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Editor: Ramona Chávez, Capt., USAF (Ret)



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VOICE – YOURS**

Take Action:
<http://takeaction.moaa.org>

November 2025 | Volume 11

Let's Give Thanks



President's Message

Paul Gonzales, LTC USA (ret.)

As we enter the holiday season, I am reflective and grateful for all our members of the MOAA Alameda Chapter and every Veteran and Active-Duty service member serving in our community and abroad. Thank you for continuing to serve the military community with your support to our MOAA Chapter. I know many of you cannot come to the meetings for varying reasons, but it's undeniable that your support is felt and recognized with your membership and generous support to our causes.

This month I saw our Chapter members actively engaged within the Alameda county community. MAJ Sidney Jordan, our distinguished Veteran at age 95, was honored by being the guest speaker and honoree at the USS Hornet Museum on Veterans Day. His career spanned experiences and memories from the Korean War and two tours in Vietnam. Other Chapter members who attended included LT Omar Farmer, CAPT Fred Jaffin,

2025 General Meetings *

Coast Guard Island, Welcome Room

11:00 – 13:00

TBD

Board of Directors Meetings

Coast Guard Island, Alameda

10:30 – 12:00

Dec. 9, Tue

...President's Message

Sue Gonzales, Surviving Spouse Liaison.
Along with members of the Alameda County
Veterans Affairs Commission (ACVAC).

The Nov 19th General Membership meeting was a big success held at Coast Guard Island. The meeting was preceded with a special Board of Directors meeting for CAPT Frank Michael, Senior Director of MOAA Council and Affiliates. He was here to visit two California Chapters, to Alameda and Monterey. Our General Membership meeting was in the theme of honoring Veterans Day. It made for a memorable meeting with many members dressed in uniform. It was a pleasure seeing the uniforms of all our services and the decorated service displayed. We had informative and inspirational presentations from Michael and a terrific presentation from Capt Graciela Tiscareno-Sato. Graciela outlined her service and career with the Air Force flying the KC-135R. Additionally we had the Pacific Area Chaplain, CAPT (Chaplain) David Stroud, USN. We were pleased he was able to attend and deliver an opening and closing Prayer to our meeting.

Please come and celebrate the Holiday seasons at our year end Christmas Luncheon being held on 13 December 2025, at Horatios Restaurant in San Leandro. Time is 11 am to 1:30. Flyer is included in this newsletter.

Happy Thanksgiving and Merry Christmas to everyone!

Paul Gonzales
pkg666@aol.com

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Please Join Us

Dec 13th MOAA Holiday Party



Annual Holiday Luncheon

- Saturday, December 13, 2025
- 11:00 am to 1:30 pm
- Location: [Horatio's Restaurant](#), 60 Monarch Bay Drive, San Leandro, CA 94577
- Cost: \$40/person
- Choice of:
 - Clam Chowder Soup or Caesar Salad
 - Fresh Salmon
 - Cajun Chicken Fettuccini
 - Prime Rib French DipIncludes Bread service, Coffee, Soda, Iced Tea or Assorted Hot Teas

Entrée Choice to be made at restaurant.



Book your reservation [here](#).

We look forward to seeing you there! If you have any questions, please call Sue Gonzales at 510/325-5577

AlamedaMoaa.Org



Chapter Holds Last General Membership Meeting of the Year



Top (Left to Right) CAPT Frank Michael, CAPT David Foote, LTC Debbie Williams, LTC Paul Gonzales, Capt. Ramona Chávez, Capt. Graciela, Major Sidney Jordan, LTC Jason Kuroiwa, Perry Milton.

Left Center: Guest Speaker CAPT Frank Michael, Senior Director of MOAA Council and Affiliates

Left Bottom: President Paul Gonzales presents Frank Michael with gift from California.

Right Center: President Paul Gonzales opens meeting.

Right Bottom: Capt Graciela Tiscareno-Sato shares her story on service and career with the Air Force as aviator on the KC-135R,

Membership

Rudolf Bredderman, Membership Director

There have not been any Chapter membership changes this past month therefore our regular membership remains at 79 and our active-duty membership remains at five.

So far this year, we have enrolled four new regular members and two have joined as active-duty members.

MOAA National took down its real time list of prospects on September 30 to make some changes in privacy policy. In the past, every MOAA national member was “opted out” of receiving email from MOAA chapters unless they decided they wanted to receive communications. Last month, MOAA national sent emails to all MOAA national members asking if they wanted to continue to be “opted out” of receiving Chapter email. Going forward, Chapter members will be “opted in” to receiving Chapter emails unless they asked to “opt out”. The responses have shown that only about 25,000 of MOAA’s 300,000 want to remain “opted out”. That should enable MOAA national to provide email addresses of the rest of the MOAA national members to Chapters as prospective Chapter members. Let’s see!

When you meet or connect with other military officers who live or work in our area, please take a moment to tell them about MOAA and share a few words about the value of joining our Alameda County Chapter. Send their contact information to bredderman@sbcglobal.net. Provide their telephone number, address, and/or email address and I will contact them. Invite them to join us in a Chapter meeting.

Here is our **Membership Application**. Our Chapter dues remain \$20 for regular members who are not on active duty and \$5 for spouses and surviving spouses, on an annual basis, i.e. January through December.

Chapter Donates \$4300 to Bay Area Honor Flight



Dan Bitner presents a check to Honor Flight Medical Director, Connie Johnson and President, Michael Singleton.



Our Chapter hosted the [Honor Flight Bay Area Foundation](#), where the President, Michael Singleton, and the Honor Flight Medical Director, Connie Johnson where they were presented with a check of \$4300. Our Chapter matched donations with \$500, but the remaining funds were generously donated by our members. Singleton shared that the donation will fund three Veterans’ trips to Washington D.C.

Special thank you to MAJ Dan Bitner, our Treasurer, where he was able to secure generous corporate donations from his company Google. It sure helps having a Treasurer who’s Chief of Staff of Google, Bay Area. Thank you, Dan! Thank you for honoring those who served and for your continued generosity!

Seth Reeb, Reeb Government Relations, LLC



[SB-694 The Veterans Benefits Protection Action](#), Senator Bob Archuleta moves to the Senate Floor when the Legislature reconvenes in January.

The Problem: Unaccredited companies are charging veterans \$10,000-\$30,000 for disability claim help that should be FREE. Over 14,000 veterans have been exploited, losing \$100 million annually.

What SB694 Does:

- Makes it a CRIME to charge veterans for initial claim help
- Allows veterans to sue and recover their money
- Voids all illegal contracts
- Creates real penalties: up to 1 year in jail + \$1,000 fine

Key Facts Veterans Need to Know

- ✓ Over 20,000 accredited representatives nationwide can help you for FREE
- ✓ This does NOT limit your access to help—it protects you from scams
- ✓ Unaccredited does not equate to Real Representation. Only accredited reps can legally help
- ✓ SB 694 Protects *INITIAL* benefits! Historically, these claims have ALWAYS been free under federal law.

Common Questions

Q: Will this limit who can help me?

A: NO. 20,000+ accredited reps are ready to help for FREE. SB 694 only stops unaccredited scammers from charging illegal fees.

Q: What if I already paid a claim shark?"

A: Under SB 694, contracts for these services would be void, and you may have grounds for a civil lawsuit for damages. Consult an attorney about your specific situation.

Q: Why do we need a state law?

A: Federal enforcement has failed. SB 694 lets California prosecutors and veterans take action.

Red Flags – Spot the Scam

- Charges ANY fee for initial claim help
- Asks for your VA.gov login credentials
- Guarantees a specific disability rating
- Not listed in VA's accreditation database
- High-pressure sales tactics

TAKE ACTION NOW CALL YOUR STATE SENATOR TODAY "I'm a Veteran. Please vote YES on SB 694 to protect us from claim sharks."

Find your Senator: <https://findyourrep.legislature.ca.gov/>

Get Free Claims Representation

- ✓ Verify Accreditation: <https://www.va.gov/ogc/apps/accreditation/>

- ✓ Report Fraud: Attorney General / CalVet
- ✓ Free VSOs: DAV, VFW, American Legion, County VSOs

SB 694 gives California real tools to fight claim sharks: Criminal prosecution + Civil lawsuits + Void contracts Veterans deserve FREE help with initial claims—period.

Get Involved!

Tools

California Veterans Legislation Hub <https://leg4vetsca.notion.site/>

California Legislature Position Letter Portal <https://calegislature.lc.ca.gov/Advocates/>

Sign up for Campaign Notifications: <https://calcommanders.org/take-action/>

Talk with your representatives!

CA: findyourrep.legislature.ca.gov

National: usa.gov/elected-officials

Engage with your community: Ask for letters of support to be sent to Committees, Governor

Join the discussion on Discord: <https://discord.gg/2Pyesk4c>. Check in daily for updates and to engage with other Veterans.

Social Media Resources

In case you don't follow, there are four great ones you should consider:

- Big DOL LinkedIn: [U.S. Department of Labor | LinkedIn](https://www.linkedin.com/company/us-department-of-labor/)
- Big DOL Twitter/X: [@USDOL / X](https://twitter.com/USDOL)
- DOL VETS LinkedIn: [Department of Labor Veterans' Employment and Training Service | LinkedIn](https://www.linkedin.com/company/us-department-of-labor-veterans-employment-and-training-service/)
- DOL VETS Twitter/X: [@VETS_DOL / X](https://twitter.com/VETS_DOL)

Treasure's Note

Dan Bitner, Treasurer

I'm excited to provide a quick update from the Treasurer's Office. First, a huge thank you to everyone who has contributed to our Honor Flight Bay Area Foundation fundraiser! Raised over \$4,300 to support their mission.

While you're visiting our [Chapter's Cheddar Up](#) page, you'll also find two new options available:

- 2026 Membership Dues: Get a head start and renew for 2026!
- Christmas Luncheon: Pre-pay for our festive gathering in December

Lastly, at the November Board meeting, we voted in to provide a \$500 donation to the Jeremiah O'Brien Foundation, in lieu of being able to hold our October event aboard the ship. I'll be coordinating the donation and will include our sincerest regards from the entire club. Looking forward to seeing you all soon



Members Celebrate Veterans Day on the U.S.S. Hornet

Picture Left: Major Sidney Jordan shares experiences and memories from the Korean War and two tours in Vietnam with a crowd at a Veterans' Day event on the U.S.S. Hornet.

Picture Right: Sue Gonzales, Surviving Spouse Liaison, CAPT Fred Jaffin, Major Sidney Jordan, Paul Gonzales, LT Omar Farmer

Personal Affairs

*Sue Stewart, Personal Affairs
MOAA website*

Each November, Veterans Day and Thanksgiving offer reminders to be thankful for former and current members of our military — and opportunities to express that appreciation. From small gestures to more substantial acts of gratitude, there are many ways to say "thank you" and offer support to those who have served and continue to serve. Below is a list of ways to express your gratitude, making the November holidays special for military members, veterans and their families.

Send a care package. Deployed military personnel often face long periods away from home and their loved ones. By sending care packages filled with essentials like toiletries, snacks, and entertainment items, these packages can make a positive difference in the morale of our troops. Also consider including letters of appreciation, homemade treats, or items that will remind them of home. The USPS offers a free military kit to mail items: https://store.usps.com/store/product/shipping-supplies/military-care-kit-P_MILITARYKIT.

Offer a meal or host a gathering. Inviting veterans and active-duty military members to a Thanksgiving meal (or any meal) is a thoughtful gesture that emphasizes community and inclusion. You can invite them into your home for a traditional holiday feast or organize a local event in collaboration with veteran service organizations. Sharing food and conversation fosters connections and can be an important reminder that they are appreciated by those they protect.

Discounts. Many businesses extend special offers or discounts to veterans and active-duty personnel on Veterans Day and throughout the year. If you're a business owner, consider doing the same as a matter of transparent policy. Additionally, volunteering your professional or business skills can also provide important support to military families who can benefit from them.

Support military families. Supporting the families of service members is just as important as supporting the troops themselves. Military spouses and children often face unique challenges, especially during deployments or long periods of separation. Offering to babysit, help with household tasks, or simply spending time with a military family member can lighten their load.

Volunteer with a military support organization. Many nonprofit organizations provide vital services to veterans, active-duty military members, and their families. Volunteering your time with these organizations can be a direct and impactful way to show gratitude. Some organizations, like the USO, offer opportunities to volunteer at airports or military bases, while others, like Wounded Warrior Project and MOAA, need assistance with events or fundraising efforts.

Donate. If you'd like to maximize your impact and share your thanks with more military members, consider making a monetary donation to nonprofit organizations that support veterans and active-duty military members. Any amount helps, including small amounts. Please consider donating to our Chapter's scholarship fund. Or donate frequent flyer miles for troops trying to get home.

The above list is obviously not a comprehensive one, but I hope it gets you in the Thanksgiving spirit and mood to feel and show gratitude to those around us, especially our military members, veterans and their families. Happy Thanksgiving and be safe!

Check out CALMOAA's new website –
CALMOAA.NET



The Holiday Season is Upon Us!

Sue Gonzales, Surviving Spouse Liaison

We have received information that the COLA for 2025 will be 2.8%. This will be a nice increase to all federal payments that are received! I know that the delay in receiving information regarding the COLA was delayed by the government shutdown, but that should be available now. The shutdown created so many problems for so many people, and I hope that you fared well during that time.

The holidays are fast approaching, and I feel like there is too much to do and too little time to accomplish everything and go to all the festivities that are coming up. So, I always try to take time to sit down and be thankful for all that we have. Try to take time for yourself and rejuvenate; take a nice walk, make a date at a spa for a pedicure or whatever makes you feel special, read a book with a comforting cup of tea perhaps.

I would like to organize a special day for all spouses in the future. Please contact me with any ideas you may have. I'm open to suggestions and would love to know what your interests are! I had a couple lunches with two of our members, Marvera Kline and Doris Clark and we had a wonderful time, they are part of the planning committee for the Holiday Luncheon. So, I would like to be able to meet with other ladies in our chapter as well!

Our Holiday Luncheon is coming up soon! Save the 13th of December on your calendar. We will be having lunch at [Horatio's Restaurant in San Leandro](#), the time 11-1:30. The flyer will be emailed and will be included in the newsletter. Please make your reservations online with the link that is in the flyer!

I look forward to seeing you all next month!

PGA HOPE - Helping Our Patriots Everywhere



PGA HOPE (Helping Our Patriots Everywhere) is the flagship military program of PGA REACH, the charitable foundation of the PGA of America. PGA HOPE introduces golf to Veterans and Active-Duty Military to enhance their physical, mental, social, and emotional well-being.

Fall sessions start in September! Find your course here: PGA HOPE - Northern California Section
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AlamedaMoaa.Org

2025 Alameda MOAA Board of Directors

ELECTED POSITIONS

- President: LTC Paul Gonzales, USA (ret.)
- Immediate Past President: CAPT Fred Jaffin, USN
- Treasurer: Maj. Dan Bitner,
- Secretary: LTC Rodney Grayson, USA
- Surviving Spouse Liaison Mrs. Susan Gonzales (spouse)

APPOINTED DIRECTORS

- Director of Membership:
 - Membership Committee: CDR Rudolf Bredderman, USN
MAJ Sidney Jordan, USA (ret.) and CAPT Gary Spenik, USCG (ret.)
- Legislative Affairs: COL James "Skip" Phair, USA (ret.)
- Personal Affairs: CAPT Susan Stewart, USN (ret.)
- Director of Programs:
 - Program Committee CAPT Perry Milton, USN (ret.)
 - CDR Lance Sapera, USN (ret.)
- Director of Communications: Capt., Ramona Chávez, USAF (ret.)
- Director of Scholarships: LTC Paul Gonzales, USA (ret.)
- Facilities Coordinator:
 - Facilities Committee LCDR Jerry Jacobs, USNR (ret.)
Ingo Biscoff, USAR LTC Rod Grayson, USA (ret.), LTC Paul Gonzales, USA (ret.), LTC
- Assistant Treasurer Mrs. Marvera Kline (Spouse)

Membership in National MOAA

Rudolf Bredderman - Acting Membership

All of our 2025 members who are eligible for national MOAA membership are members of MOAA at the national level except for our two newest Active-Duty members. Forty-two are LIFE members and seventeen are Premium members at the national level. Fourteen (including 3 Active-Duty Members) of our Chapter members are "Basic" members of MOAA at the national level. MOAA is encouraging all "Basic" members to become either "Premium" or "LIFE" members, i.e., dues paying members.

It is important that Chapter members who are Premium (Annual) members of national MOAA keep their national MOAA membership current with the payment of annual dues; or upgrade to "LIFE" membership in national MOAA.

Please visit the national MOAA website <https://www.moaa.org> . It provides current information of significance to military personnel, active, former and retired and to spouses of military personnel; and it is easy to navigate. Access to much of the MOAA website requires logging in as a MOAA member. To do so, you will need to enter your MOAA membership number, and you will have to create a password. If you do not know your MOAA membership number, please contact me bredderman@sbcglobal.net or

(510) 796-2485. I should be able to tell you your MOAA membership number. If you have a problem logging in to the MOAA website, email <msc@moaa.org> or call 1-800-234-6622 for assistance.

When you log in to the MOAA website, check your profile to make sure it is up to date. Please keep your contact information in the national MOAA database up to date. I can review it, but I cannot change it. Members can contact Member Service Center at 1-800-234-6622 or email msc@moaa.org and one of MOAA's Member Service Representatives would be happy to update the necessary information.

MOAA Membership Costs as of 1 January 2024

Basic MOAA membership is FREE!

Premium (Annual) Membership: Annual Dues

	<u>Regular Members</u>	<u>Surviving Spouses**</u>
One Year	\$62	\$56
Two Years	\$106	\$95
Three Years	\$140	\$126

Note** If you are the surviving spouse of a military officer who was a LIFE Member of MOAA, you are a LIFE Member of MOAA and do not pay annual due.

Life Membership: LIFE membership costs vary from \$921 for someone 49 years old or less to \$107 if you are 95 to 99 years old. If you are over 100, LIFE Membership is FREE. LIFE membership passes to your spouse if you predecease your spouse.

MOAA membership is incredibly significant when MOAA lobbies Congress on issues important to the military community. To join national MOAA visit <https://www.moaa.org/content/join-moaa/why-join-moaa/>

If you need help in becoming a member of national MOAA, let me know. If I have your written permission, I can sign you up to be a "Basic" MOAA member at no cost. The best way is to send me an email <bredderman@sbcglobal.net>



National MOAA and the Alameda MOAA Chapter are nonpartisan organizations.

To join, visit <https://www.moaa.org/content/join-moaa/why-join-moaa/>

You defend the country. We defend your benefits.

[Join Now](#)

Resources at Your Fingertips

- [California Department of Veterans Affairs](#)
- [Alameda County Veterans Services](#)

- **Need a DD-214?** Visit <https://www.va.gov/records/get-military-service-records/>
- **DOL VETS:** <https://www.dol.gov/agencies/vets> The U.S. Department of Labor is the Congressionally mandated lead agency for programs and services to Veterans, transitioning service members, and military spouses.
- **Alameda, MOAA Board Members for 2021:** <http://www.alamedamoaa.org/Chapter-Officers>
- **MOAA Alameda Membership/Renewal Application** Last page of newsletter or online here: <http://www.alamedamoaa.org/Join>
- **MOAA National application** <http://www.moaa.org/Content/Join-MOAA/Why-join-MOAA.aspx>
- **Alameda Chapter Website** <http://www.alamedamoaa.org>
- **Alameda Chapter Editorial and Privacy Policy:** <http://alamedamoaa.org/Editorial-and-Privacy-Policies>
- **MOAA Legislative Update/Action Center:** <http://alamedamoaa.org/Legislative-Update>
- **Useful Websites for California Veterans**
- **CA Legislation:**
<https://leginfo.legislature.ca.gov/faces/billSearchClient.xhtml>
- **California State Senate:** <http://senate.ca.gov/>
- **California State Assembly:** <http://assembly.ca.gov/>
 - To find CA Law, including the Military and Veterans Code: <https://leginfo.legislature.ca.gov/faces/codes.xhtml>
- Find your State and Local Legislator: <http://votesmart.org/>
- **CALMOAA Facebook:** <https://www.facebook.com/groups/582556558468846>
- Northern California Coast Guard Retiree Council Website is NCCGRC.org
- PACT Act General PSA (30) : <https://youtu.be/Rj1EoOCUNE>
- PACT Act General PSA (15): <https://youtu.be/1-MPpbhRPS0>
- PACT Act Veteran PSA (30): <https://youtu.be/tuIW0c76pC0>
- PACT Act Veteran PSA (15): <https://youtu.be/ohaeNLC6fRY>
- PACT Act Doctor PSA (30): <https://youtu.be/0qEf3wEr81A>
- PACT Act Doctor PSA (15): https://youtu.be/P4Z04L16_2A
- PACT Act Caregiver PSA (30): https://youtu.be/fDGw1ykpQ_0
- PACT Act Caregiver PSA (15): <https://youtu.be/W94lGxmqlFo>
- PACT Act Caregiver PSA (Spanish, 30): https://youtu.be/l9o42_7COMy
- PACT Act Caregiver PSA (Spanish, 15): <https://youtu.be/AzrE5Gdrejc>
- PACT Act Benefits PSA (30) : <https://youtu.be/LDH5rcSW0q0>
- **TRICARE For Retirees**
- **TRICARE For Life**
- **MEDICARE**
- **Social Security Administration**
- **Veterans Health Administration**
- **National Cemetery Administration**
- **Veterans Benefits Administration**



2025 Alameda MOAA Membership Application

Please Check One

New Member
 Renewal

Please Check One

Officer Spouse Surviving Spouse

Name and Rank of qualifying officer's spouse:

Military Status (please check one)

Active Duty Retired Guard/Reserve Former / Inactive

U.S. Service (please check one)

Army Air Force Coast Guard Marine Corps
 Navy USPHS U.S. Space Force NOAA

Date: mm/dd/yyyy

National MOAA #*:

*National MOAA # not required; however, you can acquire free basic membership
at: <https://www.moaa.org/content/join-moaa/why-join-moaa/>

Name: _____ Rank: _____ Date of Birth: _____ mm/dd/yyyy

Email: _____ Phone: _____

Address: _____ Apt: _____ City: _____ State: _____ Zip Code: _____

Spouses Name: _____

I am interested in participating in a Chapter office or committee Yes No

Membership is for the calendar year commencing 1 January of each year.

Annual Dues: 1) Active Duty: \$0 2) Regular: \$20 / \$10 if joining after July 1 3) Spouse/Surviving Spouse: \$5

New Members: Please attach a copy of your military ID, DD-214, or other proof of service as a military officer.

Make checks payable to: ALAMEDA COUNTY CHAPTER, MOAA or Easy Pay [here](#)

Submit: Can be filled out electronically and emailed to alamedamoaamembership@alamedamoaa.org or mail MOAA Alameda County Chapter, c/o: Rudolf Bredderman, 35923 Romilly Court, Fremont, CA 94536.

MOAA – ONE ASSOCIATION, ONE VOICE – YOURS

