

**Preserving and Building on Our Legacy: Unbought, Unbossed, Unstoppable**

May 20, 2025 – May 26, 2025

Lake Buena Vista, Florida 32830



**Submitted by:**

Janice Amoako

June 5, 2025

The very first session I attended was the **Retiree Conference**

This was an event for CBTU Retirees to gather and discuss the state of those living on a pension and/or social security and to address issues facing them. While I am not yet retired, I am so close to making that decision that I decided to attend this event.

This session was very informative for not only Retirees but for everyone. There were three presentations.

**Presentation 1** - by Alliance for Retired Americans – by Richard Fiesta, Executive Director ARA  
The Alliance for Retired Americans is a national grassroots advocacy organization that works to protect the health and economic security of retirees and older Americans. Mr. Fiesta is an expert in retirement security issues, including Social Security, Medicare, pensions and health care. He provided a wealth of information pertaining to Social Security and discussed the Facts vs the Lies told by Elon Musk and Donald Trump regarding Social Security.

**Lie 1:** Social Security is the “Biggest Ponzi Scheme of all time”.

**Reality:** Social Security is a social insurance program. Workers and employers pay in, money goes to the Social Security Trust Fund and is paid out when due. Social Security has a Board of Trustees and professional actuaries who report annually on the health of the Trust Fund.

It's solvent and the benefits are guaranteed (unlike the stock market or a private equity fund). In 89 years, Social Security has never missed a payment.

**Lie 2:** “There’s a massive amount of fraud” in Social Security

**Reality:** A July 2024 report from Social Security’s inspector general confirmed that fraud is not widespread, concluding that less than 1% of payments that went out between 2015 and 2022 were improper. Social Security has several internal systems that are constantly looking to find and reduce fraud.

**Lie 3:** Social Security makes up a “majority of federal spending”

**Reality:** Social Security by law does not contribute to the deficit. It is a separate program from general federal spending. Funding is from workers and employers plus trust fund interest, and taxes from beneficiaries with high incomes.

There were many more Facts vs Lies presented but I just mentioned a few. They also presented another Fact Sheet that covered Social Security and Medicare Current Facts and Figures. (See attached)

**Presentation 2** - from Orange County Sheriff’s Officer of Criminal Investigations Division – Scams

Detective Brian Cross and Detective Christopher Williams spoke to the audience about the various types of scams that are plaguing the retirees and the elderly. These scams are not only on the elderly but also others.

Their mission is to:

- Investigate crimes involving identity theft, fraud, scams and elderly exploitations.
- Identify and recover funds stolen through fraud
- Provide education and outreach in the prevention of fraud and identity theft.

They spoke about common online and over the phone scams such as: Imposter Scams: a relative in trouble (accidents or bond money needed), Technical Support/Antivirus, Romance schemes, and IRS/Social Security Scams. Other types of scams referenced were: Phishing emails, advanced fee or prepayment schemes, Online employment scams or Lottery or contest winner scams

For phone scams they suggested that you either block these types of callers or to simply hang up. These types of callers just want to get your attention and either scare you or convenience you to send money. JUST HANG UP. If they say they are calling from a bank, don't give out any information. Hang up and call the bank directly. While this might seem obvious to some, you'd be surprised how many people are tricked into giving out personal information because they believe the caller is legitimate.

### **Presentation 3 - CBTU Seniors Health – Presenter - Kenneth R Williams**

Mr. Williams is retired from the Pharmaceutical Industry with over 37 years of service. His experience is focused on Cardiovascular medicine, infectious diseases and Healthcare/Pharmaceutical consulting.

Mr. Williams discussed common problems faced as we age. Some areas he covered were:

- Cardiovascular Disease
- Hypertension
- Type 2 Diabetes
- Cancer in Men and Women
- Osteoarthritis
- Glaucoma
- Sight

Key terms discussed and clarified were:

- Benign
- Malignant
- Metastasized
- PSA – Prostate Specific Antigen
- DRE – Digital Rectal Exam

Attendees were encouraged to ask themselves “how often do you see your doctor?

- Regularly?
- As often as necessary?
- Emergency if needed?

Mr. Williams kept the audiences' attention as he spoke to BOTH Women and Men about medical issues.

***For the men he addressed Prostate Cancer.***

**Causes:** Prostate cancer can be caused by genetic factors, age and lifestyle. Understanding these causes helps in prevention and early detection.

**Symptom:** Common symptoms include difficulty urinating, blood in urine, and pelvic pain. Early recognition of symptoms is crucial.

**Diagnosis:** typically involves a PSA test, digital rectal exam and biopsy.

**Treatment Options:** can include surgery, radiation therapy and hormone therapy. Choosing the right treatment depends on the stage and severity of cancer

Prostate cancer is among the most common cancers affecting men, particularly older men, often requiring medical intervention. Mr. Williams is a Prostate Cancer Survivor, and he strongly encouraged the men to get their exams as early detection through screening tests can significantly improve the outcomes of treatment, enhancing survival rates.

***For the women he addressed Breast Cancer.***

**What is Breast Cancer?** It occurs when malignant cells form in the tissue of the breast, leading to tumors.

**Early Detection:** through self-exams and regular mammograms is crucial for successful treatment outcomes.

**Treatment Options:** include surgery, radiation, chemotherapy, and hormone therapy, depending on the state and type.

**Key Points:**

If it has been a while, make an appointment to see your doctor.

Do it now!

Follow up with current appointments.

Take prescribed medications as directed.

Ask questions, it is **YOUR** body

ONLY YOU CAN MAKE IT HAPPEN!

I found this entire Retiree Luncheon very informative. Time well spent attending this session.

During this convention time was spent remembering William "Bill" Lucy. Loving referred to as "Our Bill". There were numerous times during this convention that individuals took time to speak on their fond remembrances of Bill Lucy. There was even a memorial booklet that was created just for him. (excerpts from the booklet are attached). They jokingly acknowledged that he is the first one to have an entire choir named after him. It is called "The William "Bill" Lucy International CBTU Fellowship Choir" under the direction of Anthony Evans. I was able to be a part of this choir, and I had a wonderful time. The rehearsal was awesome and with only one rehearsal for this even it went extremely well. I will forever hold this memory, and I plan to sing in this choir next year if permitted.

Submitted by,

Janice M. Amoako, first time attendee.



## Social Security and Medicare: Current Facts and Figures

### The Many Faces of Social Security

- Nearly 184 million workers contribute to Social Security through payroll taxes.
- Over 68 million people receive monthly Social Security benefits:
  - Nearly 54 million people receive retirement benefits
  - 5.8 million people receive survivors' benefits
  - 8.4 million people receive disability benefits.
- Beneficiaries by state

### Average August 2024 Monthly Social Security Benefit

- A retired worker: \$1,872
- A retired couple: \$3,033
- Disabled worker: \$1,539
- Disabled worker with spouse and child: \$2,452
- Widow or widower: \$1,784
- Young widow or widower with two children: \$3,990
- Maximum Monthly Social Security Benefit: \$3,822 (for worker retiring at Full Retirement Age).

### Social Security Cost of Living Adjustment (COLA) for 2025: 2.5%

### 2025 Social Security and Medicare Contribution Amounts

**Social Security:** 6.2% for both workers and employers. This contribution is paid on earnings up to \$176,100.

**Medicare:** 1.45% for both workers and employers on all wages.

### Social Security Eligibility

**Full Retirement Age:** Depends on your birth year.

**Early Retirement Age:** 62 (drawing benefits before the full retirement age can reduce Social Security benefits up to 30 percent)

### Social Security: When and How to Apply for Benefits

Generally, you should apply for Social Security benefits four months before the date you want your benefits to begin. Click [here](https://www.ssa.gov/planners/retire/) for more information on when you can apply for Social Security: <https://www.ssa.gov/planners/retire/>. You can apply in one of the following ways:

- Visit your local Social Security office. Call 1-800-772-1213 to find the nearest office.
- Call Social Security at 1-800-772-1213. If you are deaf or hard of hearing, you can call Social Security at TTY 1-800-325-0778.
- Online: <https://secure.ssa.gov/iClaim/rib>

## The Many Faces of Medicare

- Nearly 184 million workers contribute to Medicare through payroll taxes.
- Approximately 67.5 million people receive Medicare benefits, including:
  - 60.4 million people age 65 and older
  - 7.1 million people with disabilities under 65
- Beneficiaries by state

## 2024 Medicare Part A (Hospital Coverage)

**Deductible:** \$1,632 (first 60 days of Medicare-covered inpatient hospital care)

**Coinsurance:** \$0 (Days 1-60), \$408 per day (Days 61-90)

## 2024 Medicare Part B (Physician Coverage)

For all beneficiaries: Part B deductible is \$240 and the Part B copayment is 20%.

**Doughnut Hole:** Will be eliminated under the Inflation Reduction Act beginning in January.

**Cap on Out-of-pocket Costs:** \$2,000

In addition to a monthly plan premium, high-income individuals will pay an income-related monthly adjustment amount as noted below:

Individual's income in 2023	Couple's income in 2023	Income-related monthly adjustment amount
\$103,000 or less	\$206,000 or less	\$0.00
\$103,000 - \$129,000	\$206,000 - \$258,000	\$12.90
\$129,000 - \$161,000	\$258,000 - \$322,000	\$33.30
\$161,000 - \$193,000	\$322,000 - \$386,000	\$53.80
\$193,000 - \$500,000	\$386,000 - \$750,000	\$74.20
\$500,000 and Above	\$750,000 and Above	\$81.00

## Medicare: When and How to Apply for Benefits

Medicare is available for people age 65 or older, younger people with disabilities and people with End Stage Renal Disease. If you sign up after you turn 65, you may be penalized unless you have other coverage.

For information about when to apply for Medicare go to <https://www.ssa.gov/medicare>. To apply for Medicare, call 1-800-772-1213 or visit [www.medicare.gov](http://www.medicare.gov).

## 2025 Medicare Part D (Prescription Drug Coverage)

**Monthly Premium:** Varies by plan

**Deductible:** Varies by plan, \$590 maximum

# BILL LUCY TRIBUTE PROGRAM



## *Our* **BILL**

A CBTU Celebration of the Life  
and Leadership of  
**William "Bill" Lucy, CBTU  
Cofounder and Global Icon**

May 22, 2025  
54th International  
CBTU Convention  
Orlando, Florida

# *Our Bill, Always*



To see more highlights of Bill Lucy's legendary life and career, please visit CBTU's special website-- [www.lucy90.com](http://www.lucy90.com)

**“Those that make history seldom see the footprints that they leave because the path is always before them.”**

**-Bill Lucy**



**2025 CBTU Convention**  
**Preserving and Building on Our legacy: Unbought, Unbossed, Unstoppable.**

**Submitted by:**

Tonya Reese  
June 6, 2025

824 Delegates report Saturday over 1000 delegates

Some of my take a ways from this year;

- We are not just changing our work environment; we are making changes across the world.
- We need to be mindful of how powerful we are when we stand together. We are not only fighting for us now but fighting for our future, our kid's future.
- 1 million of federal works lost right to organize.
- He is going after Medicare Medicaid and food assistance. Trying to erase our heritage.
- Tax breaks for the wealthy while cutting benefits. rally around the common-sense fight.
- Educate and reach out to the younger generation.
- Being part of the union lets you know you have someone to count on.
- Don't let forces divide us. Stay United and keep organizing.
- 85 percent of federal workers don't work in DC they are in our local communities. What happens when they cut these critical services.
- Educate our members. Understanding our union values. Reach back and pull somebody up!
- You can't put into others when your cup is empty. Self-care is very important!!
- We have to fight the battles where the battles are being fought.
- A set back is a call for action.
- Black excellence is not a fluke!!!
- What is wrong with DEI, is a positive thing.
- Diversity Inclusion and Equality
- We keep fighting till hell freezes over and when hell freezes over, we putting on ice skates and will keep on fighting!!!
- Making washing DC the 51st state.
- South Africa - genocide, cut off aid to South Africa. Refugee. program for white Africans. Trying to get them out of Africa because we are fighting back and aren't putting up with it anymore!!!

White only refugee policy:

\*\*Show up

\*\*Be creative in the moment.

\*\*Step up to the plate.

\*\*Be leaders offer help reach out.

\*\*If we are going to advance, we need to understand the role.

\*\*Build political power and creative:

- Continue to the work recognition
- Make life better for everyone
- National education association
- Say the words
- Diversity Equity and Inclusion
- Arts and music gone

- Empowering isn't union governor's
- The don't want them to have the union dues deducted from their pay

Secretary of Education, Stefanie McMann stopping any Diversity, Equity and Inclusion but the got a l junction.

NAACP

- Trump budget passed the house
- Unions were built for moment like this. \*\*\*We will not let what our ancestors-built fall or fail. When we fight, we win!!!!
- Know your rights meetings for immigrants in NY
- We need to remember our roots.
- Her pronouns are angry and outraged!!
- It's okay to be angry!!
- They talking our union funds to the government and we getting nothing from them after during the elections. Giving money to the super packs we can tell them where to spend our funds.

Kyokradio.org Cummings – 3364705709 - Youth Town Halls

40 and under.... mentoring the younger peeps

- Empowering younger
- There is power in the WE
- We elect policy and the future
- Preserve the legacy, make the next chapter stronger
- They can knock us down but not out
- Family sphere, when trouble knocks on our door family stands together!!!
- Care work is real work!!!
- Not fighting for just labor rights. We are fighting for black lives!! When black workers rise all workers rise.
- Forward forever, backward never!
- Boeing - Machinist 40% wage increase over the next 4 years!!!!
- How do we reach our members!!!
- 32 million dollars is what the CEO makes which is 300 times what the average worker makes
- Joe Biden helped get that done
- What do they need from us
- 25% Canadian tariffs, they were told if they became the 51st state they could avoid the tariffs.
- 5 million jobs lost to China. Machinist in China only makes 500 a month
- Other places make \$9/hr.
- Washington makes \$45 /hr.
- 48% of project 2025 has been implemented.
- He hired the dude who created it.

\*\*\*\*\*Davida4ch.com to donate. Young lady from Cleveland running for Mayor\*\*\*

- Only 56 % of black voters voted in 2023
- Talk with people not at them
- Many hands make light work!!
- Attend it first time members class with Deborah Snead.
- Community Outreach class.
- We also joined the hotel worker picket line!!!!

## **CBTU 54<sup>TH</sup> International Convention, Orlando Florida May 20 – 25, 2025**

This is my report from the 54<sup>th</sup> CBTU International Convention that was held May 20 – 25, 2025 in Orlando Florida.

I attended the Carol Anderson Institute Training class titled: MERIT, FAIRNESS & JUSTICE FOR ALL. This class had great discussions on issues in the workplace and shared solutions on how we resolved solutions. This session had delegates for various Union trades, State and Federal employees. Our main objective for this class was to learn to be a champion in the workplace and how to help develop processes to help our union sisters and brothers. We discussed the rights we have based on the law and how to make sure all union members are respected and protected in the workplace. Each person had a different story to tell, and I am glad to have attended to get me fired up and ready to get back to work and execute what I've learned.

I have been a delegate to CBTU for over 15 years, and this is the first time I was selected to serve on the Credentials Committee at the convention. This was a very interesting and exciting experience for me. The delegates come from all over The United States, Africa and Canada and we get the honor of meeting a lot of new people. Our team met every morning prior to the start of session to discuss our game plan for each day. Although we were in the hall for registration during the session, they had a loudspeaker inside the hall so we could hear the speakers and what was going on during session. Our team had to present a daily report on the total numbers of people registered per day. We registered over 800 delegates and at least 300 guests and probably over 20 Executive Council. I hope I am selected to be on the committee again next year.

Last year, we lost one of CBTU's founding members, William Bill Lucy at the age of 90. The CBTU Family held a tribute to the last founding member. We were excused from the Credentials Committee so we could attend the tribute. To hear the history, stories and the legacy he leaves behind was amazing. A very powerful leader that stood and fought for workers' rights all over the world. On top of all the speakers who spoke at the tribute, our very own Janice Amoako performed with the Bill Lucy Mass Choir. They had me feeling like I was at church and needed my tambourine. The tribute was awesome, and he deserved all the recognition he received while he lived and after his passing.

One thing I will say is that when we go to the CBTU convention and if one of our union families need assistance in a rally or a protest, we all join together. At the same hotel, which was the Hilton Buena Vista Palace, we rallied for the hotel workers for fair wages, treatment and benefits. President Melvin warned all of us senior citizens about the heat and advised us to stay in. I attempted but when I opened the door, the heat took my breath

## **CBTU 54<sup>TH</sup> International Convention, Orlando Florida May 20 – 25, 2025**

away. So, I had to rally with the others inside to prevent passing out. It was a peaceful rally, and another was to see Union Solidarity at its best.

Townhall meeting - Grassroots Mobilization Activism and the Future of Black Media focused on the current and future state of the Black Media. The panel discussed how labor members can support and uplift Black Media. This panel included discussion on the current administration and how their actions are harming the African American culture. Very good information to share with CBTU.

Townhall meeting – Building Power and Securing Democracy at the state level was another great session. We got to hear from African American Women in positions of leadership: Rep, Joanna McClinton from the Democratic Speaker of the House for PA State Rep, April Sims – President of the State Labor Council AFL-CIO & Maya Wiley Pres & CEO Leadership Conference on Civil & Human Rights. To hear their history, challenges, roadblocks, what empowered them, strategies used for them to get where they are today. They reminded us that although the Federal Government is on a rampage and commanding attention, there are ways to fight back at the state level. Powerful women in leadership sharing and empowering those of us who desire to be in their shoes one day.

President Lee Saunders from AFSCME spoke to the body and empowered everyone. We must stand against this administration and stay woke! Although I was in the Registration Hall, I was fired up just from listening. He always makes me think he's going to burst a blood vessel.

Secretary – Treasurer Fred Hammond from the AFL-CIO spoke on the history of union and labor. He also spoke on the current administration and what we as a body can do to continue to stand and fight for our rights. He made an amazing speech as well.

President Louella Jeter and I attended Officers Database Training for all CBTU Chapters. It was some confusion trying to get everyone logged in but those who were able shared the steps on how to enter the required information.

Region 5 meeting – consist of all Ohio chapters. President Terry Melvin stopped by to visit and welcome our chapter as he does each year. Petee Talley Regional Director conducted meeting and gave updates on upcoming Regional Meeting, location to be determined.

Overall, the convention was awesome, and I am so glad to be apart of the CBTU Family.

Ul'Ique A. Campbell