

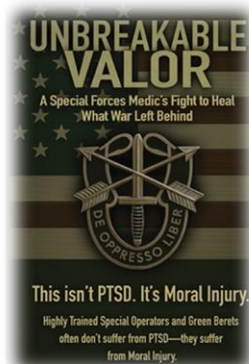
**MBMOAA Monthly Luncheon - Monterey Elks Club
Thursday, 17 September ***Cost: \$30*** (details on page 7)**

Please RSVP to Ensure Enough Place Settings at the Tables

**Author and Retired Army Officer
Drew Webb is September Speaker**

Drew Webb is a retired U.S. Army Major, former Special Forces Green Beret, and author of *Unbreakable Valor: A Special Forces Medic's Fight to Heal What War Left Behind*.

During 24 years of active-duty U.S. Army service, Drew served as a Special Forces Medical Sergeant (18D) and Special Forces Senior Sergeant (18Z), reaching the rank of Master Sergeant before commissioning as a Physician Assistant (65D) in the Army Medical Specialist Corps. His career included multiple combat deployments to Afghanistan and Iraq, as well as service in Bosnia, Kuwait, Africa, and other locations around the world.



Unbreakable Valor grew out of those experiences. The book is a firsthand account of combat, brotherhood, loss, and the things soldiers can carry home from war long after the fighting is over. It also follows Drew's own effort to understand those experiences and the role moral injury played in his life after combat.

Drew lives in Monterey and now works with veterans and first responders to increase awareness and understanding of moral injury.

We're on the Internet.

Have you checked out our new website moaamonterey.org? You can find info about our luncheons, memberships, and newsletters along with links to other resources that may be helpful. It is also a great place to refer non-members to answer questions about national MOAA and our chapter.

September Calendar

7 SEP – Labor Day (federal holiday)
11 SEP – Board Meeting @ 1100
17 SEP – Constitution Day
17 SEP – Member luncheon meeting
18 SEP – Air Force birthday (est. 1947)
18 SEP – National POW/MIA Recognition Day
22 SEP – Autumnal Equinox (Fall begins)
27 SEP – Gold Star Mothers' Day



The primary mission of MOAA is advocacy. Make your voice heard by contacting your legislative representatives. To find out how, visit the MOAA Take Action website: <https://moaa.quorum.us/>

Looking back at previous MBMOAA Luncheons over the years
How many of these people do you recognize?



Photos courtesy of Doug Hartman

Retiree Appreciation Day

On July 18 the US Army Garrison POM hosted the 2026 Retiree Appreciation Day at the Stillwell Center on the Ord Community campus. The event featured remarks and presentations by Garrison Commander COL Bridget Dalziel, DLI Command Historian Cameron Binkley, Seaside Mayor Ian Oglesby, Monterey County Military and Veterans Affairs Office Director Jack Murphy, and Marina Mayor Bruce Delgado. More than thirty vendors and support organizations had display tables to provide information and advice to the attending retirees.

Several members of the MBMOAA chapter staffed a booth that offered brochures, magazines, and personal interaction to promote the mission of MOAA and encourage potential recruits. Their efforts resulted in the engagement of two new members and the return of a former member to our chapter.



MBMOAA recruiters: Mary Schapper, Duane Peterson, Bill Breen, Del Curtsinger

Welcome Aboard

We are happy to welcome these individuals to the Monterey Bay MOAA Chapter:

CW4 Enrique Ulloa, USA (Ret)

LTC Pete Lee, USA (Ret)

COL Tom Ellzey, USA (Ret)

Legislative News

Here are four national legislative priorities that MOAA members can influence now by visiting the Take Action website (moaa/quorum.us) today:

Restore GLP-1 Coverage for TRICARE for Life

MOAA is advocating to restore TRICARE for Life coverage of GLP-1 medications. Military retirees and their families enrolled in TRICARE for Life (TFL) lost coverage of GLP-1 medications in 2025, even though younger TRICARE beneficiaries who meet the same clinical criteria continue to receive coverage.

Support the Improve and Enhance the Work Opportunity Tax Credit Act

The Work Opportunity Tax Credit (WOTC) has played a key role in keeping veteran unemployment rates closer to civilian levels. Originally designed to support “job seekers who have consistently faced barriers to employment,” this definition clearly applies to military spouses, who have faced sustained unemployment rates of 20% or higher for over a decade. Please take a moment to write your lawmakers about the importance of continuing this tax credit for veterans and making military spouses a target group for WOTC.

Stand with Our Wounded Warriors: Advocate for the Major Richard Star Act

Contact your lawmakers and demand that steps be taken to secure a vote on the Major Richard Star Act, which would authorize combat-injured veterans to receive their earned DoD retirement pay for years of service and their VA disability compensation for lifelong injury.

Pass the Take Care of America's Veterans Act

A comprehensive veterans legislative package would advance more than 20 standalone MOAA-supported bills, bringing reforms the association has championed in the 119th Congress (and in several previous sessions) on behalf of servicemembers, veterans, caregivers, survivors, and their families

Monterey Bay MOAA is 55 Years Old This Year

By CDR Doug Hartman

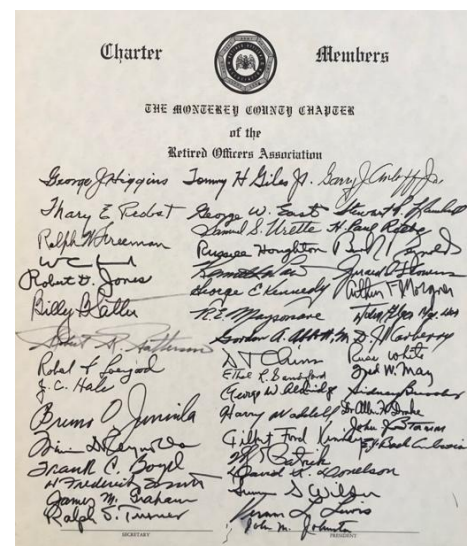
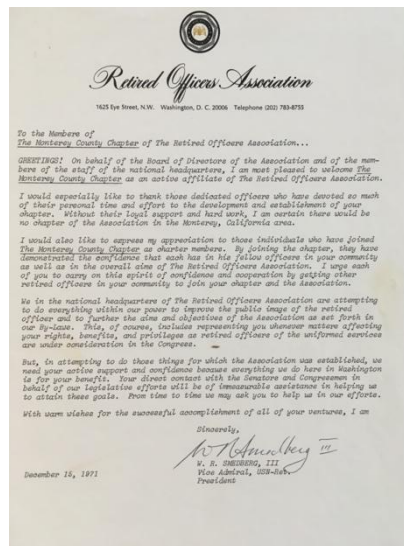
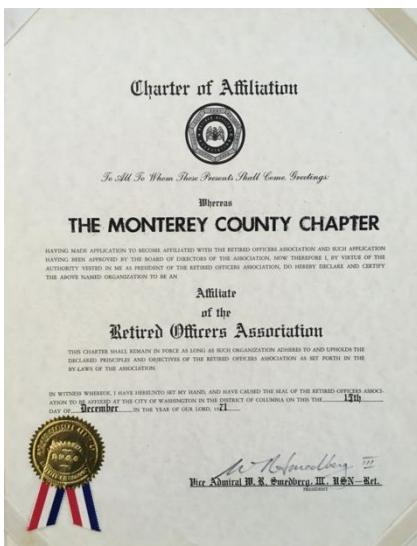
The Monterey County Chapter of The Retired Officers Association, as it was known then, was officially established on December 15, 1971. The original chapter had 299 members which is shown below by service and rank. Of the 299 members, 26 were women and of those 11 were surviving spouses. Eight of the 15 military women were Army Nurse Corps. The preponderance of Army members reflects the presence of Fort Ord and the Presidio of Monterey. The first slate of officers is shown below. The president was Maj Howard E. Bull, USA (Ret) who was a minister.

Service	CWO	O2	O3	O4	O5	O6	O7	O8	Other	Total	%
Army	10	3	11	41	77	56	1	3		202	67.6%
Navy	2		2	17	18	20		2		61	20.4%
Air Force	1			10	6	10		2		29	9.7%
USMC				1	1					2	0.7%
USCG	2									2	0.7%
USPHS									3	3	1.0%
Total	15	3	13	69	102	86	1	7	3	299	
%	5.0%	1.0%	4.3%	23.1%	34.1%	28.8%	0.3%	2.3%	1.0%		

President	Howard E. Bull
1st Vice President	James P. Carberry
2nd Vice President	Owen H. O'Neill
3rd Vice President	Frances C. Thomas
Secretary	Dorothy T. Childers
Treasurer	Martin L. Davis
Director, Army	Victoria D. Vittoe
Director, Navy	Frank L. Moody
Director, Air Force	James B. Bean
Director, Coast Guard	James Dixon
Director, USPHS	Gordon A. Abbott

There are three original documents shown below: the Charter of Affiliation, the welcoming letter from the TROA President VADM W. R. Smedberg, III, USN (Ret), and the first of three pages of signatures of the original charter members (all pages are in the Archives).

I will share more chapter history to commemorate MBMOAA's 55th Anniversary!



Survivor Series

The Veterans Administration Office of Survivors Assistance hosts a “Survivor Series” presentation on the last Wednesday of every month from 1 PM -2 PM (ET). On August 26 the topic is **PACT Act and Survivor Benefits**. Visit www.va.gov/SURVIVORS for more information.

Healthy Living: Beat Back Pain with a Strong Core

By CAPT M. J. Hessert, USN, moaa.org, 1 April 2026

The frustration of having low back pain is eclipsed only by its ubiquity. Up to 40% of military members had low back pain at some point in their career, according to a study published in 2017 by the journal *PLOS One*.

That’s why increasing your core strength is so important. The “core” refers to muscles within the torso, as opposed to the limbs. These muscles overlap to bend and/or stabilize the spine, depending on the need.

The spine is composed of vertebrae stacked like building blocks to bear weight, but it’s the surrounding muscles and connective tissues that lend the spine stability.

Movements that work the abdominal muscles include situps, crunches, and traditional planks. The muscles on the side of the torso, such as the obliques, get their best exercise through side planks, twisting motions, and side lying situps.

The back muscles, predominantly the erectors, work when they resist the spine rounding forward, which might occur during back extensions, front squats, and kettlebell swings.

Yoga poses in particular challenge your balance and therefore exercise core muscles.

Retired Lt. Cmdr. Chris Horak, previously a Navy P-3 pilot and now a personal trainer in Boise, Idaho, told *Military Officer* that the transversus abdominis is “our natural internal weight belt.” He recommends exercises that engage the core to stabilize a load, such as overhead squats, planks, and medicine ball slams.

Horak also said “functional movements that require good posture while moving a load are beneficial, too — think farmers and suitcase carries, or even weighted lunges or sled pushes.”

You don’t have to spend a lot of time to improve your balance, posture, core strength, and spine health — a little can go a long way.

If you are unfamiliar with the gym or movements mentioned here, hire a personal trainer until you’re ready to do them on your own.

Capt. M.J. Hessert, USN, is an emergency physician and aerospace medicine physician in San Diego.

TAPS ... Friends We Remember

Captain Eugene Erner, USN (Ret)

Former chapter member passed away on July 6 at the age of 94.

Marilyn Cole

Surviving Spouse and former chapter member died on August 11 at age 89.

Reverend John Michael Bowhay

Former chapter Chaplain passed away on August 17 at age 87.

Command Sergeant Major Sid Williams, USA (Ret)

A vital force in the local veteran community died on August 11.



2026 County of Monterey Veteran of the Year

District 1 Macario Venegas

District 2 John Phillips

District 3 Samantha Guerrero

District 4 Shenae Morrow

District 5 Amy Tomlinson

At Large Mel Mason

At Large Arnold Fernandez



Veteran of the Year Awards Dinner

Friday, 13 November @ 1800 (6PM)

CSUMB University Center

4314 Sixth Avenue, Marina

Tickets (\$50/person) available at 2620 1st Avenue, Marina
or call (831) 647-7613.



Note: Thank you to Sam Griffiths and the VTC for contributing \$1,000 toward the dinner expenses.



Stand Down & Resource Fair

The 2026 Veterans Stand Down & Resource Fair will be held on Friday 25 September at the Monterey County Military and Veterans Affairs building (2026 1st Avenue in Marina). For more information, call 831-647-7613.

Heroes' Open

The 16th annual golf tournament sponsored by the United Veterans Council will be held on 24 October at Bayonet Golf Course. Fee is \$200 per person, and all proceeds go to support veterans. Sign up by 17 October. Call Shane Strong at (831)402-0167 or go to www.uvc-mc.com/ Monetary donations and items for auction and raffles are welcome.

Looking for alternative senior transportation?

ITNMontereyCounty provides trained volunteer drivers to help people get where they need to go safely, comfortably, and respectfully. Visit itnmontereycounty.org for details about the program



Virgo
8/23-9/22

Happy Birthday

Best wishes to these members with birthdays in **September**:

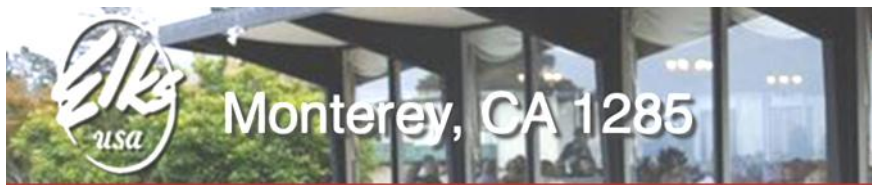
Bill Breen, Ken Dombroski, Robert Dotson, Jerry Griffin, Tom Griffin,
Susan Kaiser, Charlotte Lane, Valerie Moule, Michele Neisses,
Tom Rowley, Alice Sippel, Randall Smith



Libra
9/23-10/23

THE MONTEREY ELKS CLUB

150 Mar Vista Drive,
Monterey, CA 93940



Thursday, 17 September

Social Hour: 1100; Meal service: Noon

Menu: *Elks sensational serve-yourself specialty buffet! (varies from month to month)*
Build-it yourself salad + desert
Separate Coffee/Tea Station; water on the tables

Cost: \$30 per person (to be paid at the door, exact cash or check greatly appreciated).

Reminders: A reservation made is a reservation paid. The venue requires our reservation numbers one week prior to the event, further, it is their policy that we pay for all meals reserved. Therefore, we ask that any reservations cancelled after noon on Thursday still be paid for. If no or a late RSVP is made, there is no guarantee seating will be available.

PLEASE RSVP NO LATER THAN NOON THURSDAY, 10 September

Early RSVPs (yes or no) are highly desirable!

E-Mail Valerie Jensen at vejensen@sbcglobal.net or call her @ (831) 372-8633 to make your reservation. Please leave a message with your full name, phone number, and number attending. Every effort will be made to acknowledge receipt of your reservation.

If you or someone you know needs a ride to the luncheon, or if you are able to give someone a ride to the luncheon, please let Val know.



Monterey Bay Chapter Membership Form

Mail to: MoCoMOAA, PO Box 1363 Monterey, CA 93942

New Member: _____ or Renewal: _____

Name: _____ Rank: _____ Service: _____ Retired: _____

Address: _____ City: _____ Zip Code: _____

Phone: (____) _____ Spouse's Name: _____

National MOAA Number _____ (From MOAA Magazine Label)

E-Mail Address: _____

Signature _____ Date: Month _____ Day _____ Year _____

Regular Member & Spouse: \$35 for Nugget via U.S. Mail: _____ \$25 E-MAIL Nugget _____

Surviving Spouse: \$25 for Nugget via U.S. Mail: _____ \$15 E-MAIL Nugget: _____

Enclosed is my check for dues through _____ \$ _____

Optional donation to Scholarship Fund: \$ _____ Total Amount Enclosed: \$ _____

Editorial Policy

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Our Mission

*The mission of Monterey Bay MOAA is to promote the purposes and objectives of MOAA; to foster fraternal relations among its members; protect the rights and interests of, and **provide services for**, the members of the uniformed services, their families and survivors; and to advocate for a strong national defense while supporting the community and its members*

		2026 MBMOAA Leadership			
CWS Louise Goetzelt, USA	717-4469	LTC Jim Lane, USA	438-7008	Mrs. Elizabeth Barratt	241-6927
President, Membership Co-chair		Board Member		Surviving Spouse Liaison	
Ret. Soldiers/Veterans Councils Representative		LTC Jack Murphy, USA	647-7613	LtCol Michael Kwasnoski, USAF	(602) 692-5509
LTC Richard Barratt, USA	241-6927	Board Member, Programs Co-chair,		Chaplain	
Vice-President, JROTC Liaison		Legislative Liaison		CDR Doug Hartman, USN	717-7330
LTC William Breen, USA	917-7022	Mrs. Jeanne Nakagawa	384-4002	Chapter Archivist/Historian	
Treasurer, Monterey Bay Defense Alliance Rep.,		Board Member, Hospitality/Raffles Chair		LCDR Tom Rowley, USN	373 5204
Meeting Plans		MAJ Duane Peterson, USA	373-3412	Monterey Bay Defense Alliance Rep.	
CDR Delbert Curtsinger, USN	883-0509	Board Member, Membership Co-chair		LTC Tom Griffin, USA	277-7080
Secretary, Editor of <i>The Nugget</i>		Mrs. Mary Schapper	757-3791	Monterey Bay Defense Alliance Rep.	
BG Gerald Griffin, MD, USA	649-8989	Board Member, Personal Affairs Chair,			
Board Member		Scholarship Chair			