

June 2026 | Volume 6



Women's Veterans' Recognition

President's Message

Paul Gonzales, LTC USA (ret.)

Greetings to my fellow MOAA Alameda Chapter members. I hope this summer season brings everyone some happiness with pleasant weather and surroundings. We have some down time between meetings to give the Board members time to prepare for the fall season.

We have a couple "Thank You's" to MOAA from the ROTC Cadets who received our scholarship checks at UC Berkeley. The rest will be forthcoming I'm sure, as many have gone off to summer military training. Their notes and photos are attached in this newsletter. My thank you and appreciation to all MOAA Chapter members who contributed to our scholarship fund, we collected over \$4600 to fully fund all scholarships without our normal Fleet Week fundraising event.

I wanted to cover a few topics that are relevant to the remainder of this year. First, MAJ Dan Bitner is heading our nomination committee to recruit and set up the new Board of Directors leadership team for 2027-2029. The elected positions end this December after the 2-year term. You may be contacted by Dan or someone

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



MOAA – ONE ASSOCIATION, ONE VOICE– YOURS

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

Services Integration Act. This landmark legislation granted women the legal right to serve as permanent, regular members of the U.S. Armed Forces. No longer confined to temporary or auxiliary roles, women could now build full military careers and help shape the future of our armed services.

Women Veterans Recognition Day exists because of this moment. It is not simply a celebration, it is a commemoration of growth, perseverance and the formal acknowledgment of women as an integral part of our military strength: past, present and future.

Guest Speaker Captain Corey Braddock, , Commanding Officer of US Coast Guard (CG) Base Alameda



Captain Corey Braddock, Commanding Officer of US Coast Guard (CG) Base Alameda, talks to members about Force Design and Strategic Impact of the Coast Guard at our General Membership meeting June 2nd. Lower right: Fred Jaffin presents Braddock with a token of appreciation from the Alameda Chapter.

Membership

Rudolf Bredderman, Membership Director

Welcome Major Rodney Victorine, USA, as a new member. Rodney lives in Fremont.

We received two membership renewals in June bringing our total members up to 68, five of whom are active-duty and two are new in 2026. Still nineteen of our 2025 members have not renewed for 2026. Two have responded they will not renew for personal reasons and two others have left our area. My emails bounced for three others. I continue to hope that eight of the rest will respond with positive answers.

MEMBERSHIP DUES

Easy pay [here](#)

Want to write a check? Send to 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

I sent emails to approximately 400 individuals on the lists received from national MOAA, all of whom are already members of national MOAA. I invited them to our June 2nd meeting and to join our chapter. I have received responses from about ten people saying they are no longer living in our area. One, Major Rodney Victorine, USA joined. A Chapter member back in 2010 attended our June 2nd meeting and I am hopeful he will rejoin.

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.

Please renew your Chapter membership for 2026 if you have not done so already. Please renew [here](#).

MOAA National continues to provide a Near Real Time (NRT) list each month, i.e. a short list of MOAA members who have changed their contact information and now have mailing addresses in our area. The NRT list for January through March contains about 40 names with contact information. I will try to contact each member on the list and inviting them to a Chapter meeting.

If and when you meet other military officers living or working in our vicinity, please make them aware of MOAA and put in a good word about our Alameda County Chapter. If you are a member of another military related organization, ask other officers who are members of that organization if they would consider joining our Alameda County Chapter. Send me their contact information, i.e., telephone number, mailing address, or an email address for them and I will contact them. It would be best if you could have them join us in a Chapter meeting.

If you are being transferred or just moving, please let me know. Please let me know of any changes to your contact information, i.e., telephone number, mailing address and/or email address. The best way is to send me an email bredderman@sbcglobal.net.

When you log in to the MOAA website < <https://www.moaa.org>>, 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 also call or email the Member Service Center and one of MOAA's Member Service Representatives would be happy to update the necessary information. Members can email <mvc@moaa.org> or call 1-800-234-6622 for further assistance.

Here is our [Membership Application](#).



CALMOAA holds an in-person meeting with its Chapter leaders in conjunction with MOAA's Western Regional Leadership meeting in San Diego, May 28 – 29th.

Legislative Update

James "Skip" Phair, Legislative Director

Just when we thought nothing could be accomplished this session the slight improvement in the state budget outlook and through some strong leadership by key legislators three significant bills have made it to the floor for passage this month.

SB-623 Veterans' Bond Act of 2026 IS THE URGENT ONE

California's Veterans Home Loan Program has helped nearly 500,000 Veterans and their families achieve the dream of homeownership for more than 100 years. Today, that legacy is at risk.

ACT NOW!

SB 623, the **Veterans' Bond Act of 2026**, [Senator Bob Archuleta](#), would place a \$1.25 billion bond before California voters to ensure the CalVet Home Loan Program can continue serving future generations of Veterans. The program operates at **no cost to the state's General Fund**, with Veterans repaying their loans through their monthly mortgage payments.

Demand for CalVet loans continues to grow, yet the program's remaining bond authority is expected to be exhausted by fall 2027. Without action now, California will lose one of its most successful Veteran benefits programs.

The urgency is real. **SB 623 must advance through the Assembly Appropriations Committee by June 25** to remain on track for the November 2026 ballot. If it fails to move forward, California risks allowing this century-old commitment to Veterans to fade away.

CALMOAA urges members, Veterans, military families, and supporters to contact their legislators today and ask them to support **SB 623 as a standalone measure**. California voters have approved of every Veterans bond placed before them since 1921 because they recognize the value of investing in those who served.

Now is the time to act. Let your voice be heard and help preserve this vital benefit for current and future generations of California Veterans.

One Powerful Voice. One Lasting Commitment.



Veterans and community members joined [Senator Bob Archuleta](#) to support him in his testimonies on three critical bills in front of the Assembly Committee on Military and Veterans Affairs. He testified in support of [SB-623](#) the Veterans' Bond Act of 2026 and [SB-1407](#) (Senator Archuleta): exempts military retirement pay and survivor benefits from state income tax, removing the current \$20,000 cap so this income is fully tax-free.

Please send a letter [here](#), or any other source and if you can, contact the Governor's office, Senator Archuleta, and Assembly Member Schiavo. Here is an example [letter](#).

SB 1407 (Archuleta) *Personal Income Tax Law: exclusions: military retirement pay: survivor benefit pay.* This bill will change California’s maximum gross income exclusion for uniformed service retirement pay and survivor benefits pay from \$20,000 to \$40,000 effective for 2026 income tax. It also effective 2027, the “qualified taxpayer” \$250,000 and \$125,000 maximums will be adjusted annually for inflation. Senator Archuleta tried for full exclusion, changed it to \$80,000 and last Friday on the last day amended it to \$40,000 to get it through.

AB 2022 (Jeff Gonzalez) *Property taxation: exemption: disabled Veteran homeowners.* This bill expands the disabled veterans’ property tax exemption for a veteran who is 100% disabled. Exempts from property tax 50% of the assessed value property owned by, and that constitutes the principal place of residence of, a veteran, the veteran’s spouse, or jointly held property, if the veteran is 100% disabled. Provides a 100% exemption for such property in the case of a 100% disabled veteran or unmarried surviving spouse whose “household income” does not exceed \$40,000, as adjusted for the relevant assessment year. The current exemptions are \$100,00 and \$150,000 (adjusted for inflation) respectively.

SB 888 (Seyarto) *Property taxation: disabled veterans’ exemption: household income.* This bill excludes service-connected disability payments from inclusion in the definition of “household income” for purposes of determining whether the low-income disabled veterans’ exemption from property tax applies. It is anticipated that close to 76% of veterans currently qualified for the property tax exemption will be eligible for the low-income option. Currently, only 7% are below the low-income threshold.

This again is a call to action. Immediately, when you read this newsletter contact your State Senator and Assemblymember to leave an email or phone message encouraging them to vote for each of these bills. Once these bills pass the house where they were introduced, they will still be required to be heard and voted in the committees, need a vote in the opposite house and be signed by Governor Newsom.

Take 10 minutes and send a letter today:

Step 1: Start [here](#) Select Type “AB”, “SB”, Then indicate number, i.e. 623

Step 2: Select Next

Step 3: Select Yourself

Bill	Subject
SB 623	Witness' Bond Act of 2008.

Bill Version Date	Bill Version
2025-06-19	Amended Assembly
2025-06-03	Amended Assembly
2025-02-20	Introduced

Step 4: a. Fill in Subject Line, i.e. “Please Support SB-623 Veterans Bond Act” b. Choose file. Example [here](#)

Step 5: Review & select Submit

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:



- 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](#)

ROTC Cadets Words of Appreciation

Paul Gonzales

Hello Sir, thank you so much for selecting me for this award. As for the caption, with the sum I was generously provided, I was able to pay for my urgently needed engine repairs for my car, without tapping into my savings too much. Thank you very much to MOAA Alameda for this opportunity.



V/R
CDT Lundon Johnson



Good Afternoon,

I wanted to again send a great thank you for your consideration in choosing me as a recipient for the MOAA AFROTC Award! These funds have helped me start up a stock portfolio which I plan to contribute to and utilize for retirement! It is my apologies for the delay in update; the check had to process through my bank and transfer to a stock account. Once again, thank you very much for letting me start this journey.

Very Respectfully,
C/Capt David Larkin
UCB AFROTC

Personal Affairs

Sue Stewart, Personal Affairs

Did you know that 15 June is World Elder Abuse Awareness Day (WEADD)? Elder abuse is often hidden - but by speaking up, raising awareness, and checking in, we can help stop it. WEAAD was launched by the International Network for the Prevention of Elder Abuse in 2006 and recognized as a [United Nations Observance](#) in 2011. The purpose of WEAAD is to provide an opportunity for communities around the world to promote a better understanding of abuse and neglect of older persons by raising awareness of the cultural, social, economic, and demographic processes affecting elder abuse, neglect, and exploitation.

California is home to the largest senior population in the nation, with more than 6.3 million residents aged 65 and older. Each year, more than 300,000 elders and persons with disabilities in California are reported as victims of abuse. The costs of elder abuse are high for the affected individuals and society alike. Elderly individuals may lose homes, life savings, dignity, independence, and possibly their lives. For society, elder abuse is both a social and economic issue: it creates health care and legal costs, which are often shouldered by public programs like Medicare and Medi-Cal, and isolates them from the community.

Everyone is susceptible to scams, but elderly Veterans may be more vulnerable due to the financial benefits they receive. If you are missing a VA benefits payment, identify a discrepancy in payments, or find suspicious activity with your direct deposit account, contact the VA immediately at 800-827-1000. Veterans, survivors and their advocates should never pay for assistance when applying for VA benefits. [Accredited Veteran Service Organization \(VSO\) representatives](#) provide free advice and help complete and file applications. These certified professionals are well-trained to support you and your family. Additionally, the State of CA published the following guide: https://oag.ca.gov/system/files/attachments/press_releases/03-001.pdf Although the guide was released several years ago, it has important information about how to recognize the signs of elder abuse and agencies that can assist in situations of elder abuse.

To report or seek help regarding elder abuse in Alameda, CA, immediately call 911 in an emergency. For non-emergencies, report to the 24-hour [Alameda County Adult Protective Services \(APS\) hotline at 1-866-225-5277](#).

Summer is Almost Here!

Sue Gonzales, Surviving Spouse Liaison

Summer always was the best time of year – school was out and we (as kids) were free for three months. Though that has changed, it still is a wonderful time of year. Now, the grandkids can come visit and hang out with us grandparents. I hope that your summer is enjoyable.

Last month, I attended the MOAA Western Region Leadership Training. Our guest speaker was Gail Joyce, a surviving spouse and Gold Star Mom. I have heard her speak on many occasions and she is such an inspiration. She has lived through enormous grief and pain but always strives to carry her story to all spouses, military parents and family members. I have included the link to her video and encourage you to watch. Her motto is “Always have a battle plan!” <https://youtu.be/IdDJyqrMjrU?si=0c0By0C7TzPrNlh5>

Recently, my husband lost a very dear, longtime friend whom he served with in the Army for many years. The kids grew up together and still remain great friends. His wife is left to address so many things as a surviving spouse, not just the grief and loneliness that is experienced but the decisions that must be made regarding her benefits. I hope that I can be of assistance as a surviving spouse liaison to help her in any way.

The MOAA website has a checklist that is a useful tool to navigate all the information you need to proceed. <https://www.moaa.org/content/publications-and-media/moaa-publications/help-your-survivors-detail/>
<https://www.moaa.org/content/publications-and-media/moaa-publications/survivor-checklist-detail/>

If you are a member, you can log in and download that publication and the checklist. If not, please contact me and I can email a copy to you directly. I feel so strongly that every couple should have these talks, make sure that you are both on the same page and prepared for whatever the future holds. As always, I wish you well and offer my assistance in any way needed.

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 March! Find your course here: [PGA HOPE - Northern California Section](#)
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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: CDR Rudolf Bredderman, USN
 - Membership Committee: MAJ Sidney Jordan, USA (ret.) and LTC Jason Kuroiwa (ret.)
- Legislative Affairs: COL James “Skip” Phair, USA (ret.)
- Personal Affairs: CAPT Susan Stewart, USN (ret.)
- Director of Programs: CAPT Perry Milton, USN (ret.)
 - Program Committee: CDR Lance Sopera, 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

All of our 2025 members who are eligible for national MOAA membership are members of MOAA at the national level except for one of our newest Active-Duty members. Forty-four are LIFE members and nineteen are Premium members at the national level. Fifteen (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. I need to check this. Some of our members may have upgraded their membership in national MOAA recently.

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	\$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

- [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/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/W94lGxmqlFo>
- PACT Act Caregiver PSA (Spanish, 30): https://youtu.be/I9o42_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](#)

2026 Alameda MOAA Membership Application

<p>Please Check One</p> <p><input type="checkbox"/> New Member</p> <p><input type="checkbox"/> Renewal</p>	<p>Please Check One</p> <p><input type="checkbox"/> Officer <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse</p> <p style="text-align: center;">Name and Rank of qualifying officer's spouse: _____</p>
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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 alamedamoamembership@alamedamoaa.org or mail MOAA Alameda County Chapter, c/o: Rudolf Bredderman, 35923 Romilly Court, Fremont, CA 94536.