



Volume 36

THE NUGGET

January 2026



Number 1

A Publication of the Military Officers Association of America - Monterey Bay Chapter

MBMOAA Monthly Luncheon - Monterey Elks Club
Thursday, 15 January *Cost: \$30*** (details on page 7)**
Please RSVP to Ensure Enough Place Settings at the Tables

Monterey County Veterans Service Officer Jack Murphy is Guest Speaker

Jack Murphy is the Director of the County of Monterey Military and Veterans Affairs Office and serves as the County Veteran Services Officer for Monterey and San Benito counties. Prior to joining the County as a Management Analyst and accredited Veterans Representative in November 2020, Mr. Murphy served as the Deputy Executive Director of the Veterans Transition Center (VTC), a non-profit providing housing and services for homeless and at-risk Veterans and their families.



Mr. Murphy volunteers as an Advocate and Mentor for the Monterey County Veterans Treatment Court and Military Diversion Court programs, providing justice-involved Veterans and active-duty servicemembers with community-based rehabilitation and treatment. Jack also serves as the 1st Vice-President for the California Association of County Veteran Services Officers, a state-wide non-profit advocacy and training

organization for county agencies serving the veteran community. Additionally, Jack serves as a non-profit Board Director for Dentistry4Vets, the Military Officers Association of America-Monterey Bay Chapter, and the Fort Ord Veterans Foundation.

Jack earned his commission through the University of Rhode Island's Army ROTC program in 1995. He served as an Aviation officer for 21-years, retiring in May 2016 as a Lieutenant Colonel. A veteran of multiple combat deployments to Afghanistan and Iraq, his leadership and staff assignments included Light Attack and Air Cavalry units in the 10th Mountain Division, 82nd Airborne Division, and 101st Airborne Division.

Jack holds Bachelor of Arts degree from the University of Rhode Island and a Master of Arts degree from the Naval War College. He and his wife live in Monterey with their son (13) and daughter (16).

It's that time of year again. **Annual membership dues for 2026** are payable **NOW**. Act soon to avoid letting your membership lapse and losing your subscription to *The Nugget*. Please consider including with your dues a donation to the Scholarship Fund. MoCoMOAA is a 501(c)3 organization, and your donations will be tax deductible.

January Calendar of Events

- 1 JAN — New Years Day (federal holiday)
- 9 JAN — Board of Directors Meeting @1100
- 15 JAN — Annual membership luncheon meeting
- 19 JAN — Martin Luther King Day (federal holiday)

Future Luncheons — 19 February, 19 March

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: www.moaa.quorum.us

December Luncheon Highlights

The annual Christmas party luncheon was held on December 18th at the Monterey Elks Club, and many attendees arrived in their holiday attire. The warm and sunny weather was somewhat unusual for this time of the year on the peninsula, but the camaraderie among the group reflected the spirit of the season.



Following the Pledge of Allegiance and the invocation, President Goetzelt addressed the following items of business: (1) Our 15 January lunch will be the chapter's annual membership meeting, and CalMOAA President Ramona Chavez will swear in the re-elected Directors; (2) Next month's speaker will be Jack Murphy, Director of the Monterey County Military and Veterans Affairs Office; (3) It's time to renew your MBMOAA annual membership, and please consider including a donation to the scholarship fund; (4) The Ord Community Commissary will have a grocery home delivery service starting in January.

First time luncheon attendees included a couple who are members of the Santa Cruz United Veterans Council. Roland "Doc" Garza and his wife Violet started a Veteran Pantry Day on Tuesdays from 0900 – 1200 at the Watsonville Veterans Memorial Building. The services include a food pantry, clothing donation closet, and a VSO representative. Once a month they also have a VA medical outreach team, healthcare enrollment, housing and employment resources.



Instead of a guest speaker, the luncheon featured entertainment by a local barbershop quartet "The Cannery Rogues". This talented group, who have performed at our Christmas luncheon on previous occasions, provided a lot of harmonious chords, a mix of new and classic holiday songs, and even some corny jokes. Everyone left with a smile on their face.

Wreaths Placed at Cemetery

On Saturday, 13 December a crowd estimated at more than 200 people gathered at the Central Coast Veterans Cemetery to place Christmas wreaths on the graves of the departed. A brief ceremony at the committal shelter featured a message of tribute by Monterey County Sheriff Tina Nieto before everyone proceeded to the gravesites and the columbaries to place the wreaths. This event was repeated at cemeteries across the country, and is sponsored by Wreaths Across America, a non-profit organization founded in 2007. Their mission is: "Remember the fallen. Honor those who serve. Teach the next generation the value of freedom."



Monterey Bay MOAA Board of Directors

Our Board of Directors consists of the individuals listed below. Note that our by-laws specify a term of three years for a board member, but that many of the incumbents have served multiple terms in these positions. These members also perform a variety of additional functions in the chapter. If you would like to have a voice in the activities of our organization, please contact any of these people for more information.

Directors with term expiration of 31 DEC 2026:

LTC Bill Breen, USA (Ret) -Treasurer
Mrs. Jeanne Nakagawa

BG Gerald Griffin, USA (Ret)
Mrs. Mary Schapper

Directors with term expiration of 31 DEC 2027:

LTC Richard Barratt, USA (Ret)- Vice president
CDR Del Curtsinger, USN (Ret) - Secretary

LTC Jim Lane, USA (Ret)

Directors with term expiration of 31 DEC 2028:

CW5 Louise Goetzelt, USA (Ret) – President
MAJ Duane Peterson, USA (Ret)

LTC Jack Murphy, USA (Ret)

MOAA Again Recognized as a ‘Top Lobbyist’ by The Hill

December 11, 2025 By MOAA Staff

MOAA’s ongoing work to hold the line on service-earned benefits has resulted in a 19th-straight appearance on the annual Top Lobbyist list published Dec. 11 by *The Hill*, a leading Washington, D.C., news outlet.

MOAA’s recognition comes in the Grassroots category, alongside, Veterans of Foreign Wars, the American Cancer Society Cancer Action Network, the Boys & Girls Club of America, and other awardees.

“We are deeply appreciative of this honor from *The Hill*, as it shows the influence MOAA continues to have on Capitol Hill on behalf of all who serve and have served, their families, and their survivors,” said MOAA President and CEO Lt. Gen. Brian T. Kelly, USAF (Ret). “Whether you’ve joined us in D.C. as part of our Advocacy in Action campaign, sent messages to your lawmaker through our Legislative Action Center, or spread our message online or through your MOAA council or chapter, your work has been vital

70 commissaries will offer customers doorstep delivery within a month

Excerpt of article by Karen Jowers, militarytimes.com, Thursday, Dec 11, 2025

Editor: The Ord Military Community Commissary has been selected for the new service described in this article.

Eligible commissary shoppers near an additional 62 military commissaries will be able to have discounted groceries delivered to their doorstep within a month, the head of the company that is to provide the service told Military Times on Wednesday night.

Defense Commissary Agency officials have awarded a contract for the delivery to OnPoint, a delivery service previously known as ChowCall, said Todd Waldemar, founder and CEO of the company. The 70 commissaries that are part of the contract include eight pilot locations that have been offering the delivery service since 2022. Waldemar said the

remaining 62 stores will be offering the service by Jan. 11.

“These 70 include the largest military markets, so I estimate that they represent over half of the total [U.S.] military population,” Waldemar said.



The contract includes the flexibility to expand to the remaining 108 commissaries in the United States. That expansion to all 178 commissaries is optional and is up to the commissary agency, Waldemar said.

Commissary officials are not considering doorstep delivery for overseas commissaries because of overseas regulatory constraints.

The initial contract award is for \$14 million,

(Continued on page 4)

(Continued from page 3)

Waldemar said. Delivery will be available within a 20-mile radius of the commissaries.

Under the system, customers order groceries online, which are retrieved by store employees who pick the items and hand the orders over to OnPoint. OnPoint then delivers the groceries to the customer's location. The delivery can occur as soon as three hours after the order is submitted, depending on the location, because commissaries need the time to pack the order.

The commissary agency will not subsidize the delivery costs for customers. The fee will be \$17.75 for those within 10 miles and \$31.25 for those within 11 to 20 miles. The commissary agency does

not have the flexibility in pricing delivery fees that commercial retailers do, because of their limitations in marking up prices, for example.

Customers pay the delivery fee in addition to the cost of their groceries, the usual 5% commissary surcharge, and any tip for the driver.

ChowCall/OnPoint has delivered more than 40,000 loads of groceries since beginning commissary deliveries in June 2022, Waldemar said.

Customers using the current delivery pilot program range from active-duty families to troops living in barracks, retirees and disabled veterans and people who want to get a head start on shopping or a bite to eat while at work.

Did You Know ... Facts about Treasure Island

By CDR Doug Hartman, Historian/Archivist

We are all familiar with Treasure Island (T.I.) in S.F. Bay as a former Naval Station, but did you know that:

- T.I. is an artificial island built by the Army Corps of Engineers in 1936-37 and is connected to Yerba Buena Island by a causeway. The Bay Bridge was constructed from 1936-39 linking San Francisco and Oakland using Yerba Buena Island as its center piece providing accesses to T.I.
- T.I. was constructed from mud dredged from S.F. Bay and paid for by the Federal Government. The island was named "Treasure Island" for the possibility that gold was buried underneath and in the mud used to build it (Named after Robert Louis Stevenson's Treasure Island? Think Gold Rush).
- The original island contained three permanent buildings, one of which was constructed as a potential terminal for a future airport and still exists today as a museum.
- The island's purpose was to host the 1939-40 Golden Gate International Exposition. The overarching theme of the Exposition was an Art Deco "Magic City" celebrating both California and San Francisco as forces in the Pacific Region.
- Pan American World Airways (Pan Am) initiated their China Clipper flights in 1935 from Alameda using Martin model 130 flying boats called "Clippers." In 1938 the government took over that airfield in what became Alameda Naval Air Station and Pan Am moved their operations to T.I. using the existing terminal building believing that would become San Francisco's airport following the Exposition. However, after the Exposition ended, the Navy took over T.I. in 1941 as the U.S. prepared for war and Pan Am moved back to Alameda until Clipper service was curtailed in early 1942.



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- The Navy used T.I. during WW II as a major training, education, supply, and embarkation center which saw over 4.5 million personnel shipped overseas. After the

war, the Navy stayed on and T.I. continued its same functions supporting military actions in Korea, Vietnam, and the Persian Gulf (*personal note: I stayed at T.I. in 1973 awaiting a MAC Flight out of Travis AFB to meet my first ship in the Philippines*).

- The Naval Station T.I. was closed in 1997 and leased to the City of San Francisco. The city converted the hangers into sound stages for film makers and other commercial enterprises.
- Today T.I. is open to the public and home to 2,000 residents, commercial enterprises, restaurants, schools, athletic organizations, and a Job Corps campus.
- There is a T.I. Museum which was founded in 1975 and is in the original terminal building; it is open Monday 9-5, and other days 9-9. Website: <https://www.treasureislandmuseum.org>



New Prospective MOAA Virtual Chapter

Message from MOAA Affiliated Councils and Chapters:

We are in the early stages of developing and organizing a new MOAA virtual chapter – MOAA Health Care Professionals Virtual Chapter. This chapter is envisioned to provide a virtual forum to promote camaraderie among MOAA health care professional members, promote national membership, discuss and share Military Health System status and policy, and exchange ideas on advocating for our health care earned benefits. Membership would be open to national MOAA members who are current or former health care professionals: Dental Corps, Medical Corps, Medical Service Corps, Medical Specialists Corps, Nurse Corps, and Veterinary Corps.

Please help get the word out to your chapter membership and ask anyone interested in joining or learning more to contact LTC Joe Gollasch, USA (Ret), Virtual Council, President at virtualcouncil2022@gmail.com.



The JEEP

Mike Ward of the American Legion Post 591 in Seaside accepts delivery of the Jeep structure from Bill Breen. Both men served in the second battalion, eighth artillery and the jeep is marked for that unit. The structure will be unveiled at its new home during the grand reopening of the American Legion Post in January.

Thoughts...

- As I watch this generation try to rewrite history, one thing I am sure of is that it will be misspelled and have no punctuation.
- I hate it when people act all intellectual and talk about Mozart when they've never even seen one of his paintings.
- Do you ever get up in the morning, look in the mirror & think, "That can't be accurate!"

VA Claims Legislation Issues

The Claim Shark Threat

VA Claims assistance is **FREE**. Unaccredited claim sharks are illegally charging veterans thousands for what Veteran Service Officers do for \$0. Support California leaders like Senator Archuleta and Assemblywoman Schiavo fighting this with **SB 694 (Deceptive Practices: service members and veterans)**. For assistance with your claims contact the VSO at the Monterey County Military and Veterans Affairs Office. It is located at 2620 1st Avenue in Marina, and can be contacted at (831) 647-7613 or on-line at www.mvao.org.



The Choice Act Lie

The industry-backed **CHOICE Act (H.R. 3132)** would legalize fees up to \$12,500 for services that should be FREE. **SB694** is the necessary counter-measure to protect California veterans from this threat. Tell your Representative: VOTE NO on the CHOICE Act.

The Guard Act Solution

The **GUARD VA Benefits Act (H.R. 1732)** would reinstate criminal penalties for illegal fees. **SB694** offers critical state-level enforcement while the GUARD Act moves through Congress. Email your Congressperson: Support the GUARD Act.

Information from Social Media Campaign Calendar of Reeb Government Relations, LLC.

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For complete details, including detailed day-by-day itinerary, please visit us online

CalMOAA Friends and Family Cruises

The MOAA California Council of Chapters is sponsoring two vacation cruises in 2026:

- Alaska Cruise - 9 nights on Princess Cruises, 1-11 August
- Mexico Cruise - 11 nights on Holland America Line, 20 - 31 October

For details go to this site - <https://brennco.com/MOAAVACATIONS/California/>

DFAS Retiree Newsletter

The quarterly edition of the DFAS retiree newsletter is now available. You can access this helpful source of information at:

<https://www.dfas.mil/retireenews>

Friends of Fort Hunter Liggett
Presents
IHG[®] ARMY HOTELS
Central Coast Military Ball

January 10, 2026
5pm to 11pm
Salinas Valley Fairground Pavilion
625 Division St., King City, CA 93930



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MBMOAA BOARD OF DIRECTORS' BULLETIN BOARD

JANUARY 2026

Suggested New Year Resolutions

- Pay your 2026 membership renewal dues as soon as possible.
- Attend the member luncheon meetings as often as you can.
- Support the MBMOAA Scholarship program.
- Make your voice heard at the MOAA Legislative Action Center (moaa.quorum.us).
- Volunteer to assist your Chapter Treasurer, or Membership Chair, or Programs Committee.

January Luncheon

This month's luncheon is our annual membership meeting. The CalMOAA President, Ramona Chavez, will attend and will swear in our re-elected board members.

Thank you, Chuck

The board expresses our appreciation for the service of Chuck Woodson as a member of the Board of Directors for three years, and we look forward to his continued support and participation as a regular member.



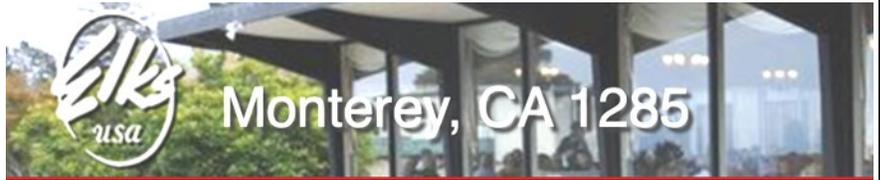
Happy Birthday

Congratulations to these members with birthdays in **January**:
Zachary Chyra, Amorris Conley, Quang Do, Mary Schapper, Bob Semas



THE MONTEREY ELKS CLUB

150 Mar Vista Drive,
Monterey, CA 93940



Thursday, January 15, 2026

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, 8 January.

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: \$ _____

If Active Duty: Anticipated PCS date: _____

Editorial Policy

The Nugget is published by the Military Officers Association of America - Monterey County Chapter, Inc., PO Box 1363, Monterey CA 93942, a 501(c)(3) nonprofit, tax exempt organization. It is published monthly except July & August. MOAA and its affiliated chapters are non-partisan. The advertisements appearing in this publication also do not reflect an endorsement by MOAA or this affiliate.

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Each office is independently owned and operated.

Our Mission

The mission of Monterey Bay MOAA is to promote the purposes and objectives of MOAA; to foster fraternal relations among its members; to benefit the members of the uniformed services, their families and survivors, and to advocate for a strong national defense while providing needed support to the community and its members.

		<u>2026 MBMOAA Chapter Leadership</u>			
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		LCOR 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			