



“They fell, but o’er their glorious grave floats free the banner of the cause they died to save.” —Francis Marion Crawford

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President’s Message

Paul Gonzales, LTC USA (ret.)

We conclude a very busy past couple of months with multiple events having gone successfully. Advocacy in Action in Washington D.C., participation in the recent Coast Guard All Retiree Seminar, ROTC Scholarships awarded, and a successful General Members meeting at the Elks Lodge Alameda in April with our Guest Speaker being CAPT Van Rossum, Commandant from Navy ROTC, UC Berkeley. Lastly, the UC Berkeley ROTC Awards and Scholarships were given out on 9 May 2025 at UC Berkeley of which I attended with Sue.

I am pleased to report that full base privileges have been restored for our normal usage. CAPT David Melton, CGI Base Commander, sent me a message that MOAA Alameda Chapter is fully authorized to utilize all base facilities, MWR equipment with all costs waived. This is a welcome

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
Thursday, September 11 th
Thursday, November 13 th

Board of Directors Meetings Coast Guard Island, Alameda 10:30 – 12:00
Jun 10, Tue Jul 2, Tue
Aug 12, Tue Oct 7, Tue
Nov 4, Tue Dec. 2, Tue

Stay Informed

2025 Alameda MOAA Board Members.....[15](#)
 Membership in National MOAA.....[15](#)
 Resources at Your Fingertips.....[17](#)
 2025 Alameda MOAA Membership Application....[18](#)

May 31	2025 Women Veterans Engage
Jun 11	Capitol Advocacy Day / CSCVC
Oct. 9	San Francisco Fleet Week Special Event
Dec 6	MOAA Holiday Party

...President’s Message

outcome as off-base has been a challenge coordinating space, equipment, and lunches. But also thankful for the support from Corica Golf Course and the Elks Lodge, Alameda.

On an important topic, Membership and Retention, I will be calling the 20 chapter members who have not renewed their membership for 2025. Our member numbers have dropped 28% this year from 100 to 72 members with active memberships. If it is an oversight, please send in your membership dues to Rudolf Bredderman ASAP. Incidentally, MOAA National membership is down 30% this year across the U.S. 50 States. Current National numbers is around 360,000, we have lost over 100,000 members in the past two years. This is a troubling trend affecting all organizations.

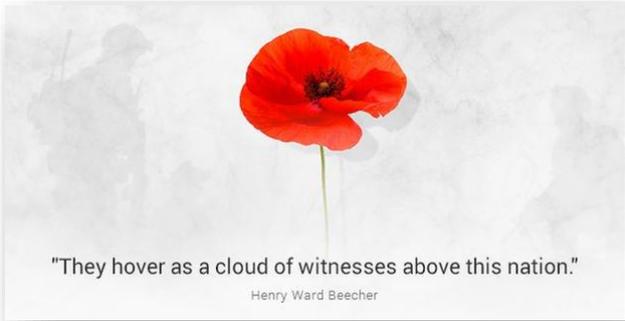
[Assembly Bill 53](#) Personal income taxes: exclusion: Military Services Retirement and Surviving Spouse Benefit Payment Act is still on the Governor’s budget – but we still need your support. See how in Skip Phair’s update [here](#).

Our next General Member meeting will be on Sep 11, 2025, at the Coast Guard Island Point Welcome Room. See you all then!

Paul Gonzales
pkg666@aol.com

Remembering the Fallen

[Military.com](#)



Memorial Day originally honored the Civil War dead, and now honors all service members and veterans who died while in service to the United States during peace and war. This includes the 12 major wars the United States has fought, in addition to other conflicts.

In 1865, one of the earliest Memorial Day commemorations -- perhaps the very first -- was organized by formerly enslaved people in Charleston, South Carolina, according to newspaper reports from that time. That was at least a year before other U.S. cities held similar events. It wasn't until three years later, however, the observance officially

AlamedaMoaa.Org

began in May 1868. It was known as "Decoration Day" from the practice of using spring flowers to decorate the gravesites of men who died while serving in the Civil War.

Local Memorial Day Ceremonies

Looking for Volunteers Memorial Day Reading Of The Names

When: Sunday, May 25, 2025 | 7:00 AM – 6:00 PM

Where: [California Vietnam Veterans Memorial, State Capitol Park, Sacramento](#)

What: Veteran volunteers will read aloud the names of all California service members lost in Vietnam, in 15-minute increments.

- 7:00 AM – 11:30 AM: Reading sessions
- 11:30 AM – 2:00 PM: Break for the Honor Ceremony
- 2:00 PM – 6:00 PM: Resume readings



Volunteer Sign-Up: Please ask your members and friends to register for a reading slot via Calendly:

<https://calendly.com/readingofnames2000/reading-of-the-names>

Questions? Contact Phil Rios, VVA Chapter 500 President

Membership

Rudolf Bredderman, Membership Director

I received eight membership renewals in April and one more so far in May, bringing our membership for 2025 up to 72 including three new members who have joined this year. We are still in the process of confirming our Active Duty membership. Several have been transferred to new assignments out of the Bay Area.

We still have 18 of our 2024 members who have not renewed for 2025. I have sent emails and made several calls to each and our Chapter President has tried contacting all of these former members. He received assurances that three of these 18 will renew for 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.

When you make contact with 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

MEMBERSHIP DUES

Send via our [new payment platform](#)

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.

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.

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

Welcome

Welcome New Chapter Member

USAF Captain Graciela Tiscareño-Sato is a graduate of the University of California at Berkeley, School of Environmental Design, where she earned a degree in Environmental Design/Architecture while completing the Aerospace Studies program as an AFROTC (Air Force Reserve Officer Training Program) scholarship cadet. She was commissioned as a Distinguished Graduate and second lieutenant atop the Campanile on the Berkeley campus.



Graciela Tiscareño-Sato (front) with aspiring young aviators

After Berkeley, she joined the active-duty Air Force and completed Undergraduate Navigator Training at Mather Air Force Base (AFB) in Sacramento. She graduated in the top 15% of her class of twenty-five students as the only woman in the class. She then trained in the KC-135R refueling tanker at Castle AFB in California before reporting into the 43rd Air Refueling Squadron at Fairchild AFB in Spokane, Washington.

Her first deployment was to Riyadh, Saudi Arabia. On that trip, she was a member of one of the first few aircrews to patrol and enforce the Southern No-Fly Zone in Southern Iraq after the conclusion of Operation Desert Storm. Flying two or three sorties a day over and near the city of Baghdad to prevent Saddam Hussein's air forces from targeting Iraqi civilians earned her crew the prestigious Air Medal. This medal is awarded for "Meritorious achievement while participating in aerial flight; Per twenty-five (25) operational flights during which exposure to enemy fire is probable and expected." In other words, combat sorties. This happened 10 months BEFORE Congress lifted the Combat Exclusion Law that barred women from being assigned to combat duties. During her [keynote presentations](#), Graciela tells the story of how this Air Medal almost didn't happen for her crew because of this technicality.

During her military career, Graciela lived on or visited four continents and flew for thousands of hours. As an instructor, she taught GPS systems, navigation systems and more in the classroom and in the cockpit. Her favorite rendezvous for refueling was with the SR-71 Blackbird as it came out of its high-altitude missions over the Earth at supersonic speeds. She was one of very few women that served on the NATO Battlestaff in Vicenza, Italy during the conflict in Bosnia-Herzegovina. Later she led a multi-service group of communications technicians at the U.S. Embassy in Quito, Ecuador in counter-narcotics operations. She received White House recognition as a "Woman Veteran Leader, Champion of Change."

[I joined Alameda MOAA Facebook post](#)



Legislative Affairs

James "Skip" Phair. Legislative Director

The good news is that Governor Gavin Newsom's May revised California State Budget continued to include the \$20,000 state income tax exclusion for uniform service

retirees and surviving spouses. This is despite an increase projected deficit of \$12 billion. The shortfall is being addressed with reductions in spending or deferrals in Medi-Cal, UC/CSU and state employee salary freezes. This makes it vulnerable.

Now is the time to send letters, emails, or calls to all our elected representatives advocating their vote in support of [Assembly Bill-53](#) and [Senate Bill-1](#) and Personal income taxes: exclusion: Military Services Retirement and Surviving Spouse Benefit Payment Act

[SB-1](#) proposed by [Senator Kelly Seyarto](#) has cleared all policy committees as has an identical [AB-53](#) sponsored by [Assemblyman James Ramos](#). Both are in their respective Appropriation Committees. On May 23 we are expecting both bills to be taken off the Suspense file and reported to California Senate and Assembly Floor. Each house has until June 6 to pass the legislation and send it to the other house for consideration this summer.

The legislature has until June 15 to pass the California State budget. The Governor's budget proposal was heard by the Senate Budget Sub-committee and is held for consideration in the final budget. The budget addresses the funding impact while the two bills will authorize the actual exclusion.

Our advocacy has been for a more complete exclusion. However, this is the closest we have come in the past ten years. We cannot afford to let this effort not be a success. Our message is that California cannot continue to be the only state to fully tax military and surviving spouse benefits. We are continuing to lose Veterans to other states. California needs the skills and income from our retired military members and their families.

Take five minutes and speak your voice now:

- ✓ [AB- 53 Letter to Assembly Appropriations Committee](#)
- ✓ [SB-1 Letter to Senate Appropriations Committee](#)
- ✓ Contact Governor Gavin Newsom via his portal [here](#)

How to Engage

- Use the tools provided to contact your state representatives
- Share your personal story and why this issue matters to you
- Educate and encourage fellow Veterans and your civilian community to join the campaign

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 be sent to Committees, Governor
- Engage committees and members
 - 1st house Floor votes (Apr-Jun)
 - 2nd house committee (Aug)
 - 2nd house floor votes (Sep)

Join the discussion on Discord: <https://discord.gg/2Pyesk4c>. Check in daily for updates and to engage with other Veterans. To join the discussion, use the bottom link: “have ideas to share....”



SCAN ME



ROTC Scholarships Awarded to UC Berkeley Cadets

Paul Gonzales, Alameda MOAA President

I represented MOAA Alameda Chapter and presented four scholarships to cadets and midshipmen of U.C. Berkeley ROTC on May 9th. It is important to remember that all our memberships and donations from participation go to fund the \$4500 annual scholarships we present to these deserving Cadets and future Officers.



U.S. Army: Cadet Mackenzie Grohn, \$1500

My name is Mackenzie Grohn. I am a rising Senior at UC Berkeley and an Army ROTC Cadet. I am studying Ancient Greek and Roman Studies and Anthropology. As an Army Cadet I am so grateful for the opportunity given to me by the Military Officers Association of America. As a non-scholarship cadet, this scholarship of \$1500 will greatly help me pay for housing and books next semester (I get assigned plenty of reading for my major). Thank you again for this very generous opportunity.

Thank You!

BIO: Cadet Grohn is in the top 10% of her class. Majors in Ancient Greek and Roman Studies, minoring in Anthropology. GPA is 3.5, Deans list four times. Highly motivated, President of Cadet Club, member of the Color Guard, highly respected among all Cadets, and brought more funding into Cadet Club than any previous President. Grew up in San Diego, interested in physical fitness, attracted to Army ROTC at Berkeley. Wants to give back to the country for all the opportunities, plans to branch into Signal Corps or Logistics branch. She plans to attend Air Assault School.

U.S. Air Force: (Colonel Vance Mitchell Grant) Michael Rezaee, \$750

I wanted to sincerely thank you and MOAA Alameda Chapter for the generous award I received. This support will make a meaningful difference by helping me reduce my student loan debt, which is a significant step towards beginning of Officer career in the US Air Force with greater financial stability and peace of mind. Your contribution not only eases a financial burden but also reinforces my motivation to give back and lead with integrity. I am truly grateful for your support.

Bio: Student at California State East Bay, cross enrolled at UC Berkeley. Outstanding cadet, top 25% of his class. Majors in Criminal Justice and is a consistent mentor to fellow cadets at Berkeley. Works for Alameda County as a public safety officer, part time. GPA is 3.4 and earned a 97 out of 100 on his Physical Fitness Test. Consistently ranks in the top third of his class and pursues being a Pilot in the US Air Force. He is dedicated to the program and offers weekly free haircuts to his classmates to ensure they show up to train within haircut regulations.



U.S. Air Force: Cadet Sedat Altun, \$1500

Thank you and MOAA again for honoring me with the MOAA ROTC Award and scholarship of \$1500. It means a lot to myself both as a cadet and as an immigrant trying to make his way in this country. I have attached a decent picture as I am currently very sunburnt. Part of this scholarship will be going towards the usual school supplies, such as pens and notebooks. However, a larger portion will be spent on certification preparation and exams. Since I am a computer science major, these small certifications can create a lot more opportunities in terms of internships and networking. Thank you MOAA for helping me with my future!

Bio: Cadet Altun is cross enrolled from Cal State Univ East Bay at Berkeley, joined AF ROTC Jan 2023. He is among the most motivated cadets in the program. Was awarded the Warrior Spirit Award both first and second semesters this year (Voted by Cadets) and will graduate in 2026. Majors in computer science, ranked consistently in top third of his class. Honor Roll academics, and has earned 91.2 out of 100 on Physical Fitness Test. He is active in the Cadet Special Operations Club and plans to commission into the US Space Force.

U.S. Navy: Midshipman Karansher Sidhu, \$1500

I want to thank all members of the Military Officers Association of America for your scholarship, but furthermore for your trust and honor. As an International Relations major, I plan to save and invest the money towards studying abroad and current degree requirements. I aim to best educate myself on the culture, language, and politics of other nations. With the support and trust of the American people, I plan on serving my country most diligently for the foreseeable future; utilizing my international skill set in defense of our country.



Bio: MIDN 3/C Karansher Sidhu is an International Relations major at UC Davis, cross enrolled into Berkeley Navy ROTC. He has shown exceptional leadership and dedication as the Public Affairs Officer for UC Berkeley NROTC. He has increased positive visibility for NROTC on Berkeley campus, leading multiple successful outreach initiatives. He is an honor roll student in academics and physically fit with a score of 90 out of 100 on his PT test. He is disciplined and determined and embody the core values of honor, courage, and commitment. He plans to pursue higher education abroad. He will be a superb Navy Officer in the future.

New Online Payment for Membership and Donations

Dan Bitner, Treasurer



2025 MEMBERSHIP DUES



General Chapter Donations

We are excited to announce a positive change to how you can make online payments for future dues, lunches, and other chapter events! To streamline our payment process, we will be transitioning from PayPal to Cheddar Up for all future online transactions. This is the same platform already adopted by other MOAA

chapters nation-wide.

What does this mean for you? Moving forward, whenever you need to make an online payment to our chapter, you will be directed to our dedicated [Cheddar Up page](#).

How to Use

1. Navigate to our Chapter Page: [Alameda County MOAA](#)
2. Select the Appropriate Event / Item: Once on our page, you'll see a list of the items you can pay for (e.g. Membership Dues). Select the option that applies to you.
3. Enter Your Information: You'll be prompted to enter your name, email, and any other necessary information (e.g., shirt size for merchandise, attendee names for an event).

4. Choose Your Payment Method: Cheddar Up accepts major credit cards and echecks. Simply enter your card details securely on the page.
5. Review and Pay: Before finalizing, you'll have a chance to review your order and total. Once everything looks correct, click to complete your payment.
6. Confirmation: You'll receive an instant confirmation email from Cheddar Up with details of your payment.
7. That's it! Cheddar Up is designed to be very user-friendly, and we believe you'll find it to be a smooth experience.

What about past PayPal payments? Any payments made via PayPal prior to 1 June will remain unaffected and will be processed as usual.

If you have any questions or encounter any challenges using Cheddar Up, please don't hesitate to reach out to me at dkbitner@gmail.com or (267) 664-0038. I'm here to help!

Capitol Advocacy Day

The California State Commanders Veterans Council (CSCVC) will be hosting its annual Capitol Advocacy Day and Council meeting in Sacramento. This is an opportunity for Veterans to visit state legislators and their staff to advocate and educate on issues of importance to Veterans. We welcome all our members to attend. Note it is open to the first 50 Veterans who RSVP.



The event is open to Veterans who are members of organizations that belong to the CSCVC. Organizations include:

- AMERICAN G.I. FORUM
- AMERICAN LEGION
- AMVETS ASSOCIATION OF THE U.S. ARMY
- CA ASSOCIATION OF COUNTY VETERANS SERVICE OFFICERS
- DISABLED AMERICAN VETERANS
- ENLISTED ASSOCIATION OF THE NATIONAL GUARD OF THE U.S.
- FLEET RESERVE ASSOCIATION
- GOLDEN GATE COMMISSIONED OFFICERS ASSOCIATION
- JEWISH WAR VETERANS
- MARINE CORPS LEAGUE
- MARINE CORPS VETERANS ASSOCIATION
- MILITARY OFFICERS ASSOCIATION OF AMERICA
- MILITARY ORDER OF THE PURPLE HEART
- NATIONAL GUARD ASSOCIATION OF CALIFORNIA
- NATIONAL VETERANS FOUNDATION
- PARALYZED VETERANS OF AMERICA
- RESERVE ORGANIZATION OF AMERICA
- SCOTTISH AMERICAN MILITARY SOCIETY
- U.S. SUBMARINE VETERANS
- VETERANS OF FOREIGN WARS
- VIETNAM VETERANS OF AMERICA
- WOMEN VETERANS ALLIANCE
- AFFILIATE: SACRAMENTO VETERANS AFFILIATED COUNCIL

Update on Veterans Resources

Sue Stewart, Personal Affairs

For this month's column, I am providing a mix of information to update our members.

TRICARE: TRICARE Prime users in the West Region will have two more months under a waiver allowing them to see specialty care providers without a contractor-approved referral, [the Defense Health Agency \(DHA\) announced April 30](#). A day earlier, the DHA outlined how West Region beneficiaries who've been disenrolled from TRICARE can [reestablish their coverage](#).

West Region beneficiaries who pay for their TRICARE coverage outside of the allotment process (via bank card or bank transfer, credit card, or other setup) had until April 30 to provide payment information and make a payment to TriWest. Those who did not do so were disenrolled as of May 1 and must pay the full cost for all care received this calendar year.

Beneficiaries can seek reinstatement until June 30 by calling TriWest at (888) 874-9378. To be reinstated, beneficiaries must provide payment information and pay for all enrollment fees and premiums.

Those who choose not to re-enroll will:

- Only receive care at military treatment facilities on a space-available basis.
- Be able to apply for 2026 TRICARE Prime or Select coverage during open season, which starts in November, unless they have a [qualifying life event](#), which opens a 90-day window to enroll in a plan.
- Be unable to reapply for a TRICARE premium-based plan (TRICARE Young Adult, TRICARE Reserve Select, TRICARE Retired Reserve) within 12 months from their disenrollment date.

MOAA Resource Book: Did you know that MOAA National has created a workbook to assist you in gathering all your family's crucial information? From investments to legal documents, insurance policies, and more, you can complete a downloadable guide to save as a digital record on your computer or as a hard-copy file to place with your other important documents. For our Premium and Life Members, benefits, and financial counseling with MOAA staff experts will complement the process of completing this workbook. Premium and Life MOAA Member Price: [FREE download](#). Basic members must [upgrade](#) to Premium or Life MOAA Member to get your FREE copy.

VA Federal Benefits Guide for 2025: As part of the VA's commitment to provide world-class care and benefits to those who have served our nation, the VA is pleased to present the [2025 VA Federal Benefits Guide for Veterans, Dependents, Survivors, and Caregivers](#). The handbook contains a comprehensive listing of VA programs, including phone numbers and websites for easy reference. The VA Federal Benefits Guide is available in both print and digital formats. Veterans and family members can access the booklet on [VA's website](#).

A New Month, A New Year!

Sue Gonzales, Surviving Spouse Liaison

We begin the month celebrating our mothers and those who played a significant role in our upbringing. So, I want to wish all of you a belated happy Mothers' Day. I know from my own experience that I cherish my mom even though she has passed on. I see her influence in my daily life and those hobbies that I cherish. I hope you all had a wonderful day!

Kathy Prout, our Surviving Spouse Liaison for CALMOAA, sent this message, I would like to share it here with you.

Memorial Day honors those who gave their lives in service to our country. It is a time to remember their sacrifice. Instead of saying "Happy Memorial Day," simply wish people a nice weekend. For those whose spouse died on active duty or due to service-related injuries, Memorial Day can be very sad. While it marks the start of summer, BBQs, and fun, take a moment to honor the fallen. Enjoy your weekend with family and friends and invite anyone who might be alone, especially surviving spouses.

If you are looking for ways to participate in Memorial Day events or extend support to surviving families, consider attending local commemorations or volunteering with veterans' organizations. Many communities hold solemn ceremonies, parades, or wreath-laying services to pay homage to the fallen heroes. Acts of kindness, such as sharing stories of remembrance or simply lending an empathetic ear, can mean a lot to surviving spouses and families who experience the day with profound emotion.

To find other Memorial Day Ceremonies in CA go to <http://www.seecalifornia.com/events/memorial-day.html>

Local Memorial Day Ceremonies

- ◆ Alameda: [USS Hornet](#), Monday May 26th from 10 am to 5 pm
- ◆ Oakland: [Mountain View Cemetery](#) in Piedmont, Monday May 26th 10 am – 12 pm
- ◆ Hayward: [Lone Tree Cemetery](#), Monday May 26th 9 am to 1 pm

I want to thank all that served and paid the ultimate sacrifice to protect and defend this wonderful country. My thoughts and prayers are with all their families at this time.

Women Veterans Engage



We are thrilled to announce Joyce Abbott as our distinguished Keynote Speaker for the 2025 Women Veterans Engage event! If you recognize her name, it is because she is the real-life namesake behind the beloved TV series, Abbott Elementary! A dedicated Army veteran, passionate educator, and respected leader, Joyce Abbott has devoted her career to shaping young minds and leaving a profound impact on her community.

Mark your calendars for May 31, 2025, and join us either in person or online for a day dedicated to empowerment, networking, and valuable resources tailored for women veterans. This is a unique opportunity to hear from an extraordinary woman whose leadership and service have touched countless lives.

[Join a Veterans Service Group](#) - women can do great things.

Engage 2025 Partners

- [California - Rocklin/Sacramento - Women Veterans Giving](#)
- [California - Chula Vista/San Diego - Uncle Keith's Gourmet Foods](#)
- [Colorado - Colorado Springs - Women Veterans Giving](#)
- [Florida - Orlando - SEA WAVES](#)
- [Illinois - Richton Park/Chicago - 3 Vets is a Charm](#)
- Massachusetts - Bedford - VA Bedford Healthcare System
- Michigan - Detroit - Woman Veteran Strong
- New York - Albany - Military Family Foundation & Albany County Veterans Service Bureau
- New York - Buffalo - WNYHeroes, Inc
- North Carolina - Mooresville/Charlotte - OptiVets
- Oregon - Forest Grove - Dauntless Wine Co
- [Texas - Addison - Abilene Christian University](#)
- [Texas - Harker Heights/Belton - KMC Digital](#)
- [Texas - Dallas - Arabella Wellness Center, Inc.](#)

Cannot make it in person? [Join us online!](#)

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](#)
###

AB-53 Letter to Assembly Appropriations Committee

Mail or fastest email: aprops.committee@assembly.ca.gov

Assemblymember Buffy Wicks, Chair of the Appropriations Committee
1021 O Street, Suite 8220
Sacramento, CA 95814

Subject: Support for Governor's Military Retirement Tax Exemptions AB-53

Chairman Wicks,

We thank Assemblyman James Ramos for introducing AB-53 - it is a critical step toward honoring our Veterans and strengthening California's economic competitiveness. Today, California stands alone as the only state in the nation that fully taxes military retirement pay and Survivor Benefit Plan (SBP) annuities. Is this the message we want to send to those who have served our nation with honor and distinction? And what is the true cost to our state?

I write in strong support of AB-53 which proposes a targeted personal income tax exemption of military retirement pay and Survivor Benefit Plan (SBP) annuities for eligible California residents. We recognize this Committee's responsibility to carefully evaluate the fiscal impact of proposed legislation. However, rather than adding long-term cost burdens, AB-53 represents a strategic correction to an existing fiscal imbalance—one that is steadily undermining California's economic competitiveness, eroding its revenue base, and weakening its national security workforce pipeline.

Eliminating the tax on military retirement pay is not a loss—it is an investment. California's 140,000 retired Veterans are highly educated and trained professionals—ready to serve in critical fields such as STEM, healthcare, engineering, and public safety. Their second career brings billions of dollars to our state.

What does California stand to lose by maintaining this outdated tax policy? Billions of dollars in:

- Income from Veterans' second careers
- Federal dollars tied to Veteran services (e.g., TRICARE, VA healthcare, education)
- Defense industry jobs—CA dropped from #1 to #3 in national defense contract awards
- Sales and property tax revenue
- Income from working spouses

AB-53 presents an opportunity to reverse course. Exempting modest military pensions—averaging \$34,000—from state income tax would be more than offset by increased revenues from broader economic activity, income taxes, and federal funding. We are encouraged and thank Governor Newsom for including this exemption in his FY25–26 proposed budget.

This is not a giveaway. It is a smart policy that honors those who served at least 20 years and who continue to serve their communities in retirement, For the good of our Veterans—and the future of California—we urge your support of AB-53.

Thank you for your attention on this critical issue.

Your Name | Title (if applicable) | Address

SB-1 Letter to Assembly Appropriations Committee

Mail or fastest email: sapr@sen.ca.gov

Honorable Members of the Senate Appropriations Committee
Senator Anna Caballero
Chair of the Senate Appropriations Committee
1021 O Street, Ste. 7620
Sacramento, CA 95814

Subject: Support for Governor's Military Retirement Tax Exemptions SB-1

Senator Caballero,

We thank Senator Kelly Seyarto for introducing SB-1 – it is a critical step toward honoring our Veterans and strengthening California’s economic competitiveness. Today, California stands alone as the only state in the nation that fully taxes military retirement pay and Survivor Benefit Plan (SBP) annuities. Is this the message we want to send to those who have served our nation with honor and distinction? And what is the true cost to our state?

I write in strong support of SB-1 which proposes a targeted personal income tax exemption of military retirement pay and Survivor Benefit Plan (SBP) annuities for eligible California residents. We recognize this Committee’s responsibility to carefully evaluate the fiscal impact of proposed legislation. However, rather than adding long-term cost burdens, this bill represents a strategic correction to an existing fiscal imbalance—one that is steadily undermining California’s economic competitiveness, eroding its revenue base, and weakening its national security workforce pipeline.

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This is not a giveaway. It is a smart policy that honors those who served at least 20 years and who continue to serve their communities in retirement, For the good of our Veterans—and the future of California—we urge your support of SB-1.

Thank you for your attention on this critical issue.

Your Name | Title (if applicable) | Address

2025 Alameda MOAA Board of Directors

ELECTED POSITIONS

- President: LTC Paul Gonzales, USA (ret.)
- Immediate Past President: CAPT Fred Jaffin, USN
- Second Vice President: This role will not be filled
- 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 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.

All of our 2025 members are members of MOAA at the national level. Forty two are LIFE members and sixteen are Premium members at the national level. Ten 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 <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. Some of the <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>



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/tuIW0c76pC0>
- PACT Act Veteran PSA (15): <https://youtu.be/ohaeNLC6fRY>
- PACT Act Doctor PSA (30): <https://youtu.be/0qEf3wEr81A>
- PACT Act Doctor PSA (15): https://youtu.be/P4Z04L16_2A
- PACT Act Caregiver PSA (30): https://youtu.be/fDGw1ykpQ_0
- PACT Act Caregiver PSA (15): <https://youtu.be/W94lGxmqlFo>
- PACT Act Caregiver PSA (Spanish, 30): https://youtu.be/l9o42_7COmY
- PACT Act Caregiver PSA (Spanish, 15): <https://youtu.be/AzrE5Gdrejc>
- PACT Act Benefits PSA (30) : <https://youtu.be/LDH5rcSW0q0>
- [TRICARE For Retirees](#)
- [TRICARE For Life](#)
- [MEDICARE](#)
- [Social Security Administration](#)
- [Veterans Health Administration](#)
- [National Cemetery Administration](#)
- [Veterans Benefits Administration](#)

2025 Alameda MOAA Membership Application

<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 [Paypal](#) to mcdepa@gmail.com

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.