

December 2025 | Volume 12



President's Message

Paul Gonzales, LTC USA (ret.)

2025 has been a rewarding and challenging year for our Alameda Chapter of MOAA. We overcame some initial difficulties with Coast Guard Island base usage and facility access. Our Board of Directors and the General membership supported the efforts of flexing onto different location venues for our monthly board meetings and the General member meetings. Unfortunately, we had to cancel our scholarship donation event during Fleet Week with the USS Jeremiah 'O'Brien, as the government shutdown cancelled the Blue Angels.

Our membership numbers held fairly steady around 85 members with losses and additions equally steady state. My goal is to increase our membership back to around 100 total members. The goal is increasing general members by ten and active-duty by five. National MOAA has committed to providing new listings of Retirees and Veterans in Alameda County and the Bay Area. We are seeking to help Rudolf Brederman with membership and recruitment so he

In This Issue

President's Message	1
Wreaths Across America	2
2025 General Meetings	2
Membership	3
Legislative Update	4
Social Media Resources	5
Personal Affairs	5
Advice for Surviving the Holidays	6
PGA HOPE - Helping Our Patriots Everywhere.....	7
Christmas Cheer!.....	8
2026 Alameda MOAA Membership Application.....	12

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



**MOAA – ONE ASSOCIATION, ONE
VOICE– YOURS**

Take Action:

<http://takeaction.moaa.org>

2025 General Meetings *

Coast Guard Island, Welcome Room
11:00 – 13:00

Feb 12, Thursday

Apr 23, Thursday

Sep 10, Thursday

Nov 12, Thursday

Board of Directors Meetings

Coast Guard Island, Alameda
10:30 – 12:00

TBD

...President's Message

can transition from that role which he has done superbly for over a decade. We have new members who are ready to step up and take on the membership and recruitment Director role.

The Horatio's Holiday luncheon at the San Leandro marina was a big success on 13 Dec. Thank you to Sue Gonzales, Marvera Kline and Doris Clark for organizing and helping to put on a great festive luncheon!

In 2026 we plan to book interesting speakers. A few that come to mind include the Coast Guard Island base Commander speaking on the mission of the Coast Guard, Alameda CGI mission and the state of affairs of Coast Guard Operations. We have commitments from the West Area Director of Defense Commissary Agency (DECA)briefing on the mission and state of Commissary operations worldwide to include the plan to address the Mountain View Commissary at Moffett closure plan. Additionally, our programs Director will be scheduling National Security fellows from the Hoover Institute at Stanford to make presentations. If there are topics that members are interested in, please let me or CAPT Perry Milton know.

We remember our service Men and Women who serve across the globe away from their families and appreciate their dedication always. Merry Christmas!

Paul Gonzales
pkg666@aol.com

Stay Informed

2025 Alameda MOAA Board Members.....[9](#)

Membership in National MOAA.....[10](#)

Resources at Your Fingertips.....[10](#)

2025 Alameda MOAA Membership Application....[12](#)

We Need You!

Our mission continues. [SB 694 – The Veterans Benefits Protection Act](#) — which shields Veterans from predatory “claim sharks” SB-694 has an opportunity to pass in January. The bill will be sent to Senate Floor after the Senate reconvenes on January 5. It is critical that we contact our local senators to ask for their support!

[Find Your Legislator](#)

[Take Action](#)



Wreaths Across America

Wreaths Across America is committed to teaching all generations about the value of their freedoms, and the importance of honoring those who sacrificed so much to protect those freedoms. In 2022, the organization launched its expanded TEACH program and collaboration with like-minded organizations focused on character development and service projects for young people of all ages, with lesson plans for all grade levels and learning abilities.

Invite your network of friends, family, coworkers and organizations to join us as we strive to honor every veteran. As the scope of our mission grows, so too does the need for support. Help us spread the word!

[Visit](#)



Membership

Rudolf Bredderman, Membership Director

Welcome Sylestine Jordan as a Chapter member. Sylestine is the spouse of longtime member, Major Sydney Jordan, USA.

Our Chapter membership is now 85 including our five members who are on active-duty.

So far this year, we have enrolled three new regular members, one surviving spouse, two active-duty members and one spouse, for a total of seven new members.

MOAA National took down its real time list of prospects on September 30 to make changes with the 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 MOAA emails. Last month, MOAA sent emails to all MOAA 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 choose to “opt out”. The responses have shown that only about 25,000 of MOAA’s 300,000 want to remain “opted out”. That will enable MOAA to provide Chapters with email addresses of prospective national members. MOAA is planning to provide to Chapters and Councils in January 2026.

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
-

When you connect with other military officers who live or work in our area, please take a moment to tell them about MOAA and share a positive word about our Alameda County Chapter. If you belong to another military-related organization, consider inviting fellow officers from that group to explore membership with our chapter as well.

If they’re interested, please send me their contact information—phone number, mailing address, or email—and I will follow up personally. Even better, encourage them to attend one of our chapter meetings to see firsthand what we do.

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.

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

Renew for 2026

Legislative Update

James “Skip” Phair, Legislative Director



\$20,000 should be excluded from your California taxable income. Check to make sure you receive this benefit.

First, a reminder that the uniform services retirement pay and surviving spouse benefits exclusion from California income tax passed and signed by Governor Newsom is effective for this year, 2025, income tax filing. If your federal adjusted gross income is less than \$125,000 single or \$250,000 joint up to

We now need to fight immediately for the passage of [SB-694 The Veterans Benefits Protection Action](#), Senator Bob Archuleta. **Please call or email your State Senator this month.** The bill will be voted on by the California State Senate as early as 9 January. Every State Senator needs to be inundated with messages from you and other constituents to vote for passage of Sb 694. The opposition is paying multiple lobby firms to defeat or table it.

SB 694 requires individuals and businesses who assist veterans with VA claims to be VA accredited and follow Federal Law for any fees. A violation in California will be a deceptive practice under the Consumer Legal Remedies Act which can result in civil or legal penalties. Despite VA cease and desist orders, an investigation by National Public Radio reported that the 20 plus firms engaged in unaccredited VA claims processing revenue is over \$73 billion a year. The top four firms spent \$4 million lobbying in 2024

Sample Script for Phone Call / Visit

[Jerry McNerney-District 5](#), [Jesse Arreguin-District 7](#), [Tim Grayson-District 9](#), [Aisha Wahab-District 10](#)

“Hello, I am calling to ensure my voice is heard in support a very important bill to protect veterans. SB 694. This bill will ensure veterans are not **illegally** charged for a first-time application for disability benefits. I fought hard and served this country and these Claim Sharks - who have NO oversight and are not accredited or licensed -now want to charge me unbelievable amounts of money to file an application for my benefits – benefits I earned through my service.

SB 694 will stop this illegal practice and protect veterans from fraud and abuse. ALL congressionally chartered veteran organizations and hundreds of other veteran groups and veterans support this bill. There are plenty of accredited Veteran Service Organizations who can help and DO NOT charge veterans for this help. Senator, will you stand with us Veterans and support SB 694? Thank you.”

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

Tools

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

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 don't 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
MOAA website*

The holidays are a wonderful time for family, friends and celebrations. But winter can take a toll on your physical and mental health, even during the festivities. Here are some tips for staying healthy during the holidays:

- **Practice gratitude:** Reflecting on the positive aspects of your life can improve your mood and overall well-being.
- **Keep the germs away:** Wash your hands. This is one of the best ways to avoid getting sick and spreading common winter illnesses, such as colds, flu, and more.
- **Sleep enough:** Stick to your typical sleep schedule and avoid caffeine, alcohol, and large meals before bed.
- **Stay hydrated:** Drink enough water to help regulate your body temperature, normalize blood pressure, and aid digestion.
- **Eat mindfully:** Incorporate plenty of fruits, vegetables, whole grains and lean proteins into your meals. Vitamin C-rich foods like citrus fruits and leafy greens can give your immunity a boost. Balance is the key.
- **Be active:** Try to get at least 30 minutes of exercise a day, such as taking a walk, joining a fitness class, or dancing.
- **Don't feel pressured to uphold traditions:** Some traditions can be too painful to keep practicing.



- **Make a budget:** Avoid going overboard on gifts and activities.
- **Take time for yourself:** Practice self-care and carve out time for things that you enjoy.
- **Respond with kindness:** Keep in mind that the holidays are especially difficult for those who are alone. See if you can extend an act of kindness to those you know are without family and friends during this time of year.

Advice for Surviving the Holidays

Sue Gonzales, Surviving Spouse Liaison



It is hard to believe that this year is almost over. Christmas is around the corner, and a new year will be right behind it!

I would like to thank everyone that attended the Holiday Luncheon on December 13th. We had a wonderful time at Horatio's and their food and service did not disappoint! This may be our new location for holiday luncheons in the future. I would like to thank Marvera Kline and Doris Clark for being on the committee and helping decorate the tables. Everything looked very festive. For those members who could not make it, I hope that next year's luncheon will fit into your schedule.

These points were sent in an email by Coast Guard Command, and I felt they were very fitting not only during the holidays, but every day!

1. **Focus on What Truly Matters.** The pursuit of perfection can lead to unnecessary stress. Instead of striving for an idealized holiday experience, focus on creating meaningful memories with loved ones. Imperfections--whether a slightly uneven tree or a batch of cookies that didn't turn out as planned--can add character to your celebrations. Remember, the true essence of the holidays lies in connection and shared experiences, not in achieving a flawless presentation.
2. **Prioritize Self-Care.** Amid the demands of the season, it is essential to care for yourself. Ensure you are taking time to recharge, whether through rest, exercise, or engaging in activities that bring you happiness. Even small actions, such as eating nutritious meals or practicing mindfulness, can have a positive impact on your well-being. Remember, maintaining your own health and morale enables you to better support those around you.
3. **Establish and Maintain Healthy Boundaries.** Family gatherings and social events can sometimes lead to heightened emotions or unsolicited advice. To protect your time and energy, set clear boundaries and communicate with them confidently. Declining invitations or stepping away from situations that cause undue stress is both acceptable and necessary. By maintaining boundaries, you can focus on what truly matters to you and your family.
4. **Practice Gratitude.** The act of practicing gratitude is a powerful tool for shifting perspective and alleviating stress. Take moments throughout the season to reflect on the positive aspects of your life, whether it's the company of loved ones, the successful execution of holiday plans, or simply the opportunity to celebrate together. Consider keeping a gratitude journal or expressing thanks to those around you. Gratitude fosters resilience and enhances overall well-being. At Thanksgiving dinner, as a family, we go around the table and allow each person to name what they are grateful for in their lives.

5. **Embrace Flexibility.** Despite careful planning, holiday events often encounter unexpected challenges. Flight delays, forgotten items, or unforeseen disruptions are common. Approach these situations with adaptability and humor, recognizing that flexibility is key to maintaining a positive outlook. By embracing the unpredictability of the season, you can preserve your holiday spirit and enjoy the moments that matter.

I hope that you all have a very blessed holiday and remember to stay safe!

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](#)
###

AlamedaMoaa.Org

Christmas Cheer!



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: CDR Rudolf Bredderman, USN
 - Membership Committee: 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: 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 Gonzales, USA (ret.), LTC Ingo Bischoff, USAR
- Assistant Treasurer: Mrs. Marvera Kline (Spouse)

Membership in National MOAA

Rudolf Bredderman - Acting Membership

All 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/Rj1EoOC_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/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](#)

2026 Alameda MOAA Membership Application

<p>Please Check One</p> <p> <input type="checkbox"/> New Member <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>Name and Rank of qualifying officer's spouse:</p> <p>_____</p>
---	---

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

