



Volume 36

THE NUGGET

February 2026



Number 2

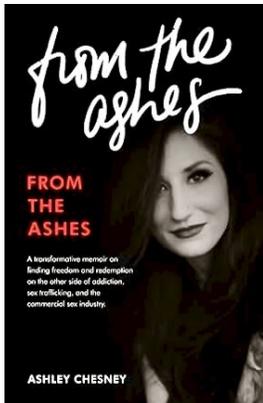
A Publication of the Military Officers Association of America - Monterey Bay Chapter

MBMOAA Monthly Luncheon - Monterey Elks Club
Thursday, 19 February *Cost: \$30*** (details on page 7)**
Please RSVP to Ensure Enough Place Settings at the Tables

Ashley Chesney, Author, Survivor, and Passionate Advocate

Ashley Chesney is a leader in the anti-trafficking movement, author of the memoir *From the Ashes*, and Executive Director of Set Free Monterey Bay. As a passionate advocate and expert trainer, she works closely with first responders and educates communities on how to identify human trafficking—paving the way toward its eradication.

A compelling speaker and alumni member of the Commercially Sexually Exploited Children (CSEC) Advisory Board with the National Center for Youth Law, Ashley brings her lived experience to the forefront of policy and advocacy efforts. Through her own journey, she found freedom—and now dedicates her life to walking alongside survivors as they reclaim theirs.



Ashley earned her B.A. in Collaborative Health and Human Services from California State University, Monterey Bay, graduating *summa cum laude* with a focus on nonprofit management and social work. She is a sex trafficking survivor turned thriver.



Ashley Chesney is the Executive Director & Co-Founder of Set Free Monterey Bay, a non-profit organization fighting in faith to bring an end to human trafficking. You can learn more about this important issue at these websites:

setfreemontereybay.org
ashleychesney.org

Membership Renewal for 2026

OK. You missed the deadline. Membership renewal dues were payable by the end of December. You may have been busy, and just forgot. So here's the deal. You will continue to receive *The Nugget* for a while. If you haven't renewed by the end of March, that's it. Please consider including a donation to the MoCoMOAA Scholarship Fund with your dues payment. Send in your renewal check soon using the form on page 7.

February Calendar of Events

- 2 FEB — Groundhog Day
- 3 FEB — Four Chaplains Day
- 13 FEB — Board of Directors Meeting @1100
- 14 FEB — Valentines Day
- 16 FEB — Washington's birthday (fed. holiday)
- 19 FEB — Membership luncheon meeting

Future Luncheons — 19 March, 16 April

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>

January Luncheon Highlights

Our first luncheon of the new year, at the Elks Club on the 15th, had a different look, and the meeting format was quickly adjusted to accommodate the changes. The new food service staff discarded the old buffet style presentation, and instead they served the plated food directly to the tables.



Since the delicious fare was already on the tables by noon, a decision was made to delay starting the meeting until after the meal.

President Goetzelt opened the meeting with these announcements: (1) Our February speaker will be Ashley Chesney (author, survivor, and anti-human trafficking advocate), (2) Reminder to renew membership by paying your dues, (3) The chapter needs an assistant/alternate Treasurer as soon as possible.



Tom Rowley announced that his realty company has changed its name to “Century 21 Masters”, but his location and contact info remains the same.

The installation of newly elected Directors is an important part of our January meetings, and this year the CalMOAA President, Ramona Chavez, administered the oath of office to Louise Goetzelt, Duane Peterson, and Jack Murphy. She acknowledged the dedicated commitment of these members who continue to serve multiple terms in support of the chapter.

To provide an overview of CalMOAA, Ms.

Chavez outlined the structure of The California Council of Chapters, which includes twenty-three individual chapters widely spread across the state that greatly vary in size and membership. She spoke of recent accomplishments, including the military retirement pay state tax exemption, the new CalMOAA website, updated by-laws, and new collaboration tools. The Council’s priorities are membership, social media, and connection with chapters.



Our featured speaker, Jack Murphy, is the Director of the Monterey County Military and Veterans Affairs Office. As usual, Jack provided a wealth of information about the programs, services, and issues that are of concern

to active military and veterans across the three-county region. He spoke about the pending legislation SB694, the law to block claim sharks, and asked members to urge Senator Laird’s approval. He informed us of federal, state, and county efforts currently underway.



Notable among these items are an ATLAS pod for South County (VA telehealth technology), CalVet/CJC legal clinic, Veterans Cemetery endowment funds, the DoD Skillbridge, and military spouse hiring policy. Jack concluded with a brief look at the semi-annual activity report from his office, which has secured more than five million dollars in disability compensation payments in the last six months. Monterey County veterans are truly grateful for the outstanding service of the MVAO.

VA Disability Like Workers Compensation?

An article published recently on Military.com by contributor Haley Fuller, a former U. S. Marine Corps Captain, explains how the VA disability system is really a form of workers’ compensation. The author asserts that recent media coverage has warped the public understanding of the system, and that changes could be made to better frame the concept in the debate about military accountability. You can read the article at <https://www.military.com/feature/2025/12/27/why-vas-disability-system-really-workers-compensation.html>

Military and Veterans Affairs Office Success

On Tuesday, January 20, 2026, the President signed into law:



H.R. 224, the “**Disabled Veterans Housing Support Act**,” which amends section 102(a)(20) of the Housing and Community Development Act of 1974 to require the exclusion of service-connected disability compensation when determining whether a person is a person of low and moderate income, a person of low income, or a person of moderate income, and for other purposes.

Locally, Monterey and Santa Cruz Counties implemented a similar exclusion (as now required by H.R. 224) for housing-voucher purposes a couple of years ago. The Monterey County Military and Veterans Affairs Office asked Rep. Panetta to pursue this federally. It’s a big win for low-income and homeless veterans across the nation.

H.R. 1823, the “**VA Budget Shortfall Accountability Act**,” which requires a report on certain funding shortfalls in the Department of Veterans Affairs.

H.R. 4446, the “**Focused Assistance and Skills Training for Veterans’ Employment and Transition Success Act**” or the “**FAST VETS Act**,” which specifies the conditions under which a veteran’s vocational rehabilitation plan must be redeveloped.

Editor: A sincere “Thank You” to Jack Murphy and his team at the MVAO for their continued outstanding support for the military community in the tri-county area.

Four Chaplains Remembrance

Four Chaplains Day is celebrated on February 3 every year in recognition of four Army chaplains who acted in the spirit of heroic sacrifice and humanitarianism onboard a sinking ship.

It was 1943 and the U.S.A.T. Dorchester was sailing across the Atlantic Ocean, packed to capacity. Tragedy struck when a German submarine fired a torpedo at the ship, sinking it and killing the hundreds who were onboard.



The Four Chaplains on board the ship were Reverend George L. Fox of the Methodist faith, Jewish Rabbi Alexander D. Goode, Father John P. Washington of the Catholic faith, and Reverend Clark V. Poling from the Dutch Reformed Church. Many witnesses remember their courage, support, and prayers for the many distressed people onboard. They offered their life jackets to four people in need and as a consequence had to remain on the sinking ship, comforted only by the thought of their actions and the fact that they were going to meet their Maker soon.

“My dream is of a place and a time where America will once again be seen as the last best hope of earth.”

— Abraham Lincoln

Did You Know ... Facts about Fort Hunter Liggett

By CDR Doug Hartman, Historian/Archivist

We are all aware of Fort Hunter Liggett, but did you know that:

- It was officially opened in 1941 and just celebrated its 85th anniversary.
- Named after Lt Gen Hunter Liggett, USA (1857-1935), a veteran of the Indian Wars, Spanish-American War, Philippine-American War, and WW I.

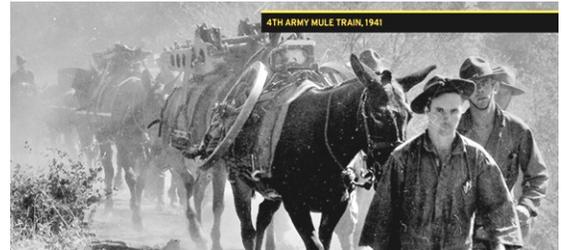


- An active U.S. Army Reserve post, it is the largest total force training installation at 165,000 acres, located 86 miles south of Ft. Ord and 25 miles southwest of King City.

- Originally Ranchos Milpitas and Los Ojitos, the property was purchased in 1925 by William Randolph Hearst's Piedmont Land and Cattle Company. The government purchased the land from Hearst and several other properties and constructed the installation in 1940.

- From 1941 to 1952, it was under the authority of Camp Roberts, then transferred to Ft. Ord and used as a training facility for the 7th Light Infantry Division and home to the Training and Experimentation Command (CDEC).

- In 2007, the Army created the Combat Support Training Center there and ramped-up training from about 300,000 to 850,000 man-days per year.
- Training is centered around Army units (Active, Reserve, Guard) preparing for deployment, but also serves Air Force, Navy, Marines, and even foreign



military.

- Recently there have been several devastating forest fires across the sprawling base: 2002, 2007, 2008, and 2016.

- In 2018 it was officially designated as the U.S. Army Garrison Fort Hunter Liggett. "The Hacienda," a historic hotel on post, is the Installation Commander's Quarters as well as a guest house for military personnel and the public.

Surviving Spouse Resources

MOAA continues to champion the issues of the surviving spouse community while providing expert guidance for financial and retirement planning for its members.

The Surviving Spouse Advisory Council strongly encourages all surviving spouses to participate at both the National and Chapter level.

Chapter Membership offers surviving spouses an opportunity to engage at the MOAA grassroots level and experience camaraderie with other military members. While some are content to attend chapter functions and socialize, other surviving spouses choose to continue serving through their chapters and engage in roles such as Surviving Spouse Liaisons, Project Leader, or one of the Chapter Officers.

Quite a few of our Councils and Chapters are successfully led by surviving spouses! We often hear from surviving spouses that participating in the local chapter was one of the best things they did during their survivor transition.

You can get more information on available resources at <https://www.moaa.org/survivors>

MOAA SIGNATURE GROUPS

Join MOAA Leadership and your fellow MOAA members
on these hosted cruises and land tours.

July 12-21, 2026	Highlights of Eastern Europe River Cruise	9-nights from \$3,999
October 1-10, 2026	Western Europe Yacht Cruise	9-nights from \$4,999
April 25-May 2, 2027	Castles Along the Rhine River Cruise	7-nights from \$4,199
July 19-27, 2027	France & Spain Yacht Cruise	8-nights from \$5,799
September 14-25, 2027	Circle Iceland Yacht Cruise	11-nights from \$8,999
Sept. 25-Oct. 4, 2027	Battlefields of WWI & WWII Tour	10 days from \$6,495

GUARANTEED LOWEST PRICES *from* The Official Travel Agency of MOAA



Toll-Free Telephone: **1-800-211-5107**

Email Address: **mail@MOAAvac.com**



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

Honor Flight Note



Information from the January 2026 Honor Flight Newsletter:

This year begins with excitement and anticipation as we prepare for **Mission 25 -- September 2026** -- a milestone journey that will carry another group of our local heroes to Washington, D.C. to visit the memorials built in their honor. Planning is well underway, and we're grateful for the volunteers, guardians, supporters, and Veterans who make this mission more than a trip — it's a tribute.

Know a veteran who hasn't flown yet?

Encourage them to apply!

Applications are open, and every submission brings us one step closer to honoring another hero.

<https://honorflightccc.org/veteran-application/>

California Legislative Tracking

CalMatters is launching a full-fledged version of a free tool that helps you hold your Sacramento lawmakers accountable.

CalMatters tested the beta version of My Legislator newsletter in the fall. They learned that members used the newsletter to keep tabs on what their legislators were doing, call out their reps for missing votes and call for the change they'd like to see happen. Your state representatives are back in session in on January 5; please help hold them accountable.

Subscribe (for free!) to the newsletter. The newsletter (powered by CalMatters' Digital Democracy) will have: what your legislators said, how they cast their votes (or if they missed one), updates on the bills they authored, how they're measuring up to their colleagues, announcements from their offices, what the numbers mean and how the lawmaking process works. Sign-up here: <https://calmatters.org/my-legislator/>

Delivering Wins for the Uniformed Services Community

In December, MOAA was recognized by *The Hill* as a Top Lobbyist for the 19th year in a row. Our grassroots advocacy helped advance a targeted pay raise for junior enlisted servicemembers, defend protections for student-veterans against fraud, and expand TRICARE coverage for an Alzheimer's medication.

MOAA's advocacy also helped secure several additional policy wins in 2025 that directly affect quality of life: The Fairness for Servicemembers and Their Families Act became law, for example, protecting VA insurance programs from inflation. And MOAA's advocacy on unaccompanied housing and housing allowances contributed to their inclusions in a broad reconciliation package passed in July.

The FY 2026 National Defense Authorization Act, which became law late last year, also included key MOAA-supported quality-of-life provisions, such as:

- Protections against future medical billet cuts and harmful restructuring of military treatment facilities.
- Expanded child care fee assistance.
- Increased Family Separation Allowance.
- Improved Pentagon-VA collaboration on toxic exposures.
- New reporting requirements on unreimbursed PCS costs.
- Enhanced oversight of the TRICARE contract transition.



These outcomes reflect MOAA's commitment to protecting service-earned benefits and addressing challenges faced by today's military families.



Scholarship Program

The Monterey Bay Chapter awards scholarship to seniors attending high school in Monterey and Santa Cruz Counties who will begin studies at a two- or four-year college in the fall. Eligible students are members of a JROTC/cadet program or the child/grandchild of an active, reserve, retired, or deceased member of one of the uniformed services. Details will be sent to school guidance counselors by the end of February. Applications will be accepted until 31 March. Our Scholarship Committee chairperson, Mary, can be contacted at maryschapper@gmail.com.

Newsletter Inputs

Would you like to see different articles or new items in *The Nugget*? We welcome suggestions and submissions from all members. Send your inputs to *The Nugget* editor, d_curtsinger@yahoo.com.

Commissary Help Wanted

Ord Community Commissary wants drivers to deliver groceries. Interested persons should apply online directly to this link:

<https://DriveForOnPoint.com>

Happy Birthday

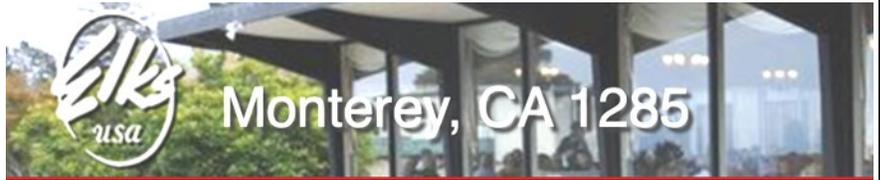


Congratulations to these members with birthdays in February:
Linda **Bebemeyer**, Del **Curtsinger**, Susan **Franks**, Louise **Goetzelt**,
Joe **Hall**, William **Harry**, Rodney **Katagihara**, Ralph **Lauer**,
Jennifer **Murphy**, Evgeny **Proshin**, James **Richards**,
Jean **Richards**, Pascale **Richards**, Ralph **Wege**



THE MONTEREY ELKS CLUB

150 Mar Vista Drive,
Monterey, CA 93940



Thursday, February 19, 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, 12 February.

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			