeting Notice



June

8th

**United Lodge 66 Business Meetings are held at 7pm at the LL66 Hall
Located at: 1650 S 38th St. Milwaukee WI 53215**

‘Winpisinger Center’ from pg 1

—and where appropriate, make necessary changes.

- All participants are required to provide proof of vaccination prior to purchase of travel to attend class.
- All participants will be required to mask and socially distance while at the W3 Center.
- All W3 Center employees will be fully vaccinated.
- Leadership programs are limited to 50 percent enrollment.
- Guest rooms will not exceed 50 percent capacity. Each will be cleaned and sanitized daily and will not be used for one week after use.
- Classrooms and dining room will be cleaned and sanitized throughout each day, and set up to allow for social distancing.
- Participants will not be allowed to bring guests at this time.
- The W3 Center will carefully and fully follow CDC recommendations and fully comply with State of Maryland laws and the St. Mary’s County Department of Health guidelines.

A full schedule with the complete set of guidelines will be sent to local and district lodges in the upcoming weeks.

ing weeks.

If you are a member in good standing and would like to attend courses at the Winpisinger Center please email Educator Mike Stark at mikestark12@gmail.com

Seniors Corner: Pass H.R. 3

from actionnetwork.org

Right now, hundreds of billions of dollars from Medicare is going directly into the pockets of greedy pharmaceutical corporations. These outrageous payments increase Medicare premiums and eat into our Social Security benefits.

Families across the U.S. continue to get hammered by the outrageous cost of life-saving drugs. The “Lower Drug Costs Now Act of 2019” would allow Medicare to negotiate prescription drug prices, saving Medicare \$345 billion over 6 years and saving U.S. households \$158 billion in reduced out-of-pocket expenses over 10 years.

Join Social Security Works in telling Congress to strengthen and pass H.R.3 to lower prescription drug prices in the United States. Let’s tell Congress to strengthen H.R. 3, and pass it into law. Visit <https://actionnetwork.org/petitions/sign-now-tell-congress-lower-drug-prices-now> to sign the petition.

Upcoming Events and Important Dates:		Organizing Committee Meeting Tuesday, June 1st at 7 PM Local Lodge 66 1650 S. 38th Street Milwaukee, WI	Milwaukee Area Labor Council Delegate Meeting Wednesday, June 2nd At 6:30 PM Milwaukee Labor Temple 633 S. Hawley Rd. Milwaukee, WI
Lodge 66 Business Meeting Tuesday, June 8th at 7 PM Local Lodge 66 1650 S. 38th Street Milwaukee, WI	District 10 Business Meeting Monday, June 14th at 7 PM Satellite Meeting @ Lodge 66 1650 S. 38th Street Milwaukee, WI	Deadline to submit articles for the next Badger Lodge News is June 25th Submit articles by email: lodge66@gmail.com	

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 Hunter Scott
- Vice President Frank Riedijk
- Recording Secretary ... Michael Oettel
- Secretary/Treasurer Ivan Collins
- Conductor/Sentinel
Adam Duedenhoef
- Trustees: Don Aiello, Doug
Staniszewski and Kenny Mullan
- Communicator Jon Zancanaro
- Educator Mike Stark
- 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 Joe Biden (D)

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/voice-an-opinion>

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. Scott Fitzgerald (R)

Wisconsin State District 5
1507 Longworth H.O.B.
Washington D.C. 20515
202-225-5101

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

State Rep. Tom Tiffany (R)

Wisconsin State District 7
1714 Longworth HOB
Washington D.C. 20515
202-225-3365

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