



Badger Lodge News

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

Chartered: November 30th, 1895

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www.unitedlodge66.org

December 2022

United Lodge 66

Business Meeting

December 13th 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:

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

IAM Mourns Loss of Retired Winpisinger Center Director Chris Wagoner

From goiam.org

The IAM is mourning the passing of Chris Wagoner, who recently retired as Director of the IAM's William W. Winpisinger Education and Technology Center. Wagoner, 60, with his family by his side, passed away after a brief illness on Sunday, November 20, 2022.



Over his 33-year IAM career, Wagoner dedicated his life to training and educating union activists at the Winpisinger Center, a campus in Hollywood, MD that many call the IAM's "crown jewel."

After hiring on as an education representative at the Winpisinger Center in 1989, Wagoner became the center's assistant director in 2005. He served as director since 2007. Wagoner retired from the IAM in July 2022.

"The entire IAM is simply heartbroken at the loss of such an iconic, caring and influential figure in our union," said IAM International President Robert Martinez Jr. "Chris has been a great friend and confidant to myself and so many others through more than three decades of challenges and triumphs in the IAM. Our memories of Chris's unyielding love for our union and our membership will forever live on for so many whom he touched throughout the years. We send our deepest condolences to his wife Jill, daughter Mollie, daughter-in-law Qifei Zeng, and everyone who loved and cherished what Chris brought to our lives on and off the job."

Wagoner was a constant figure at the Winpisinger Center, where thousands of members, officers and staff every year participated in leadership,

See 'Wagoner' on pg. X



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,

Frank Riedijk

United Lodge 66 President

‘Wagoner’ from pg. 1

organizing, negotiations and other programs that built power and knowledge in the IAM. Wagoner would make a point to visit with every class he could, sharing, among many things, that the Winpisinger Center, and the labor movement, must be an inclusive, diverse and welcoming environment, free of any bias or discrimination for all.

“Wimpy’s vision created the Winpisinger Center, but no single person gave it more life and purpose than Chris Wagoner,” said Winpisinger Center Director Mary McHugh. “His contribution to our union is simply immeasurable.”

Wagoner oversaw a massive expansion in programming at the Winpisinger Center, including negotiations preparation, remote learning, and Spanish-language classes. He led the Center through the COVID-19 pandemic, adapting quickly to remote learning and fighting tirelessly to rehire Winpisinger Center staff and reopen the facility with necessary precautions.

Prior to coming to the Winpisinger Center, Wagoner worked as an aide for the Committee on Labor and Industry in the Kentucky General Assembly. He also worked in the Labor Education Program and the Illinois Hazardous Waste Worker Training Program at the University of Illinois. Wagoner received his bachelor of science degree in political science from the University of Louisville and his master of arts degree in industrial relations from the University of Illinois at Champaign-Urbana.

In lieu of flowers, the Wagoner family asks that donations go to the IAM’s favorite charity, Guide Dogs of America/Tender Loving Canines, in memory of Chris Wagoner.



How Long Will It Take to Double My Money?

Contributed by: Brian M. Goode, Financial Advisor @ Union Financial—262-835-9111

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Before making any investment decision, one of the key elements you face is working out the real rate of return on your investment.

Compound interest is critical to investment growth. Whether your financial portfolio consists solely of a deposit account at your local bank or a series of highly leveraged investments, your rate of return is dramatically improved by the compounding factor.

With simple interest, interest is paid just on the principal. With compound interest, the return that you receive on your initial investment is automatically reinvested. In other words, you receive interest on the interest.

But just how quickly does your money grow? The easiest way to work that out is by using what's known as the "Rule of 72." Quite simply, the "Rule of 72" enables you to determine how long it will take for the money you've invested on a compound interest basis to double. You divide 72 by the interest rate to get the answer.

For example, if you invest \$10,000 at 10 percent compound interest, then the "Rule of 72" states that in 7.2 years you will have \$20,000. You divide 72 by 10 percent to get the time it takes for your money to double. The "Rule of 72" is a rule of thumb that gives approximate results. It is most accurate for hypothetical rates between 5 and 20 percent.

While compound interest is a great ally to an investor, inflation is one of the greatest enemies. The "Rule of 72" can also highlight the damage that inflation can do to your money.

Let's say you decide not to invest your \$10,000 but hide it under your mattress instead. Assuming an inflation rate of 4.5 percent, in 16 years your \$10,000 will have lost half of its value.

The real rate of return is the key to how quickly the value of your investment will grow. If you are receiving 10 percent interest on an investment but inflation is running at 4 percent, then your real rate of return is 6 percent. In such a scenario, it will take your money 12 years to double in value.

The "Rule of 72" is a quick and easy way to determine the value of compound interest over time. By taking the real rate of return into consideration (nominal interest less inflation), you can see how soon a particular investment will double the value of your money.

The Rule of 72 is a mathematical concept, and the hypothetical return illustrated is not representative of a specific investment. Also note that the principal and yield of securities will fluctuate with changes in market conditions so that the shares, when sold, may be worth more or less than their original cost. The Rule of 72 does not include adjustments for income or taxation. It assumes that interest is compounded annually. Actual results will vary.

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1650 S 38TH ST. MILWAUKEE, WI 53214

LODGE 66 Children's Christmas party

DEC. 3 • 10AM TO 1PM

**RSVP AT NOVEMBER'S MONTHLY MEETING OR BY
NOVEMBER 15TH BY CALLING THE LODGE AT
414-671-3800 OR CALL/TEXT SECRETARY
TREASURER MIKE OETTEL AT 262-909-4505.
PLEASE LEAVE YOUR NAME, THE ATTENDING
CHILDREN(S) NAME(S), AGE(S) AND THE
COMPANY YOU WORK FOR
YOUR CHILDREN OR
GRANDCHILDREN (12 YEARS OLD
AND YOUNGER) MUST BE PRE
REGISTERED AND WE ASK THAT
ALL CHILDREN BE ACCOMPANIED
BY NO MORE THE 2 ADULTS,**





YOU ARE INVITED TO THE
UNITED LODGE 66
**CHRISTMAS
PARTY**

Saturday, December 3rd

6 pm to 10 pm

Christmas Cash Raffle at 830 pm

6 \$500 and 25 \$100 cash prizes

Ticket purchase is required to win and you need not
be present to win

Lodge 66 Hall

1650 S. 38th St. Milwaukee, WI 53214

**FOOD | FELLOWSHIP |
REFRESHMENTS | RAFFLES**



Seniors Corner: Avoid These Medicare Mistakes During Open Enrollment *from marketwatch.com*

Millions of retirees are in the thick of Medicare open enrollment, which runs from Oct. 15 to Dec. 7, but many find the process challenging. Some don't understand the difference between Original Medicare and Medicare Advantage, many are overwhelmed by Medicare advertising, and only 4 in 10 people review their plan options each year, according to a July 2022 report from health care consulting firm Sage Growth Partners. This leads to Medicare open enrollment misses, including not confirming that your providers are in-network for the next plan year and not comparing your Medicare Part D prescription drug coverage with other available options.

1. Not checking your doctors for 2023

If you have a Medicare Advantage plan, you generally must get medical care from doctors within that plan's network — and a plan's network can change at any time. Before you decide to stick with the plan you're in, make sure your preferred medical providers are still in the plan's network in 2023.

2. Not comparing prescription drug plans

Whether you have Original Medicare or Medicare Advantage, your prescription drug coverage comes from a private insurance company, and it may change what it covers each year. Your regular prescription medication may cost more in 2023, or an insurer may not cover it at all. (Another plan may also cover it for less.)

3. Thinking all doctors will take your PPO plan

A preferred provider organization, or PPO, plan, is a health plan that allows members to see out-of-network doctors, usually for a higher price. People sometimes think that because they have a Medicare Advantage PPO, they'll be able to see any doctor they want. But providers don't always take out-of-network coverage.

4. Being swayed by the splashy ads

Medicare open enrollment season means Medicare commercials galore, and Medicare Advantage plans have appealing things to offer like no premiums and some coverage for hearing, dental and vision care.

5. Waiting too long to ask for help

Medicare open enrollment ends Dec. 7, but you don't want to wait until the last day — or even the last week — to start your research. If you have questions, you can get help through programs like the State Health Insurance Assistance Program, or SHIP. Counselors at SHIP programs can offer free assistance with your Medicare choices, but they get busy.

Upcoming Events and Important Dates:

Milwaukee Area Labor Council Delegate Meeting Wednesday, December 7th at 6:30 PM Milwaukee Labor Temple 633 S. Hawley Rd. Milwaukee, WI	District 10 Business Meeting Monday, December 12th At 7 PM Satellite Meeting @ Lodge 66 1650 S. 38th Street Milwaukee, WI	Lodge 66 Business Meeting Tuesday, December 13th at 7 PM Local Lodge 66 1650 S. 38th Street Milwaukee, WI	Deadline to submit articles for the next Badger Lodge News is December 23rd Submit articles by email: lodge66@gmail.com
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District 10 Office Directory:

107 Warren St. Suite 2 Beaver Dam,
WI 53916

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

- Alex Hoekstra 1
- Di Ann Fechter 3
- Jeremy Terlisner 6
- Todd Humleker 5
- Joe Terlisner 7
- Hunter Scott 8
- Justin Bader 9
- Anne Wiberg, Organizer: 414-305-8486
or annewiberg@gmail.com

Officers of Local Lodge 66

Machinists Union

- President Frank Riedijk
- Vice President Mike Stark
- Recording Secretary ... Jon Zancanaro
- Secretary/Treasurer ... Michael Oettel
- Conductor/Sentinel
Adam Duedenhoef
- Trustees: Don Aiello, Doug
Staniszewski and Kenny Mullan
- Communicator Jon Zancanaro
- Educator Mike Stark
- Editor Jon Zancanaro

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the various writers in this publication
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Editor reserves the right to publish,
edit or exclude publication of any arti-
cle 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**

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