



Volume 36

THE NUGGET



October 2026

Number 8

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

***** LOCATION CHANGE *****

**MBMOAA Monthly Luncheon – Seacliff Inn, Aptos
Thursday, 15 October ***Cost: \$30*** (details on page 7)**

Please RSVP to Ensure Enough Place Settings at the Tables

Mr. Brian Steckler, Retired Naval Officer and IT Executive, Will Speak about “Project Healing Waters”

Mr. Brian Steckler, a retired Information Technology (IT) executive has extensive experience working with the US government, industry, and the U.S. military complex. He holds a master degree in Information Technology Management (Naval Postgraduate School – 1992) and an undergraduate degree in Business Administration/Management (University of Washington - 1987).



awarded the American Red Cross Hero's Award.

He also served on the faculty of the NPS Information Sciences Department for 15 years and taught wired and wireless networking, the basics of computer network attack/defense and cybersecurity, psychological operations, military deception, operational security, humanitarian assistance/disaster relief (HA/DR) concepts, disaster communications, and electronic warfare.

His experience included a position with AT&T focusing on 5G deployments for the Department of Defense for five years. Brian was an early responder on the AT&T Network Disaster Response Team, and is currently a volunteer for the Information Technology Disaster Resource Center (ITDRC) Non-Government Organization as a deployable communications specialist.

Brian also spent over 12 years as the founder and Director of the Hastily Formed Networks (HFN) Center at the U.S. Naval Postgraduate School (NPS) in Monterey, California. The NPS HFN Center addressed all communications issues arising in emergency response and with this unit Brian has deployed to numerous mega disasters such as the Indian Ocean tsunami, Haiti earthquake, Typhoon Haiyan in the Philippines, and Hurricane Katrina, for which he was

Brian retired from the U.S. Navy in 1995 having served in both officer and enlisted ranks with a focus on cryptology, communications, program management, and information/communication technology. He now keeps busy with occasional ICT consulting, and in 2024 he started and operates the Project Healing Waters (PHW) program in the greater Monterey area. This national nonprofit helps our heroes heal from their wounds and illnesses by leveraging fly fishing and using its therapeutic proven features while providing at no cost to our disabled vets ample opportunities for camaraderie, companionship and connectedness. Brian is also an avid woodworker, specializing in large live edge and epoxy resin furniture from his well-appointed woodshop in Carmel.



9 OCT – Board Meeting @ 1100
12 OCT – Columbus Day (federal holiday)
13 OCT – Navy Birthday, established 1775

15 OCT – Luncheon meeting at Seacliff Inn, Aptos
24 OCT – Heroes Open Golf Tournament
31 OCT – Halloween

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

MBMOAA is 55 Years Old This Year

By CDR Doug Hartman

Leadership has been integral to the longevity and success of the MoCoMOAA Chapter over its 50-year history. The Chapter has been fortunate to have dedicated and motivational leadership from its presidents, officers, and the Board of Directors over the years. The willingness of so many members to voluntarily step forward to take on these important, time-consuming duties has been the key to the Chapters continuity and success as attested by the number of MOAA 5 Star Excellence Awards.

Below is a photo of the original 1971 MoCoMOAA officers and Board members as memorialized on the 15th Anniversary of the Chapter.



Altogether there have been 32 different presidents over the past 55 years with 18 coming from the ranks of the Army, nine Navy, three Air Force, and two Marines. Six presidents have served multiple years, including our current president CW5 Louise Goetzelt. LTC Dick Barratt served the longest at 15 years and attained the unofficial title of “President For Life.”

Year	First	Last	Rank	Service
1972	Howard	Bull	MAJ	USA
1973	Owen	O'Neill	MAJ	USA
1974	Harold	Adkins	COL	USAF
1975	Billy	Salter	LTC	USA
1976	Harry	Houston	LTC	USA
1977	Richard	Cleaves	MAJ	USA
1978	Robert	Koenig	COL	USA
1979	Fred	Van Tassell	COL	USA
1980	Ruth	McCarthy	LTC	USA
1981	Harry	Houston	LTC	USA
1982	Egon	Werdelman	CAPT	USN
1983	John	Evans	COL	USA
1984	Abdullah	Zakby	LTC	USA
1985	Lee	Vagnini	LTC	USA
1986	Leonard	Wegner	COL	USA
1987	Alfred	Carroll	CDR	USN
1988	Ray	Cole	COL	USA
1989-90	Frank	Rogers	LTC	USAF
1991	Frank	Rogers	LTC	USAF
1992	Richard	Cleaves	MAJ	USA
1993	William	Williams	MAJ	USA
1994-96	Jack	Jensen	CAPT	USN
1997	Tom	Rowley	LCDR	USN
1998-99	Pierre	Petit	CAPT	USN
2000-01	Phyllis	Shultz	CDR	USN
2002	James	Stanton	COL	USMC
2002	Bruce	Evans	LTC	USAF
2003-4	Erland	Reuter	LTC	USMC
2005	Gordon	Nakagawa	CAPT	USN
2006	Norm	Channell	CAPT	USN
2007	Herbert	Hansen	CDR	USN
2008-22	Richard	Barratt	LTC	USA
2023- Current	Louise	Goetzelt	CW5	USA



Lt. Dick Cleaves, circa 1945



Capt Jack J. Jensen, USN-Ret



Presidents pictured above (left to right): Richard Cleaves, 1977 president and Medal of Honor Winner; Jack Jensen, president 1994-1996; Dick Barratt, president 2008-2022, and current president since 2023 Louise Goetzelt.

Board of Directors Election

The election for Directors to the 2027 Board will be held in November, and three seats need to be filled. The current candidates are: Mary Schapper and Jeanne Nakagawa. Per MBMOAA Chapter by-laws additional candidates may be nominated by written petition signed by at least five Regular or Surviving Spouse members. Petitions should be hand-delivered or mailed to the Chapter, and they will be accepted until 25 October. Interested members should contact the Chair of the Nominating Committee, Tom Rowley, via e-mail (TOMR2004@hotmail.com) or phone (831) 373-5204.

Recruiting Activity

On 9 September the Naval Support Activity Monterey hosted the annual “Resiliency Fair” for the students at the Naval Postgraduate School. This was an opportunity for various military related vendors and support organizations to showcase their programs for the young officers at NPS. Monterey Bay MOAA has traditionally participated in this event, and it has been a good source of new recruits for both the national MOAA and our chapter.

This year your MBMOAA recruiting team representatives, Mary Schapper, Duane Peterson, and Del Curtsinger, staffed the MOAA information table on one of the hottest days of the year in Monterey. The effort produced good results, as we now have ten more members in our ranks. (Just a reminder: All our members are part of the chapter membership committee. Reach out to friends and acquaintances who are eligible to join MOAA. Refer them to the interesting and helpful information on our website – www.moaamonterey.org).



Welcome Aboard New Members

ENS Maximus **Adversalo**, USN
CW4 Enrique **Aguirre Ulloa**, USA (Ret)
LCDR Shane **Bohn**, USN
COL Thomas **Ellzey**, USA (Ret)
LCDR Pia **Francisco**, USN
CW3 Jacob **Hitchcox**, USA
LTC Peter **Lee**, USA (Ret)
COL Fred **Meurer**, USA (Ret)
CPT Sungho **Park**, USA
MAJ Jorge **Roman Castello**, USAF
CAPT Justin **Seim**, USA
LT Brian **Steckler**, USN (Ret)
LT Alex **Worth**, USN
CPT Jayshawn **Wise**, USA
CDR Brian **Wood**, USN (Ret)

Important Security Message from AAFES



The Army & Air Force Exchange Service is aware of reports of suspicious emails and text messages that claim to be from the Exchange. One reported email used the subject line "My Wishlist." Other suspicious messages may also be circulating.

If you receive an unexpected or suspicious email or text message, please do not click any links, open attachments or provide personal, account or payment information in response. Delete the message.

Use caution with unexpected communications that appear to be from the Exchange. If you have questions, contact Exchange Customer Support through the contact information available on ShopMyExchange.com.

September Luncheon Highlights

On Thursday the 17th the Chapter assembled for its monthly luncheon meeting at the Monterey Elks Club. The group included many of our regulars as well as three new members who were welcomed aboard. Everyone seemed in high spirits as we convened for the first time after the summer break.



Following the Pledge of Allegiance our acting Chaplain, Dick Barratt presented the solemn “Missing Man” ceremony, in which we remember our missing and fallen comrades with the empty table and one place setting.

President Louise Goetzelt addressed the following items of business: 1) the Chapter urgently needs an assistant/alternate Treasurer and also a primary Membership chair; 2) check out our new website, moaamonterey.org; 3) nominations for the Board of Directors are solicited; 4) please donate to our Scholarship fund; 5) the Heroes Open Golf



Tournament is seeking players and donations; 6) the cost for printed newsletters will increase from \$10 to \$15 per year effective with the 2027 membership dues; and 7) our next luncheon will be held on 15 October at the Seacliff Inn in Aptos.

Jack Murphy also announced that a ceremony honoring former POWs would be held at the VA/DoD Clinic on 18 September, and the internment of CSM

Sid Williams, USA (Ret) would be on 21 September at the Central Coast Veterans Cemetery.



Our guest speaker was retired Army Special Forces Green Beret Drew Webb, an author and caregiver who works with veterans and first responders to increase awareness and understanding of moral injury. Drew explained that so many individuals who have experienced combat or other traumatic experiences may not have physical injuries, but still suffer from debilitating effects of moral injury. He noted that while Post Traumatic Stress Disorder (PTSD), a fear-based wound, lives in the nervous system, moral injury, a soul-based wound, lives in the conscience.

Drew gave many examples of how service members might find themselves in situations that could result in feelings of guilt, shame, betrayal, and self-condemnation even many years after the events. He now helps many people deal with and heal their moral injury through talking and writing about their issues, and through music. He credits his own recovery to his ability to write his book “Unbreakable Valor”, to music, and especially to the support of his wife, Julie, who also attended our luncheon. We admire and greatly appreciate the important work that Drew is doing.



Urge Congress to 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.

More than 60 provisions in the Take Care of America's Veterans Act address veterans’ benefits, health care, education, transition assistance, caregiver support, and survivor benefits. Four of these provisions are long-standing priorities for MOAA:

- Major Richard Star Act
- Veteran Caregiver Reeducation, Reemployment, and Retirement (3R) Act
- Love Lives On Act
- Justice for ALS Veterans Act

Add your voice and ask your lawmakers to support swift passage of the Take Care of America's Veterans Act.

Go to <https://moaa.quorum.us/campaign/166321/> to show your support.

Attention Print Copy Subscribers

Due to increased costs for printing and postage, we will have to raise the price for print copies of *The Nugget*. Beginning with the 2027 membership dues the price will be increased to \$15 per year from the current \$10 per year.

We will continue to provide print copies for those who wish to receive them, but we encourage you to consider switching to the electronic version. Here are some advantages to receiving the electronic issue of *The Nugget*:

- Newsletter delivered as an attachment to an e-mail (convenience)
- Normally arrives a few days before the print copy (no waiting)
- Illustrations and photos are in color rather than black and white (stands out)
- Subscriber can increase magnification for easier reading (flexibility)
- No extra charge for your membership dues (\$\$\$)

Be Alert for Cyber Scams

Excerpts from article by Rachel S. Cohen in September 2026 edition of Military Officer magazine

Elder fraud — scams targeting those age 60 and older — ensnares hundreds of thousands of Americans each year. The digital era has empowered scammers by offering direct access to that demographic through the internet and smartphones, allowing criminals to steal identities and savings from afar.

More than 201,000 Americans over the age of 60 reported losing about \$7.7 billion in cyber-enabled crimes in 2025 — a 37% spike in complaints over the year prior, according to the FBI's annual Internet Crime Report released in April 2026.

“The average reported loss for older victims was more than \$38,000 in 2025, with at least 12,400 victims claiming losses of at least \$100,000,” the FBI found.

What's more, military retirees and veterans lost more than half a billion dollars last year from fraud, according to the Federal Trade Commission (FTC). In reality, experts argue, those figures are likely significantly higher due to underreporting.

Practicing Digital Hygiene

Though anyone can be hit by cybercrime, awareness and vigilance can make you less vulnerable. Follow these tips:

- Keep your personal information private.
- Set strong passwords.
- Install reputable antivirus software, and consider adding phone apps and browser extensions that can shield you from unsafe emails and websites.
- Enable pop-up blockers in your web browser.
- Be skeptical of any unexpected contact, as well as those that ask for access to your electronics, tell you there's a problem with one of your accounts, or ask you to keep secrets.
- Caller ID can lie. If someone says they're from your bank, a company with which you've done business, or a family member in trouble, hang up and call their official number or one you already have on file.
- Choose a verbal password that only your family members know. For instance, if a caller identifies themselves as your grandchild and asks for money, ask them for the password. If they refuse or fail to answer correctly, end the call — even if they say it's an emergency.
- Check email addresses for typos and legitimacy.
- Hover over links without clicking them to see if the URL is trustworthy.

MBMOAA BOARD OF DIRECTORS' BULLETIN BOARD

Heroes Open Golf Tournament

Sign up by 17 October for the 16th Annual Heroes Open Golf Tournament on 24 October at the Bayonet Golf Course. Entry fee \$200 includes breakfast, golf cart, dinner, prizes. United Veterans Council also requests sponsors and donations. Call Shane Strong at (831) 402-0167 or visit <https://uvc-mc.com/>.

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.

Fleet Week Event

The MOAA Alameda Chapter invites you to attend their annual Fleet Week Special Event on 8 October from 1:30 pm to 5:00 pm aboard the USS Jeremiah O'Brien, Peir 35 North, The Embarcadero & Kearney St, San Francisco. The \$80 admission fee includes access to the entire ship, including the museum, beer, wine, heavy appetizers, and non-alcoholic beverages. You can purchase tickets by scanning the **QR code at right** or go on-line at <https://my.cheddarup.com/dkbitner-6022>



Three Parrots ...

SGT Spencer goes into a pet shop to buy a parrot for his wife's birthday. The shop owner points to three identical parrots on a perch and says, "The parrot on the left costs \$500." "Why does it cost so much?" SGT Spencer asks. "Well," the shopkeeper replies, "that parrot knows how to use a computer." Jake then asks about the next parrot and is told that it costs \$1,000 because it can do everything the other parrot can do, plus it knows how to install a network. Naturally, Jake asks about the third parrot. "That one is \$2,000." "Wow! What's so special about that one?" "To be honest, I have never seen it do anything, but the other two call him Sergeant Major!"



Happy Birthday

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

Dianne **Begbie**, Teresa **Burz**, Aaron **Chicoine**, Jeannette **Curtsinger**,
Doug **Hartman**, Becky **Hartman**, Katie **Kreeger**,
Donna **Pesce**, Semone **Verrette**, Chuck **Woodson**



Libra
9/23-10/23



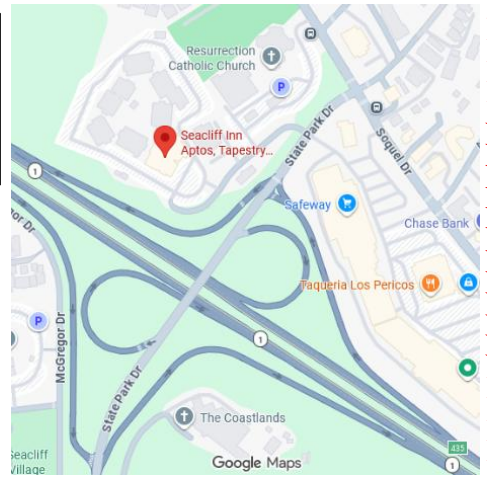
Scorpius
10/24-11/21

SEACLIFF INN, APTOS

7500 Old Dominion Ct.
Aptos, CA 95003

Directions:

From Hwy.1 take exit 435, on
to State Park Drive, then turn
left on to Old Dominion Ct.



Thursday, 15 October, 2026

Social Hour - 1130; Meal service - Noon



Menu: Two course chef's choice plated lunch
With rolls and butter, iced tea, and water
Freshly baked cookies for dessert

**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 October.

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: \$40 **for Nugget via U.S. Mail:** _____ \$25 **E-MAIL Nugget** _____

Surviving Spouse: \$30 **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			