

MBMOAA Monthly Luncheon - Monterey Elks Club
Thursday, 20 November *Cost: \$30*** (details on page 7)**
Please RSVP to Ensure Enough Place Settings at the Tables

**CAPT Frank Michael, USN (Ret) MOAA Senior Director,
 Affiliated Councils and Chapters to Speak**

As Senior Director, Affiliated Councils & Chapters, CAPT Frank J. Michael, USN (Ret), is responsible for direct support of MOAA's robust nationwide network of more than 400 active and engaged affiliates as they influence legislation, serve their local communities in impactful ways, grow membership at the local and national levels, and increase MOAA brand awareness nationwide. He coordinates with senior headquarters staff, as well as national oversight committee and board leadership, to improve and support the vibrancy and effectiveness of MOAA's affiliate network. CAPT Michael also provides in-person support to council and chapter activities and events, and plans and organizes quarterly council and chapter leader in-person workshops and other training opportunities.



Career Highlights

- Commanded Helicopter Anti-Submarine Squadron Light 47 (HSL 47). Led Navy helicopter relief efforts following the 2004 Indonesian tsunami and Hurricane Katrina.
- Commanded *USS Boxer* (LHD 4). Participated in the 2011 Captain Phillips rescue operation in the Indian Ocean.
- Extensive experience in nonprofit program and volunteer member support.

Veterans Day Events

7 NOV: 1300 Lightfighter Village Ribbon Cutting at
 Hayes Circle

1830 Vet of the Year Dinner, Salinas Elks Club

8 NOV: 1000 Am. Legion Riders Poker Run, Hollister

10-14 NOV: Hartnell College and CSUMB Veterans
 Appreciation Week

11 NOV: 1100 Central Coast Veterans Cemetery

1111 Veterans Memorial Park in Salinas

1311 Post 41 Observation

1400-1500 Greenfield Parade

1600-1700 Dunes at Marina Heritage Wall

Unveiling (behind Brass Tap)

12 NOV: 0730 - 0930 Vietnam Veterans 50th
 Recognition Event at Monterey Conference Center

MOAA Privacy Policy

In a recent e-mail to members, MOAA announced its updated Privacy Policy. You can review the updated policy [here](https://www.moaa.org/content/about-moaa/privacy-policy/) (https://www.moaa.org/content/about-moaa/privacy-policy/) to learn how they protect and use personal information provided to them. We strongly recommend all members read it and review/update their communication preferences on the MOAA website.

November Calendar

2 NOV — Daylight Saving Time ends
 4 NOV — Election Day
 10 NOV — Marine Corps Birthday (est. 1775)
 11 NOV — Veterans Day (federal holiday)
 14 NOV — Board Meeting @1100
 20 NOV — MBMOAA membership luncheon
 27 NOV — Thanksgiving Day (federal holiday)



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

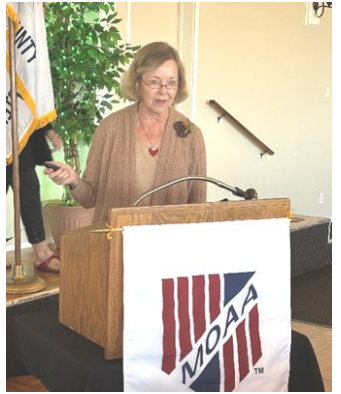
October Luncheon Highlights

The chapter convened at the Monterey Elks Club on Thursday the 16th for the October meeting on a beautiful fall day. There was a good representation of familiar faces and some new ones, along with a few guests of our members. The delicious meal lived up to the standards we have come to expect from Chef Kinzer.

President Goetzelt opened the meeting by leading us in the Pledge of Allegiance. That was followed by Vice-President Barratt who inspired us with an invocation that recalled phrases of the Navy Hymn (and he noted the 250th anniversary of the US Navy on 13 October).

Announcements included; 1) Reminder of the celebration of life gathering for Phyllis Shultz; 2) Heroes Open Golf Tournament on 25 October; 3) Veteran-of-the-Year Dinner on 7 November; 4) Nomination for Board Members due by the end of October; 5) Speaker for November luncheon is CAPT Frank Michael, MOAA staff; 6) Commissary now open on Mondays; and 7) Dedication ceremony for new VTC housing on 7 November.

Our guest speaker was Elizabeth Barratt, who is our Surviving Spouse Liaison and a distinguished writer and local historian. She gave an extremely interesting presentation on the history of the Del Monte Hotel (now the Naval Postgraduate School) and St. Johns Chapel in Monterey. She included many intriguing photographs from the late nineteenth and early twentieth centuries to illustrate the beautiful architecture and lush gardens of these places, as well as some of the fascinating historical figures who spent time here. Her extensive knowledge of these subjects comes from years of research in preparation for a book she has just completed on the history of St. Johns Chapel. We truly enjoyed Elizabeth's enlightening presentation.



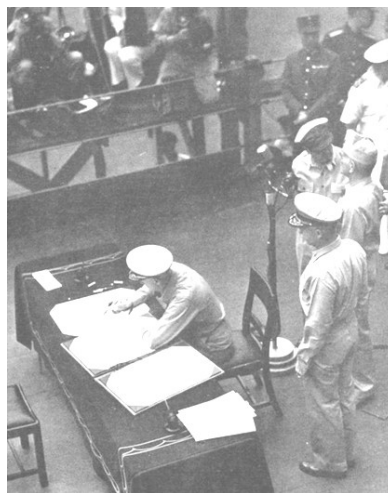
A Small Canadian Mistake on the USS Missouri Nearly Halted Japan's Surrender

Military.com | By Allen Frazier, September 24, 2025

Eighty years ago, U.S. President Harry Truman authorized the U.S. Initial Post-Surrender Policy for Japan. Just days earlier, aboard the USS *Missouri* in Tokyo Bay, a Canadian diplomat made a slight error that nearly derailed the official end of World War II.

On Sept. 2, 1945, Japanese officials were brought aboard the *Missouri* to formally surrender. In the weeks leading up to that day, Hiroshima and Nagasaki had been reduced to rubble by atomic bombs. Soviet forces had overrun Japanese positions in Manchuria. Chinese troops were pushing forward, and Allied forces were preparing for an invasion of Kyushu.

Facing total destruction, Emperor Hirohito took to the radio for the first time in history, famously telling his people the war had "developed not



necessarily to Japan's advantage." Even then, a group of hardline officers attempted a coup to stop the surrender, but it was quickly crushed. Japan was in ruins.

Aboard the *Missouri*, General Douglas MacArthur waited. His forces had stormed across the South Pacific, eventually liberating the Philippines. Standing beside him were Lt. Gen. Jonathan Wainwright—who had endured nearly four years of brutal captivity after surrendering at Corregidor—

and British General Arthur Percival, the former commander at Singapore. Both appeared frail, stark reminders of Japanese wartime atrocities.

Only sailors over six feet tall were chosen to stand witness to the event, a deliberate show of Allied

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strength.

The Allied delegation included Admiral Chester Nimitz, who led U.S. forces across the Central Pacific, and British Admiral Bruce Fraser. Chinese General Hsu Yung-chang, Soviet General Kuzma Derevyanko, and French General Philippe Leclerc were present, along with Dutch Admiral Conrad Helfrich. Representatives from Australia, New Zealand, and Canada also stood by.

Japan's delegation was led by Foreign Minister Mamoru Shigemitsu and General Yoshijiro Umezu, Chief of the Army General Staff. They were joined by other reluctant officials from Japan's army, navy, and foreign ministry. Many other Japanese officials had refused to participate at all.

Faced with towering U.S. sailors, battle-hardened generals, and the haunting faces of Wainwright and Percival, the Japanese knew they were beaten.

Two copies of the surrender document were placed on the table—one for the Allies and one for Japan. Both had to be signed.

At exactly 9:04 a.m., Shigemitsu signed first, “by command and on behalf of the Emperor of Japan and the Japanese government.” Umezu followed, signing on behalf of the Japanese Imperial General Headquarters before the rest of the delegation signed.

MacArthur then signed for the U.S. at 9:08 a.m. The rest of the Allies followed, until Canada's turn. That's when things went sideways.

Colonel Lawrence Cosgrave, a World War I veteran who had reportedly lost vision in one eye in combat, represented Canada. As he approached the table, he locked eyes with Shigemitsu, and they smiled at each other. Both men had met years earlier on a

diplomatic mission in China.

Although there were no problems with the Allied copy, his poor vision caused him to sign on the wrong line on the Japanese copy. Instead of placing his name on the line for Canada, he signed where France was supposed to.

French General Leclerc, next in line, noticed the mistake and hesitated. Instead of raising the issue, he simply signed on the line marked for the Netherlands. Admiral Helfrich, representing the Dutch, followed suit and signed in the wrong place as well.

By the time it was New Zealand's turn, their representative, Air Vice-Marshal Leonard Isitt, was left with nowhere to sign. Confused, he simply wrote his name off to the side.

When the Japanese delegation inspected the document, they stood up in protest. It was, they insisted, invalid as several names were clearly in the wrong places.

MacArthur was not amused. His chief of staff, General Richard Sutherland, stepped in. Calmly, he approached the document, crossed out the incorrect nation labels, rewrote them, and initialed next to each correction. Then he handed the corrected copy back to the Japanese. “Now it's all fine,” he reportedly said, and motioned for them to leave.

And that was that. The most destructive war in human history had officially ended with an ink-smudged document and a bureaucratic blunder that almost derailed it. Cosgrave received decades of undeserved press for the incident. Many remembered him as the man who signed on the wrong line instead of a Canadian war hero.

The Japanese copy, complete with crossed-out names and signatures, is on display at the Edo-Tokyo Museum in Japan.

Pentagon Takes Another Step Toward Commissary Privatization

By: Jen Goodale, www.moaa.org, September 23, 2025

The Defense Commissary Agency (DeCA) issued a Request for Information (RFI) to the grocery industry, investment firms, and other potential partners Sept. 19 seeking feedback on the possible privatization of commissary operations.

The request, which covers all 178 commissary locations in the U.S. and Puerto Rico, represents the latest chapter in a decades-long debate over whether the commissary system should remain a government-managed benefit or transition to private sector control. While industry feedback may highlight

opportunities to reduce costs or improve operations, history offers a clear warning: Once privatized, it becomes far harder to safeguard quality and affordability for the military community.

Privatization Priorities ... and Problems

The RFI has two goals: to determine whether commercial operators are interested in and capable of managing commissary operations, and to assess whether such a shift could occur without government subsidy (or with a substantially reduced

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subsidy) while still preserving the military community's critical benefit of 23.7% average savings for authorized patrons.

In recent years, DeCA has introduced variable pricing and private label products as part of its work to maintain these savings – changes that initially worried patrons (and military and veterans organizations) but are now accepted. The piloted expansion of commissary privileges at 16 locations demonstrates future opportunities for improving the system. MOAA supports this expansion, which would benefit civilians working in support of the total force, yet privatization would represent a fundamental shift in mission and intent.

Congress appropriates about \$1.4 billion annually to cover DeCA's operating costs. A private company taking over commissary operations would need to recoup those costs, most likely through higher prices and diluting the very benefit the system is meant to provide.

For military families living on tight budgets, retirees on fixed incomes, and survivors reliant on commissary savings, even a modest increase in prices could erode a benefit that has stood for more than 150 years.

A Long-Standing Debate

Commissary privatization is not a new concept. The Grace Commission floated the idea as part of a broader effort to improve government efficiency in the late 1980s.

In 2001, then-Defense Secretary Donald Rumsfeld asked whether the Pentagon should even be running a chain of grocery stores. And Sen. John McCain (R-Ariz.) pushed for a similar privatization pilot program in the mid-2010s.

Each time, the outcome was the same: The prevailing consensus has been that the system must remain under Pentagon management to ensure the quality of life benefit is protected for servicemembers, retirees, veterans, and survivors.

Unlike commercial grocery chains, commissaries are not designed to maximize revenue. Instead, they

exist to deliver a benefit that will attract, retain, and support morale and readiness for the military community.

Lessons From Housing Privatization

The Pentagon has explored privatization before, most notably through the Military Housing Privatization Initiative (MHPI). Established in 1996, MHPI was designed to address the overwhelming backlog of housing repairs that the government could not afford to tackle alone. Early results were promising, with newly built and renovated homes improving the quality of life for military families.

By 2005, when Basic Allowance for Housing (BAH) was increased to cover 100% of housing costs, the initiative still appeared successful. But by 2019, military families had become increasingly vocal about mold infestations, pest problems, and other unsafe conditions found in privatized housing.

Such widespread failures prompted Congress to act, establishing the Tenant Bill of Rights in the FY 2020 National Defense Authorization Act.

In 2021 and 2022, two privatized housing companies settled lawsuits tied to falsifying maintenance logs to achieve performance incentives. Despite fines totaling over \$65 million, the companies still own and operate military family housing due to the long-term, restrictive nature of these privatization agreements.

The MHPI experience serves as a cautionary tale. While privatization can work under certain conditions, quality of life for military families will suffer when revenues are squeezed or oversight falters.

The Path Ahead

As policymakers weigh the future of your commissary benefit, the lessons from MHPI loom large. Cost-cutting and privatization may offer short-term savings, but when the quality and integrity of a critical benefit are at stake, the consequences fall directly on servicemembers, veterans, retirees, and survivors.



Correction

We goofed. In the October edition, in the article about MBMOAA members who have been Veteran-of-the-Year awardees, we failed to include LTC William **Breen**, USA (Ret), who received the award in 2024.

MOAA National Membership Campaign for Veterans Day

MOAA will be launching a digital membership campaign surrounding the Veterans Day holiday. This email series along with other digital touchpoints will include a special discount and Amazon gift card offer targeted toward BASIC and PREMIUM members to upgrade their membership level. The campaign is planned to run from November 7 through November 12.

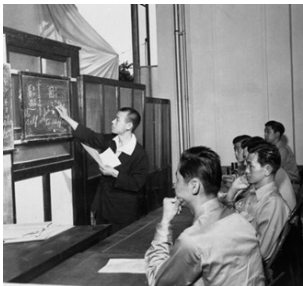
Don't Wait -- Renew your MBMOAA membership for 2026 now. Dues are payable by 31 December. Use the form on page 7 to renew, and please consider including a donation to the Scholarship Fund.

Did You Know ... Facts about the Military Intelligence Service

By CDR Doug Hartman, Historian/Archivist

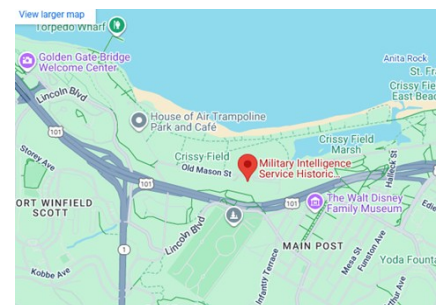
You might not have heard about the Military Intelligence Service; did you know that:

- The Military Intelligence Service (MIS) originated at a secret school where the U.S. Army trained mostly Japanese American soldiers as linguists during WW II. The original training was at a former, non-descript hangar at Crissy Field on the Presidio of San Francisco Army facility.
- The first class, which convened in November 1941, was made up of Nisei soldiers (second generation Japanese Americans).
- After Pearl Harbor, the MIS group was quickly ramped up and moved to Camp Savage, MN to accommodate the increased student numbers, and subsequently moved to Ft. Snelling, MN as enrollments continued to increase. By the end of WW II, over 6,000 Army personnel (most of Japanese heritage, and some who had been in internment camps!) were trained at the MIS schools.



- The MIS personnel were attached to military units to provide translation, interpretation, and interrogation services, and were especially critical with Japanese POWs. Most of the MIS soldiers ended up serving in combat across the Pacific Theater in all major battles, and some even served in the European Theater.
- The MIS trained soldiers were also instrumental in the International Military Tribunals held in Tokyo in 1946.
- At the end of WW II, the MIS school was relocated to the Presidio of Monterey and subsequently morphed into the Defense Language Institute (DLI) as we know it today. In 2010, the MIS group was recognized along with the famed 442nd Regimental Combat Team and the 100th Infantry Battalion with the Congressional Gold Medal presented by President Obama.

- The original hangar has since been renovated and is open as a museum recounting the MIS history and the incarceration of over 120,000 Japanese American citizens during WW II under Executive Order 9066 (*including our own Jeanne Nakagawa and her late husband CAPT Gordon Nakagawa, USN past-president of MoCoMOAA*).
- The Museum, now called The Military Intelligence Service Historic Learning Center, is open Saturdays and Sundays from noon to 5 p.m. and is located at 640 Mason St., San Francisco, CA 94129 and well worth a visit! The museum website is <https://presidio.gov/explore/attractions/military-intelligence-service-historic-learning-center>
- For a complete rundown on the history of the MIS, check out: [https://en.wikipedia.org/wiki/Military_Intelligence_Service_\(United_States\)](https://en.wikipedia.org/wiki/Military_Intelligence_Service_(United_States))



All information came from public, non-classified sources on the Internet.



Happy Birthday

Congratulations to these members with birthdays in November:

Dan **Berger**, Susan **Breen**, Christine **Fix**, LoisRae **Guin**,
Rober **Kramer**, Bard **Mansager**, Lee **Sippel**



Operation Green Light

#OperationGreenLight for Veterans is a nationwide initiative, promoted by the National Association of Counties (NACo), that shows solidarity with America's Veterans. From Nov. 4 to 11, buildings and homes across the country will light up green to recognize the sacrifice and strength of our Veterans as they transition from military to civilian life. The green light serves as a beacon of support, reminding our Veterans they're not alone. Join the nation's 3,069 counties, parishes and boroughs who have joined in the support.



Did you know?

The color green is a symbol of hope, renewal and moving forward—exactly what Operation Green Light represents for our Veterans facing the challenges of civilian reintegration.

Want to participate?

- Replace your porch light with a green bulb.
- Share a photo of your green light using [hashtag #OperationGreenLight](#).
- Learn about Veterans' services in your community.
- Reach out to a Veteran you know.

Help illuminate the path forward for those who've served. Together, we can show our Veterans that their service matters and their community stands with them.

Want for more information about the nationwide effort? Check out [Operation Green Light for Veterans online](https://www.naco.org/program/operation-green-light-veterans). (<https://www.naco.org/program/operation-green-light-veterans>)



VA Peer Navigator

The VA has a "Peer Navigator" (Robert) to assist veterans navigating the VA Healthcare system. He is assigned to the local clinic, and can be reached at 650-495-5578.

Contacts with Legislators

National MOAA tracks the contacts our members have with legislators through the Legislative Action Center. You can participate by going to <https://www.moaa.quorum.us>. You can see a summary report of chapter legislative contacts quarterly at <https://www.moaa.org/legisleaders>

New Members

Welcome aboard to our newest MBMOAA members: LTJG Charles "Chuck" Hillig, USN (Ret) and Capt. William "Bill" Conners, USMC, and Dr. Jing Wu.

County Supervisors Meeting

The Board of Supervisors will approve the Veterans Hiring and Military Leave policies at the 4 Nov 2025 meeting, at 1000. Military and veterans are invited to attend as part of their Veterans Day celebration and show their support for the updated policies. The chambers are at 168 W. Alisal, Salinas.

Commissary News

The Commissary has received German Christmas goodies. They get a limited amount of these and can very rarely reorder them.

Free Concert

The USAF Band of the Golden West will perform at Sunset Center in Carmel on Sat. 15 NOV at 1500. Tickets are free, and RSVP is required. Sign up here: <https://cart.sunsetcenter.org/>

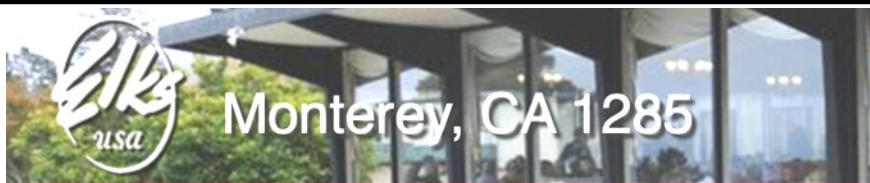
Use of 'Department of War' in MOAA Communications

MOAA has begun incorporating "Department of War" and related terminology stemming from a Sept. 5, 2025, executive order authorizing such terminology as secondary titles for the Department of Defense. MOAA materials published prior to that date will not be updated.

Materials published with permission from content partners will retain the style of those partners, which may differ from MOAA's policy.

THE MONTEREY ELKS CLUB

150 Mar Vista Drive,
Monterey, CA 93940



Thursday, November 20, 2025

Social Hour: 1100; Meal service: Noon

Menu: *Chef Kinzer's 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, 13 November.

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

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Board Member	

2025 MBMOAA Chapter Leadership

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Legislative Liaison	
Mrs. Jeanne Nakagawa	384-4002
Board Member, Hospitality/Raffles Chair	
MAJ Duane Peterson, USA	373-3412
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