Alameda Chapter Express

November 2026 | Volume 11

Please Join Us Dec. 5th!



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

MOAA – ONE ASSOCIATION, ONE VOICE– YOURS

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

President's Message

Paul Gonzales

The Alameda Chapter of MOAA closes out a productive and successful 2026. Our last event is a fun event of fellowship and Christmas cheer December 5th at the Pier 29 Restaurant and Bar in Alameda. Please join us at the annual Christmas luncheon.

The General Membership meeting November 12th was terrific, despite some renovations taking place in the Point Welcome Room, so we were forced to relocate to the Grisham Conference room. Accommodations worked well and we had the opportunity to lunch together in the Dining facility. All worked out well, and a big Thank You to Jerry Jacobs, Director of Facilities for his last-minute coordinations as it saved the day!

Members voted on the new Leadership slate for the next two years (2027-2028). However, two key positions remain without new nominee/volunteers.

2026 General Meetings *
Coast Guard Island, Welcome Room
11:00 – 13:00
Feb 12, Thursday
Jun 2, Thursday
Sep 10, Thursday
Nov 12. Thursday

Board of Directors Meetings
Coast Guard Island, Alameda
10:30 – 12:00

Feb 3	Aug 4
Mar 10	Sep 1
Apr 7	Oct 6
May 5	Nov 3
Jun 9	Dec 1
Jul No Meeting	

Stay Informed

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Please Join Us!

Dec. 5th – Holiday Luncheon



… President's Message Continued

I have agreed to stay on through December 27th as President, and Dan Bitner as Treasurer until May 2027. Someone needs to volunteer and be elected to keep the Chapter alive and thriving. Our chapter is productive, successful, and financially sound.

Lastly, our elder statesman MOAA Member, MAJ Sidney Jordan, who is a combat Veteran of Korea and Vietnam conflicts will be honored on Nov 21, 2026, at the Korean War Exhibition from 4 to 6 pm. at the War Memorial Veterans Building at 401 Van Ness Ave, Room 102, San Francisco, CA. Please attend if you are able. The event will recognize three Korean War Veterans during this Opening Reception. Each will speak of their experiences.

Thank you all for supporting our worthy causes. MOAA had a lot of success in passing legislation and furthering our causes in support of Military retirees, Active Duty, Veterans, Reservists and Surviving Spouses.

See you on Dec 5th at our Christmas Luncheon!

Paul Gonzales
pkg666@aol.com

Annual Holiday Luncheon

- **Saturday, December 5, 2026**
- 11:00 am to 1:30 pm
- Location: Pier 29 Waterfront Restaurant, 1148 Ballena Blvd, Alameda, CA 94501
- Cost: $43/person (wine included)

Reservations can be made through the following link:
https://moaa-holiday-luncheon.cheddarup.com/
or with the QR Code:

We look forward to seeing you there!

- *Green Salad with Cucumber, Tomato and House Italian Dressing*
  Entrée Choices:
  -- Pasta Primavera
  -- Chicken Marsala w/Wine and fresh mushroom sauce -- Salmon w/ Lemon Caper Cream Sauce

- *Served with creamy mashed potatoes, fresh steamed vegetables, roll and butter. Coffee, hot or Iced Tea*

******Please choose your Entrée when making your Reservation. NLT November 30th ******

If you have any questions, please call
Sue Gonzales 510-325-5577









November General Membership Meeting

Paul Gonzales, President

We welcomed new member MAJ James Song (Army, Ret) with wife Esther Song to our Alameda Chapter family at our November 12th General membership meeting. They have settled into their home in Alameda and are looking forward to participating more with the Chapter.

Our November meeting guest speaker was Ms. Lauren Vuong. She gave a wonderful, informative and emotional presentation of her journey from Vietnam refugee to a successful Bay Area Attorney transpired since 1980. Her story was made into an award - winning documentary called "Finding the Virgo". Truly an inspirational story and fitting after Veterans Day. Ms. Vuong's documentary can be viewed on Vimeo, it can be found here: https://vimeo.com/816696939?share=copy (Password is RICE).

Pictures Left:
Top: Group photo for General Membership Attendees

Middle: Good cast of attendance for our last Membership meeting of the year.

Bottom Left: Paul Gonzales presents Lauren Vuong with a plaque of appreciation.

Bottom Right: Major Sidney Jordan shares a few stories from his experiences during the Korean and Vietnam wars.



Membership

CAPT Gary Spenik, USCG (Retired), Membership Director

Our Chapter membership remains steady at 81 members, including seven active-duty members, eight surviving spouses, and ten spouses.

Bring a Friend!

As we approach the end of the year, I'd like to encourage everyone to take advantage of the opportunities our Chapter provides to reconnect with old friends, make new ones, and enjoy the camaraderie of our military community.

Our upcoming Holiday Luncheon on December 5th is a great opportunity to do just that. If you haven't attended a Chapter event recently, please consider joining us. Better yet, invite a friend, neighbor, or fellow military officer to come along! Sometimes a personal invitation is all it takes to introduce someone to our Chapter and the benefits of MOAA membership.

Our Chapter thrives when members participate. Whether you attend a luncheon, join us for a meeting, or simply spread the word about our activities, your involvement makes a difference.

As always, if you know someone who may be interested in joining the Alameda County Chapter, please encourage them to visit alamedamoaa.org or contact me.

I look forward to seeing many of you at the Holiday Luncheon!

MEMBERSHIP DUES

Easy pay here

Want to write a check? Send the Alameda County Chapter, MOAA, c/o Rudolf Bredderman, 35923 Romilly Court, Fremont, CA 94536.

- $20 regular members
- $5 for Surviving Spouses and Spouses
- Free for Active-duty

AlamedaMoaa.Org

Legislative Update

The elections are over. The current US Congress has a few weeks to finish many bills. Otherwise, they will die and new legislation will need to be proposed next year by the incoming members of the House and Senate. Key bills of interest are the NDAA, the Major Richard Star Act and the Take Care of America's Veterans Act (TCAVA).

The NDAA (H.R. 8800, S.4784) (National Defense Authorization Act) funds the Department of Defense for 2026-2027. The key item of interest we are watching is whether active duty will get a 3.6% inflation adjustment raise or up to a 7% increase proposed by the White House. The House has passed the President's recommendation. The Senate has not taken a vote.

The Major Richard Star Act (H.R.8800, S.1032) will finally allow a veteran who has less than 20 years creditable service with a combat related disability to receive retirement pay, without reduction concurrently with their disability compensation. The bill passed the House 392-18 on November 12. We need to encourage our Senators to support a floor vote in the Senate. This bill should get our strongest support over TCAVA. It helps veterans without hurting others.

Alternatively, the Take Care of America's Veterans Act (H.R.9237, S.4744) is omnibus legislation which includes provisions from over 60 bills including the Major Richard Star Act. It addresses many veterans' benefits, health care, counseling, spousal retirement, and VA programs. Some key provisions include entitlements remarried spouses, expanded support for family caregivers, Transition assistance VA benefits, independent study programs under veterans' education assistance, and changes in compensation rates. However, the DAV and VFW oppose this bill since it codifies a VA plan to significantly reduce compensation for service-connected tinnitus and veterans with sleep apnea who use a medical device like a CPAP. The VA expects to reduce annual payments by $1.5 billion. Opposition contend that veterans will lose up to $57 billion over the next ten years. The House passed the bill on Veterans Day with a voice vote so that there is no record of who supports or opposes the bill. The Senate may consider amendments which can ultimately kill the bill.

One Powerful Voice. One Lasting Commitment.

Tools

California Legislature Position Letter Portal https://calegislation.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 do not follow, there are four great ones you should consider:

Get Involved!

- Big DOL LinkedIn: U.S. Department of Labor | LinkedIn
- Big DOL Twitter/X: U.S. Department of Labor (@USDOL) / X
- DOL VETS LinkedIn: Department of Labor Veterans' Employment and Training Service | LinkedIn
- DOL VETS Twitter/X: VETS_DOL (@VETS_DOL) / X



Personal Affairs

Sue Stewart, Personal Affairs

Cybercriminals look forward to the holidays, too—but for starkly different reasons. This time of year represents an opportunity to unleash their schemes on a busy, distracted audience that's focused on merriment, not mayhem. But being aware of some common scams can help keep you safe throughout the holidays.

A popular scam involves receiving a text or email that asks you to click on a link for a number of reasons, such as to get an update about the delivery date, track the package location, give your payment preferences, provide delivery instructions, or pay a shipping fee. You may also be given a phone number to call for more information about your delivery. Since fraudsters want you to act without thinking, they may convey a sense of urgency in their message.

While some of these communications are obviously fraudulent—perhaps containing multiple misspellings or other errors—many are carefully crafted, even replicating a shipping company's logo or email format in some cases. Unfortunately, clicking on the link may infect your phone or computer with malware that enables a cybercriminal to capture your passwords or take control of your device. Or it may direct you to a form that requests personally identifying information, which can be a gateway to identity theft. Calling the number typically leads you to a friendly-sounding individual who asks you to verify your personal information or provide the credit card number used for your purchase. You might also be asked to pay an additional delivery fee, customs fee or tax for the package. If you receive any of these communications, it's best to simply go to the shipper's website for more information about your alleged delivery using the tracking number provided. Type the website address directly into your browser because search results may lead you to a fake or phishing site that mimics the authentic one. Or call the shipper using a verified phone number. Tis the season for gift cards. So, naturally scammers have devised some ploys to take advantage of this. A common gift card scam involves receiving a phony or "phishing" email or text that appears to be from someone you know—such as an executive at your company—and asks you to purchase multiple gift cards for a work-related function. Or perhaps it's a personal request allegedly from a relative or friend who claims to need some help with ordering gift cards. If you receive any unusual requests for gift cards during the holidays, reach out directly to the individual by phone to confirm the authenticity of the request. During the holidays, you might see promotions or contests on social media sites offering gift cards or vouchers in exchange for simply completing an online survey. Unfortunately, the survey usually isn't legitimate. It's only a means of capturing your personal information to commit identity fraud or other types of cybercrime. Or you might be offered a prize for just liking or sharing a social media post. But doing either could infect your device with malware. The bottom line? Be extra cautious during the holidays on social media, especially with enticing offers that seem unusually generous.

The Spouses Corner

By Sue Gonzales



Greetings and welcome November, the last month of fall and the gateway to winter! We didn't seem to have a very long fall this year and the rains are already coming (probably more at once than we'd like) but we will see what this El Nino year brings. November has always been special to me as we

celebrate our Veterans and then give thanks for all our blessings at Thanksgiving. Our meeting on November 12th was great, our speaker Ms. Lauren Vuoung gave an inspirational and emotional recounting of her life in Vietnam and her family's escape from there when the Communist North Vietnamese took over. Please check our President's message for the link to see her documentary of her and her family's escape and rescue.

I was pleased to see some new members (spouses) that attended the meeting. I hope that you all will come to the December 5th Holiday Luncheon!

November is also known as or for:

- "Movember" a global campaign where people grow mustaches to raise awareness for men's health.
- Native American Heritage Month celebration of the contributions of Indigenous people
- National Novel Writing Month (NaNoWriMo) an annual creative writing challenge to draft a 50,000-word novel
- Leonids Meteor Shower – reaches its peak activity around the middle of November
- Dia de los Muertos (Day of the Dead) to honor and remember deceased loved ones

And of course, Veterans Day and Thanksgiving. As always, please feel free to contact me directly via email or phone if I can be of any help! I hope to see more of you ladies at the next meetings!

Happy Thanksgiving everyone!

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.

Spring sessions start in Mar! Registration begins in February . Find your course here: PGA HOPE - Northern California Section

2026 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: CAPT Gary Spenik, USCG (ret.)
  - Membership Committee: MAJ Sidney Jordan, USA (ret.) and LTC Jason Kuroiwa (ret.)
- Legislative Affairs: COL James "Skip" Phair, USA (ret.)
- Personal Affairs: CDR Josh Jones, USN (ret)
- Director of Programs CAPT Perry Milton, USN (ret.)
  - Program Committee CDR Lance Sapera, USN (ret.)
- Director of Communications: Capt., Ramona Chávez, USAF (ret.)
- Director of Scholarships: LTC Paul Gonzales, USA (ret.)
- Facilities Coordinator: LCDR Jerry Jacobs, USNR (ret.)
  - Facilities Committee LTC Rod Grayson, USA (ret.), LTC Paul Gonzles, USA (ret.), LTC Ingo Biscoff, USAR
- Assistant Treasurer Mrs. Marvera Kline (Spouse)

Membership in National MOAA

Rudolf Bredderman - Acting Membership

National MOAA has set a goal to have all Chapter members be, at least "Basic" members of national MOAA. According to our Chapter roster in the national MOAA database, all of our 2026 members who are eligible for national MOAA membership are members of MOAA at the national level except for the three new members who joined in August 2026 and one of our newest Active-Duty members who joined in 2025. Forty-two are LIFE members and eight are Premium members at the national level. Ten (including 4 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.

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

	Regular Members	Surviving Spouses**
One Year	$66	$60
Two Years	$112	$102
Three Years	$149	$135

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

- MOAA's Retirement Resources
- 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 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/Rj1Eo0C_UNE
- PACT Act General PSA (15): https://youtu.be/1-MPpbhRPS0
- PACT Act Veteran PSA (30): https://youtu.be/tulW0c76pC0
- 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/W94lGxmqIFo
- 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

AlamedaMOAA.org
Affiliated
Alameda County Military Officers Association of America

2026 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: Gary Spenik, 3373 Washington Ct., Alameda, CA 94501

MOAA – ONE ASSOCIATION, ONE VOICE – YOURS

MOAA Military Officers Association of America