

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

MBMOAA Monthly Luncheon - Monterey Elks Club
Thursday, 16 October *Cost: \$30*** (details on page 7)**
Please RSVP to Ensure Enough Place Settings at the Tables

COL Patricia Wernet, USA (Ret) CALMOAA
Second VP for Chapter Affairs is Guest Speaker

Patty was raised in San Antonio, Texas in a military family (Army Air Corp and Air Force – father – pilot - WWII and Korea) . Her association with the military included as an Army Nurse for 28 years and 2 years active duty with USPHS. A total of 30 years as a military nurse. She has been a CALMOAA Board member for 7 years. Two years as Council President. Four year as VP2 Chapter Affairs and now elected to another 2 years as VP 2 Chapter Affairs.

Military service included: staff nurse at several Army Hospitals, Chief Nurse for Combat Service Hospital, Medical Resource Office for Civil Affairs Command (about 3,000 soldiers), service in Thailand as a medical resource team, stationed at Army SF Presidio, Staff member at 2nd Medical Brigade which oversaw several medical units, etc.

Education includes a BS from Sacramento State University, MS in Community Health and Pediatric Nurse Practitioner from UCSF, and PhD from UCSF in Nursing Administration. Her dissertation was on Health Promotion in the Workplace, which resulted in a journal article and chapter in a book.

She presently lives in Moraga, where she is currently the president of the Contra Costa County MOAA chapter and 2nd VP for chapter affairs for the CALMOAA Council. She represents the MOAA chapter at the Veterans Memorial Building in Danville for the operating and trustee committee. She is also a member of Association of AUSA, ROA, Board member of the Dean Chapter Army, Army Nurse Corp Association, Military Order of World Wars, USPHS COA Officers, Vietnam Vet Group of San Ramon Valley and Citizens Emergency Response Team (CERT) for LaMorinda Area. Continuing to Serve!!

October Calendar



- 10 OCT — Board Meeting @1100
- 13 OCT — Columbus Day (federal holiday)
- 13 OCT — US Navy Birthday (established 1775)
- 16 OCT — MBMOAA membership meeting/luncheon
- 31 OCT — Halloween

What Would a Shutdown Mean for Retirement Pay? Retirees and annuitants from the armed services would continue to receive pay during a government shutdown, but beneficiaries who served in the commissioned corps of the U.S. Public Health Service or NOAA lack such protections. (moaa.org, 23 Sep)

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

September Luncheon Highlights

The Chapter held its first membership meeting of the Fall on Thursday, 18 September at the Monterey Elks Club. We were welcomed back with a delicious meal of Chicken Parmesan with pasta and creamed spinach, as well as cream of broccoli soup, the famous Elks salad bar, and a surprise sweet treat of Churros.



Vice-president Dick Barratt led the group in the Pledge of Allegiance, and then offered an invocation which foreshadowed the National POW/MIA Recognition Day on the 19th. He called for a moment of reflection for two of our members, who were recently deceased: Phyllis Schultz (a Past-president of MoCoMOAA), and James Baker (a former Chaplain of the Santa Cruz chapter). He also reminded us of the US Air Force birthday and announced the following items: Board of Directors nomination process, Veteran of the Year Dinner on 7 November, Commissary now open on Mondays (self-check-out only), and flu shot availability at the VA Clinic.

Our guest speaker was Major Kirk Loving, USA (Ret) who is the new senior Army instructor in the JROTC program at Seaside High School. Having sixteen year's previous experience with JROTC in Phoenix, he has helped countless young boys and girls develop the knowledge and skills that enable



them to pursue successful careers both in and out of the military. Major Loving stressed that the goal of their program is to motivate the students to be good citizens. The JROTC challenges the youths in many ways that their fellow students are not challenged. The programs include exercises to develop leadership, encourage problem solving and decision making, and build confidence, as well as to promote health and fitness. The program places strong emphasis on teaching the cadets the rewards of serving their communities through volunteer activities and civic involvement.



Although the quality, determination, and enthusiasm of the cadets continue to be outstanding, our speaker lamented that over the years he has seen a steady decline in the overall health and physical fitness of his students.

The Seaside High School unit currently includes 138 cadets, and Major Loving says that they have about a 10% attrition rate. The cadet units participate in many local events, such as the Memorial Day and Veterans Day ceremonies and parades. They also compete with cadets from other schools in various military style activities. The MBMOAA Chapter is proud to be a strong supporter of the Seaside JROTC and of other units in our area.

2025 Veterans of the Year Announced

The Military & Veterans Affairs Office has announced the selection of these Veterans of the Year. The award is bestowed annually to those veterans in Monterey County who have contributed to the community by their past and current volunteer activities. Congratulations to all the awardees.

District 1: Alicia Diaz

District 2: Lawrence Mosher & Jill Allen

District 3: Emmanuel Castro & Monica Andrade

District 4: Delbert Curtsinger & Ed Sanchez

District 5: Mike Forbes & Julian John Macias

At Large: Terry Glasco, Anthony Henderson, & Sam Cunningham

Veteran of the Year Award History

By CDR Doug Hartman, USN (Ret)

For the last 34 years, the Monterey County Military & Veterans Affairs Office has recognized Monterey County's outstanding veterans and their volunteer contributions to our community. This annual award program has recognized over 300 individual veterans who have given their time and effort for the betterment of the community and are a credit to their military background. This year one of our own is one of those Veteran of the Year (VOY) awardees: CDR Del Curtsinger, USN (Ret) who is the MBMOAA Chapter Secretary (since 2019), member of the Board (since 2018), and Editor of *The Nugget* (since 2018)! Congratulations to Del on a job well done and for living the MOAA promise to "Never Stop Serving."

But Del is not the only MBMOAA member to be recognized over the years. Here are some of the other VOY's (in alphabetic order, "P" denotes year as Chapter President): CAPT Norman **Channell**, USN (Ret) (P 2006); MAJ Richard **Cleaves**, USA (Ret) (P1977, 1992); LtCol Bruce **Evans**, USAF (Ret) (P2002); CW5 Louise **Goetzelt**, USA (Ret) (P2023, 2024, 2025); BG Gerald ("Doc Jerry") **Griffin**, USA (Ret); LTC Thomas **Griffin**, USA (Ret); LTC Bard **Mansager**, USA (Ret); LtCol Richard **McCann**, USMC (Ret); Mrs. Wilma **McCann**; LTC Jack **Murphy**, USA (Ret); CAPT Gordon **Nakagawa**, USN (Ret) (P2005); LCDR Thomas **Rowley**, USN (Ret) (P1997); CDR Phyllis **Schultz**, USN (Ret) (P2000, 2001); LTC Lee **Vagnini**, USA (Ret) (P1985); and MAJ William **Williams**, USA (Ret) (P1993).

This year's award dinner will be held Friday, November 7th at 6:30 p.m. at the Salinas Elks Club, 614 Airport Blvd, Salinas, CA. Tickets are \$70 (cash or check only) and can be purchased at the Monterey County Military & Veterans Affairs Office (call for directions 831.647.7613).



Mac McCann
& Del Curtsinger



Jack Murphy



Tom Griffin



Doc Jerry
Griffin



Tom Rowley



Louise Goetzelt

Dates Set for 2025 TRICARE, FEDVIP Open Season

By: Kevin Lilley, moaa.org, September 17, 2025

TRICARE Open Season will run from Nov. 10 to Dec. 9, allowing beneficiaries to make changes to their plans that will take effect at the start of the new year. **Federal Employees Dental and Vision Insurance (FEDVIP)** plan participants have a similar window to make changes (Nov. 10-Dec. 8). More information is available [at BENEFEDS.gov](https://www.benefeds.gov). **Medicare's** open enrollment period runs Oct. 15 to Dec. 7 annually. Details on 2026 plans had not been released as of Sept. 16.

These open enrollment periods are the only times beneficiaries can change coverage plans outside of a qualifying life event (QLE). What constitutes a QLE varies across programs (TRICARE | FEDVIP | Medicare).

More details to know:

- **TRICARE Open Season** applies only to those who have, or who qualify for, coverage under TRICARE Prime, TRICARE Select, or the US Family Health Plan. It does not impact TRICARE For Life beneficiaries. Learn more about available TRICARE plans using the [plan comparison tool](https://tricare.mil/Plans/ComparePlans) (<https://tricare.mil/Plans/ComparePlans>).
- **FEDVIP Open Season** includes the Federal Employees Health Benefits (FEHB) program and flexible spending account (FSA) programs. Federal employees can learn more about their options under these plans at the [Office of Personnel Management website](https://www.opm.gov/healthcare-insurance/open-season/active-federal-employees/) (<https://www.opm.gov/healthcare-insurance/open-season/active-federal-employees/>).
- **Medicare Open Enrollment** allows all Medicare beneficiaries to join, drop, or switch Medicare Advantage Plans (MAPs). Another open enrollment period from Jan. 1 to March 31 allows those already in a MAP to switch to another plan or drop MAP coverage entirely.

Did You Know ... Rosie the Riveter World War II Home Front National Historic Park

By CDR Doug Hartman, Historian/Archivist

You may have heard of Rosie the Riveter, but did you know that:

- The National Park Service maintains a museum dedicated to the many “Rosies” and the home front during WW II, and is located in Richmond, CA home of much WW II shipbuilding and manufacturing activity.
- Called “Rosie the Riveter World War II Home Front National Historic Park,” the Visitor Center is at 1414 Harbour Way South, Suite 3000, Richmond, CA.
- The “Rosie” museum is located in an industrial area where there was a Kaiser shipyard, a Ford assembly plant, warehouses, production facilities, and wharfs during WW II.
- The Rosie museum itself is in a small two-story building with displays about women in the workforce, the home front in general during WW II, and interactive displays. There is also a theater on the lower level showing films from the WW II era.
- You can explore other park sites (limited access) using a self-guided National Park App (detailed in the Rosie web site listed below). Other sites include the Ford Assembly Plant (where tanks were built), the Rosie the Riveter Memorial, Richmond Shipyard No. 3 (one of 14 major shipyards in the SF Bay area which produced half of all WW II cargo ships), the SS Red Oak Victory Ship, the Whirley Crane used to construct cargo ships, and various other interesting buildings.
- The museum gift shop offering books, media, and memorabilia is operated by the Rosie the Riveter Trust, an official non-profit partner of the National Park Service.
- The Rosie Historic Park is open Wednesday through Sunday 1000 – 1700 and admission is free, but a donation is appreciated. The contact number is (510) 232-5050. Richmond is 125 miles from Monterey.

All information is from the Park Webpage <https://www.nps.gov/rori/index.htm>



Board of Directors Election

The election for Directors on the 2026 Board will be held in November, and three seats need to be filled. The current candidates are: Duane Peterson, Louise Goetzelt, and Jack Murphy. 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.

Pillars of Strength Scholarship Program

University of Maryland Global Campus offers multiple scholarships—which include full tuition, fees, and course-required resources for each term during the academic year—for caregivers of recovering servicemembers and veterans through the Pillars of Strength Scholarship Program. This scholarship aims to honor the unparalleled selflessness and extraordinary commitment of these caregivers.

Each year, the scholarship application opens November 11 and closes April 30.

The Pillars of Strength Scholarship program is made possible by the Blewitt Endowment Fund, National Military Family Association, and the Kahlert Foundation.

Eligibility Criteria

To be considered for this scholarship program, you must be a spouse, parent, stepparent, sibling, stepsibling, fiancé, child, stepchild, or friend of a servicemember or veteran who became wounded, injured, or ill in the line-of-duty after September 11, 2001. Enrollment in the VA Caregiver Program or assignment as a DoD-designated non-medical attendant (NMA) is not required. UMGC will determine eligibility based on the documentation required for the proof of caregiver status to that veteran or servicemember.

In addition, you must:

- Have received a high school diploma or GED
- Be currently enrolled or plan to enroll, if selected, in a degree or certificate program at UMGC with a minimum of 6 credits per term for undergraduate students or 3 credits per term for graduate students during the fall and spring terms; winter and summer term registration is optional, although the scholarship covers courses taken in those terms
- Complete the Free Application for Federal Student Aid before the scholarship application deadline; please note the following
- UMGC's school code is 011644
- Applicants with Title IV student loans in default cannot be considered for the Pillars of Strength Scholarship Program
- Agree to participate in activities to help promote the Pillars of Strength Scholarship Program; activities may include a photo shoot, attendance at an event, and the creation of a video documenting scholarship.

Here is the link to the University of Maryland Global Campus program website: <https://www.umgc.edu/tuition-financial-assistance/scholarships/pillars-of-strength>.

Simplified travel claims submissions now available on VA mobile app

VA press release August 11, 2025

WASHINGTON — The Department of Veterans Affairs today announced that eligible Veterans can now submit and track “mileage-only” travel claims directly from a smartphone or mobile device via the [VA Health and Benefits mobile app](https://mobile.va.gov/app/va-health-and-benefits) (<https://mobile.va.gov/app/va-health-and-benefits>).

The app, which has more than three million downloads, automatically identifies when a Veteran’s appointment may be eligible for mileage reimbursement and displays a prompt on the home screen. Submissions require just a few taps to confirm details.

The new feature will potentially reduce the number of paper claim submissions, which can take longer for VA to process.

Veterans who meet certain criteria, such as having a service-connected disability rating of 30% or higher, are eligible for health care travel reimbursement if they traveled in their own vehicle from their home address to their VA medical appointment.

“VA is evolving to meet the needs of today’s Veterans, and this new feature is proof of that,” said **VA Secretary Doug Collins**. “We look forward to rolling out many more improvements in the future as we continue to make the department work better for the Veterans, families, caregivers and survivors we serve.”

For more information about how to use the mobile app and its new features, or to download the app visit [the Mobile VA Health and Benefits page](https://mobile.va.gov/app/va-health-and-benefits). (<https://mobile.va.gov/app/va-health-and-benefits>)



Happy Birthday



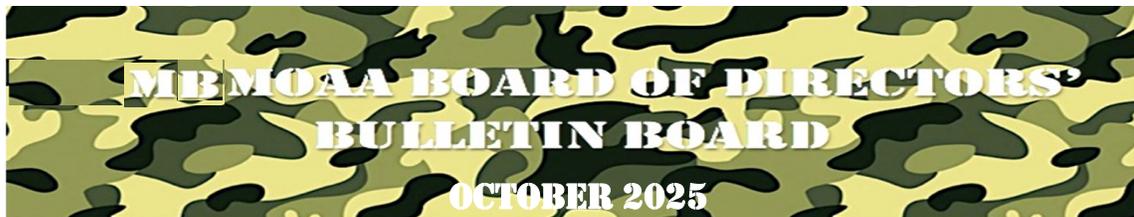
Congratulations to these members with birthdays in **October**:
Teres **Burz**, Diane **Begbie**, Aaron **Chicoine**, Jeannette **Curtsinger**,
Becky **Hartman**, Doug **Hartman**, Katie **Kreeger**, Bryan **Lee**,
Patsy **Nicholson**, Donna **Pesce**, Semone **Verrette**, Chuck **Woodson**

Heroes Open Golf Tournament



The 15th annual Heroes Open Golf Tournament will be held on Saturday, 25 October at the Fort Ord Black Horse Golf Course. Entry fee is \$190 (by 18 October) and \$215 thereafter. Non-golfers are welcome. The day's events include dinner, awards presentations, prizes, and a live auction.

Donations (monetary or items to raffle or auction) are welcome. The funds raised support the United Veterans Council's Emergency Fund, which supports Veterans who have a one-time need. For more information call Shane Strong at (831)402-0167 or go to www.uvc-mc.com.



MOAA Membership Special

Basic MOAA members who upgrade their membership to Life will receive 2 years free membership in their local MOAA chapter. Premium members who upgrade will receive 1 year free membership.

Commissary News

The Ord Community Commissary will be open Mondays 1000-1800. However, only self check-out will be available.

Flu Shots

The VA-DoD Clinic provides flu shots on a walk-in basis Mondays to Fridays from 0900-1200 and 1300-1500. Location: 201 9th Street in Marina.

Total Force+ Conference

MOAA's initial people conference, Total Force+ (TF+), will convene at the Gaylord National Conference Center in National Harbor, MD on October 28 and 29, 2025. The conference will be followed by the MOAA annual meeting of the membership, also at National Harbor, on the afternoon of October 30. For details and registration go to <https://totalforceplus.moaa.org/>

Veterans Day Events

A Veterans Day Celebration will be held in Salinas from 1000-1500 on 11 November. It will include a car show, food, trunks of valor, and live music. Register at montereycountyveteransdayparade.org

The city of Greenfield will hold a Veterans Day Parade starting at 1400 on 11 November.

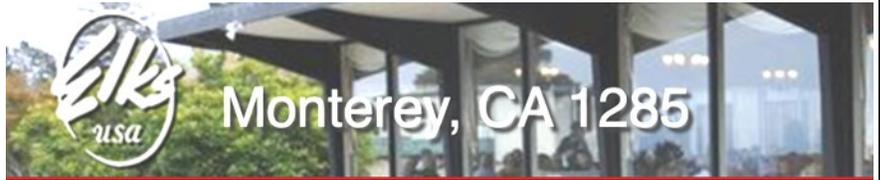
We expect to have more information on other events in the next edition of *The Nugget*.

Message from Phyllis Schultz's Nephew

Phyllis was interred on August 26 at the California Central Coast Veterans Cemetery. I've made arrangements for a Celebration of Life service for Phyllis at Canterbury Woods (651 Sinex Ave., Pacific Grove). It will take place on Thursday, October 23 at 11:00 a.m., with a luncheon following. I'd be pleased if you can come. Please inform the Monterey MOAA of this Celebration of Life. All friends of Phyllis Shultz are invited. However, email RSVP would be appreciated at: pshultz30@gmail.com (I monitor this email address). -- Dai Morgan

THE MONTEREY ELKS CLUB

150 Mar Vista Drive,
Monterey, CA 93940



Thursday, October 16, 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, 9 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: \$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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CW5 Louise Goetzelt, USA 717-4469
President, Membership Co-chair
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Vice-President, JROTC Liaison
LTC William Breen, USA 917-7022
Treasurer, Monterey Bay Defense Alliance Rep.,
Meeting Plans
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Board Member

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LTC Jack Murphy, USA 647-7613
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Legislative Liaison
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Board Member
Mrs. Elizabeth Barratt 241-6927
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LtCol Michael Kwasnoski, USAF (602) 692-5509
Chaplain
CDR Doug Hartman, USN 717-7330
Chapter Archivist/Historian
LCDR Tom Rowley, USN 373 5204
Monterey Bay Defense Alliance Rep.
LTC Tom Griffin, USA 277-7080
Monterey Bay Defense Alliance Rep.