

February 2025 | Volume 2

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

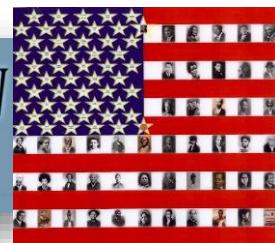


**MOAA – ONE ASSOCIATION, ONE
VOICE– YOURS**

Take Action:

<http://takeaction.moaa.org>

Black History Month



President's Message

Paul Gonzales, LTC USA (ret.)

Last month my article started off by saying 2025 would be a year full of changes. Well, it is certainly starting to look like an accurate prediction. The February Chapter MOAA General Membership meeting had to be rescheduled due to Coast Guard Island cancelling use of all facility support that we had coordinated. This guidance came down to their chain of command affecting all externally supported affiliates and groups that were not permanently assigned to Coast Guard Island. The guidance was to “Cease and Desist” external base support to review all support costs and DEI affiliations. MOAA was not targeted specifically, rather it was a blanket guidance. I am hoping once a full review is conducted, MOAA will have base support usage restored.

We have adjusted quickly; our Board of Director meetings have been moved and is now supported by the Seawest Credit Union just outside the Coast Guard Island main gate. An email was sent to all members informing of the location for the postponed General Membership

2025 General Meetings *

Location TBD
11:00 – 13:00

Thursday, February 27th

Thursday, Apr 24,

Thursday, September 11th

Thursday, November 13th

Board of Directors Meetings

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

Apr 1, Tue May 6, Tue

Jun 10, Tue Jul 2, Tue

Aug 12, Tue Oct 7, Tue

Nov 4, Tue Dec. 2, Tue

Stay Informed

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Upcoming Events

- **Apr. 7 – 10:** Apr 7-10 M-AIA Conf, Wash D.C.
- **Apr. 26th:** [Coast Guard, All Retiree Seminar](#)
- **Oct. 9th:** San Francisco [Fleet Week](#) Special Event
- **May 2nd:** CAL ROTC Awards Ceremony
- **Dec 6th:** MOAA Holiday Party

...President's Message

ship meeting. 27 February 2025, between 11 am and 1 pm. Lunch will be provided at a cost similar to CGI Dining.

Our Guest speaker will remain Mr. Forrest Booth, the senior Maritime Partner and Attorney for Kennedy's International Law Firm. He serves as the Chairman of the USS Jeremiah O'Brien, docked at Pier 35 in San Francisco, the last operational WWII Liberty Ship.

Please come to the General Meetings as before. Your Board of Directors are taking these changes in stride as our Government and Military adjusts to an incoming Administration with the changes that come with it. I remain optimistic that things will all work out fine. The nation and institutions, organizations and affiliated Veterans groups adjust as we always have.

Thank you for your understanding and support, and please renew your Alameda MOAA membership if you have not done so.

Paul Gonzales
pkg666@aol.com
510-990-2640

General Membership Meeting

The Alameda MOAA Chapter's General Membership meeting is rescheduled for 27 February 2025, Thursday. (11 am to 1 pm). Zoom at 12:00. We have a new location located in Alameda with plenty of easy parking.

- **February 27th, 11:00 – 13:00**
- **Corica Golf Course, 1 Clubhouse Memorial Rd, Alameda, CA.**
- **Dress: Business Casual**
- **Lunch:** \$20 per person, pre-order. Pay at the door. Please send your menu selection to Sue Gonzales, 510-325-5577 or slspkg509@aol.com

Choose Sandwiches: Turkey, Roast Beef, Ham or Tuna. Comes with Candy Bar, Potato Chips, Whole Fruit & Canned Soda or water. **Send your choice no later than 24 Feb, Monday.**

Zoom at Noon:

<https://us02web.zoom.us/j/85143893827?pwd=kK8TsWIo9yosXppqU49h4XylfyC70Q.1>

Meeting ID: 851 4389 3827
Passcode: 609296

Guest Speaker:

Building the WW2 Liberty Ships, and the USS Jeremiah O'Brien

Forrest Booth is the senior Maritime Partner of the international law firm Kennedys, resident in their San Francisco office. He has extensive expertise in trial court and appellate cases involving maritime personal injuries, cargo damage, collisions, marine insurance coverage, oil pollution, and maritime contract disputes.

Military: Lieutenant, U.S. Navy, 1968-72; served on USS JOHN WILLIS (DE-1027) on the East Coast and USS TUTUILA (ARG-4) in Vietnam.

Education: B.A. *cum laude*, Amherst College, Amherst, MA. J.D., Harvard Law School, Cambridge, MA.



Relevant to his talk to the MOAA, he is the Chairman of the USS JEREMIAH OBRIEN, docked at Pier 35 in San Francisco. The USS Jeremiah O'Brien was the last operational, unaltered Liberty Ship from World War II.

He will also give us a little insight into the rebuilding of the Baltimore Bridge.

Membership

Rudolf Bredderman, Membership Director

In January I received five membership renewals, and in February 13 more for 2025, bringing our membership for 2025 up to 40 which includes two Surviving Spouses and 38 regular members. But that leaves 51 of our 2024 members who have not yet renewed for 2025.



MEMBERSHIP DUES

Send check to the Alameda County Chapter, MOAA, c/o - Send check for annual dues payable to the Alameda County Chapter, MOAA. To: Rudolf Bredderman, 35923 Romilly Court, Fremont, CA 94536.

\$20 for regular members, \$5 for Surviving Spouses and Spouses, free for Active Duty.

I need to contact each active-duty member to confirm that they will be on active duty, at least at the beginning of 2025.

If you have not renewed for 2025, please do so! 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.

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 or email address. The best way is to send me an email bredderman@sbcglobal.net.

Our Chapter's Membership Application and/or Renewal Form for 2025 can be found on [page 13](#).

When you contact 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. Send me their contact

information, i.e., telephone number, address, or email address for them and I will contact them. It would be best if you could have them join us in a Chapter meeting.

Legislative Affairs

James "Skip" Phair. Legislative Director

The next three months (March, April, May), will be crucial to the passage of [Assembly Bill 53](#) Personal income taxes: exclusion: Military Services Retirement and Surviving Spouse Benefit Payment Act. Assemblymember [James C. Ramos](#) (D-San Bernardino) has said that he currently has at least 28 cosponsors. Our advocacy needs to support the bill as Ramos proposes to exclude all retired pay without income limitations for California to gain the benefit of increased retirees. The limitations included in Governor Newsom's budget proposal are counterproductive. Senate Bill 1 (**SB 1**) with similar exclusions was introduced by Senator Seyarto with four cosponsors, all Republicans. We can give Seyarto support. However, in our Democrat dominated legislature the Ramos version will likely be the one that will pass both houses.

[AB 53](#) has been referred to the Revenue and Taxation Committee. Hearings on the bill will be scheduled for mid to late March. All the members of this committee are from southern California districts. It is essential that we make these legislators aware of the needs, benefit and community support for [AB 53](#). The most direct way for us to influence the committee members is to leave your comments or letter of support in the California Legislature Position Letter Portal <https://calegislation.lc.ca.gov/Advocates/>.

Additional proposed legislation which deserves our support includes:

[ACA 5 \(Schiavo\)](#) Property taxation: veterans' exemption. This is a Constitutional Amendment to permit veterans to claim both the \$4,000 veterans property tax exclusion in addition to the \$7,000 homeowners exclusion and remove the \$5,000 maximum asset limitation for his exemption. Additionally, it will allow the legislature to authorize property tax exemption to the full market value for fully disabled veterans (loss of both limbs or sight in both eyes) and their surviving spouse.

[AB 88 \(Ta R\)](#) Student financial aid: Cal Grants: Middle Class Scholarship Program **AB 88** - Student financial aid eligibility: dependents of members of the armed services stationed outside of California. This bill will allow dependents and spouses of active-duty military living out of state with California legal residency to be eligible for CAL Grants and Middle-Class Scholarships to UC, CSU, and community colleges.

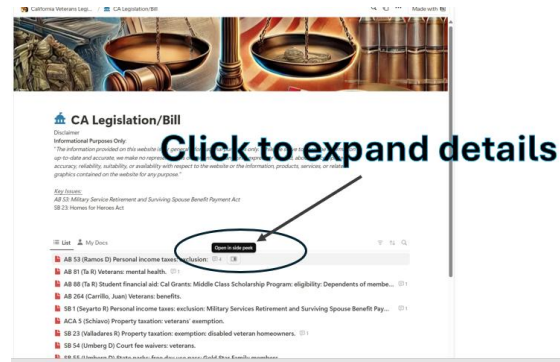
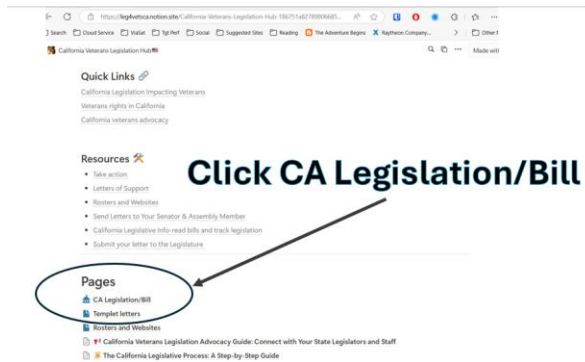
Legislation in Washington is in great flux with the new administration. Chapter members are encouraged to keep informed of current MOAA campaigns, opportunities to influence legislators and progress by visiting [MOAA Legislative Action Center](#).

How to keep current on legislation:

- Working with CA Commanders Veteran Council we have a new site to keep current on Veteran Legislative initiatives. I suggest bookmarking the California Veterans Legislation Hub <https://leg4vetsca.notion.site/>



Scroll down under **Pages** is CA Legislation/Bill and click that link.



General information on engaging on Legislation:

- Sign up for Campaign Notifications
 - CA: <https://calcommanders.org/take-action/>
 - National: <https://www.moaa.org/content/take-action/advocacy-in-action-2024/>
- Track Bill's progress sign up per bill
 - <https://leginfo.legislature.ca.gov/>
- Talk with your representatives
 - CA: findyourrep.legislature.ca.gov
 - National: usa.gov/elected-officials
- Engage with Community Org
 - Ask for letters of support be sent to Committees, Governor

[MOAA Legislative Action Center](#)

Black History Month



[Black History Month](#) is an annual celebration of achievements by African Americans and a time for recognizing their central role in U.S. history. Also known as African American History Month, the event grew out of “Negro History Week,” the brainchild of noted historian [Carter G. Woodson](#) and other prominent African Americans. Since 1976, every U.S. president has officially designated the month of February as Black History

Month. Other countries around the world, including Canada and the United Kingdom, also devote a month to celebrating Black history.

A New Month, A New Year!

Sue Gonzales, Surviving Spouse Liaison

February is known for many things, including holidays, awareness months, and being the snowiest month in the Northern Hemisphere.

Awareness months

- American Heart Month: A month to raise awareness about heart disease. Heart attacks are more common in women and the signs of a heart attack are very different from men. Be sure to go the [American Heart Association website](#) for more information.

- Black History Month: A month to honor the achievements and struggles of the Black community. <https://blackhistorymonth.gov/>
- Other observances include: National Freedom Day, National Bird-Feeding Month, National Send a Card to a Friend Day, Thank a Mail Carrier Day, and National Ice Cream for Breakfast Day.

Other facts

- February is the shortest month of the year
- The full moon in February is called the Snow Moon

Just a few fun facts to brighten your day. I hope everyone stays safe, warm and hope to see you at the General Meeting on February 27th!

Navy League of the U.S. Alameda / Oakland Councils 14th Annual Crab & Pasta Feed



FRIDAY FEBRUARY 28, 2025

ELKS Lodge Alameda 2255 Santa Clara Avenue, Alameda, CA 94501 6:00 pm
Social 7:00 pm Dinner, No-host Bar

Premium Table Set Ups. Limited number available @ \$765/table of 8 (includes price of ticket). Includes 2 bottles of wine (1 red, 1 white) - individual table "favors" VIP "first" service - crab utensils & drawn butter.

\$75 Adults Bring your own crab utensils \$55 Enlisted Members (E6 & below) \$30 Kids. For the non-crab lover, chicken may be pre-ordered.

Buy early - prices increase \$5 on 2/15/25 Sales close 2/22/25. No tickets at the door.

Mail-in, use QR code or online at <https://navy-league-crab-feed-2025.cheddarup.com> NLUS is a Civilian Non-Profit Organization in Support of the Sea Services Navy.....Marines.....Coast Guard.....Merchant Marine.....Sea Cadets



More information [here](#).

Personal Affairs

Sue Stewart, Personal Affairs

The recent TRICARE West Region changeover has resulted in several reported issues with beneficiary care and billing:

- Some beneficiaries have reported problems setting up payments and reaching TriWest customer service staff.
- Some reserve-component beneficiaries have been asked to pay between \$600 and \$1,500 a month to retain coverage – an errant notification since corrected by TriWest.
- The former West Region contractor, Health Net Federal Services, reportedly has been swamped by "misdirected calls" seeking TRICARE support, including some forwarded its way by the current contractor.

In response to these problems, MOAA stepped up its advocacy and got us relief! TRICARE Prime enrollees in the West Region can receive covered specialty care without a contractor-approved referral, the Defense Health Agency (DHA) announced Jan. 25 – a decision retroactive to the Jan. 1 changeover to new contractor TriWest.

The move will allow beneficiaries to avoid problems with TriWest's referrals portal. While MOAA is appreciative of all DHA efforts to smooth this transition process, there are details beneficiaries should keep in mind as they navigate the waiver procedure, which will remain in place through March 31:

- Patients still must obtain a referral from their primary care manager (PCM) before receiving TRICARE-covered specialty care. The waiver only allows beneficiaries to skip the referral portal, meaning it will not assist those facing long waits for PCM care as a new patient under the new network, or those still seeking a new PCM.
- The waiver does not apply to all types of specialty care, to include inpatient care, care connected to applied behavior analysis or TRICARE's Autism Care Demonstration, or services through the Extended Health Care Option (ECHO) program, which offers help to beneficiaries with special needs.
- The waiver does not apply to lab-developed tests.

In cases where the waiver applies, beneficiaries should do the following, according to DHA:

- Ask their PCM for a copy of the referral. Even if a civilian provider can send the referral electronically, DHA recommends requesting a physical copy.
- Ask their PCM to recommend a TRICARE-authorized specialty care provider (see note below), or find a provider using the TriWest provider directory.
- Take the referral to the specialty care provider, along with a copy of the waiver letter.

Until April 1, TRICARE Prime users in the West Region can see non-network providers and pay standard TRICARE Prime copayments. However, the non-network providers must be TRICARE-authorized. This means they are licensed by a state, accredited by a national organization, or meet other standards of the medical community and certified to provide benefits under TRICARE. Make sure to ask non-network providers if they are TRICARE-authorized before getting care. Starting April 1, if the provider is still a non-network provider and isn't named on your pre-authorization, you'll need to pay point-of-service fees.

Referrals approved by previous TRICARE contractors (Humana Military or Health Net Federal Services) before Jan. 1, 2025, will be honored by West Region providers through their expiration or June 30, 2025, whichever comes first.



Northern California Coast Guard Retiree Seminar

Jason Kuroiwa, Northern California Coast Guard Retiree Council

You are cordially invited to be an exhibitor at the 2025 All Services Retiree Seminar, sponsored and delivered by the Northern California Coast Guard Retiree Council (NCCGRC). This event is hosted by Coast Guard Base Alameda.

What: All Services Retiree Seminar

When: Saturday, April 26, 2025 at 8:00 AM - 1:00 PM

Where: Coast Guard Base Alameda (42 Eagle Road, Building 4, Alameda, CA 94501)

Who: Retirees/Spouses/Caregivers from All Uniformed Services

Exhibitor setup begins at 1:00 pm on Friday, April 25, 2025, or 7:00 AM on Saturday, April 26, 2025. Any logistic needs are provided through our RSVP link below.

This annual event offers retirees and their spouses information/updates regarding some of their priority interests i.e. healthcare, veteran legislation, legal issues, etc. The [Northern California Coast Guard Retiree Council \(NCRRC\)](#) is the only such organization of its kind in California and typically hosts 250-300 attendees at this annual event. The event features seminars, retiree/dependent ID card services, and information/resource tables covering the spectrum of military retiree programs, benefits, and services.

Coast Guard Base Alameda is an active military base.

PLEASE NOTE: Beginning on **May 3, 2023**, a REAL ID driver's license or identification card is required to access a military base, federal courthouses, and other secure federal locations.

For more information reach out to Jason Kuroiwa, jason.kuroiwa@gmail.com.

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 starting in March! Find your course here: [PGA HOPE - Northern California Section](#)
###

2025 Alameda MOAA Board of Directors

ELECTED POSITIONS

- President: LTC Paul Gonzales, USA (ret.)
- Immediate Past Pres: CAPT Fred Jaffin, USN
- First Vice President: CAPT Mark Epperson, USN (ret.)
- Second Vice President: This role will not be filled
- Treasurer: CAPT Warren McDonald, USCG
- 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.)
- Dir of Programs: CAPT Perry Milton, USN (ret.)
 - Program Committee: CDR Lance Sopera, USN (ret.)
- Dir of Communications: Capt., Ramona Chávez, USAF (ret.)
- Dir 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

Our Chapter does not get credit for your Chapter membership if you are not also a member of MOAA at the national level. National MOAA has set a goal to have all Chapter members be, at least “Basic” members of national MOAA.

Twenty two of our 100 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 <www.moaa.oirg>. 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>](mailto:msc@moaa.org) or call 1-800-234-6622 for assistance. Some of the [<MOAA.org>](http://MOAA.org) web site remains down for “data system migration” but should be available to us again soon.

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>](mailto: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](#)

2025 Alameda MOAA Membership Application

<p>Please Check One</p> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="checkbox"/> New Member <input type="checkbox"/> Renewal </div> <div style="width: 45%;"> <input type="checkbox"/> Officer <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse </div> </div>	<p>Please Check One</p> <p style="text-align: center;">Name and Rank of qualifying officer's spouse:</p> <hr style="border: 0; border-top: 1px solid black; margin-top: 5px;"/>
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Military Status (please check one)

☐ Active Duty ☐ Retired ☐ Guard/Reserve ☐ Former / Inactive

U.S. Service (please check one)

☐ Army
☐ Navy

☐ Air Force
☐ USPHS

☐ Coast Guard
☐ U.S. Space Force

☐ Marine Corps
☐ 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 [Paypal](#) to mcdcpa@gmail.com

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

