The MOAA Nassau Florida Chapter and MOAA national are non-partisan organizations. This newsletter is published monthly. A current issue of this newsletter can be found on our website NCFL. This newsletter is intended for wide distribution via e-mail within the Nassau Florida Chapter. Opinions expressed by contributors are their own and may not express the positions of MOAA Nassau County Florida Chapter or MOAA national.

DECEMBER 2026
MOAA NEWSLETTER/FERNANDINA BEACH

NEXT GENERAL MEETING WILL BE ON 11 DEC *2026* @ *1730 AT FERNANDINA BEACH GOLF CLUB (FBGC).*

CALENDAR EVENTS

07 Dec: Pearl Harbor Remembrance Day

11 Dec: MOAA Xmas party

25 Dec: Christmas Holiday

1 Jan: New Year's and MOAA Dues $25.00 go to www.ncflmoaa.org

12 Jan: MOAA Mtg

18 Jan: MLK Day

27 Jan: International Holocaust Remembrance



The MOAA Nassau Florida Chapter will be having its annual Holiday Celebration at the FBGC on 11 December 2026. The cost is $40.00 per person go to Lunch/Dinner to pay ahead. Cocktails at 17:30 (cash bar) and followed by dinner (see below for menu), music to dance the night away. Dress attire: Business Casual. This is going to be a huge event with lots of surprises and prizes (wine, restaurant gift certificates and more). Come out and support the local community. Please contact Louis Tonti (louistonti@gmail.com) to make your reservations and dinner selection or to change or cancel. If you would like a vegetarian lasagna, please let Louis know, so he can provide our meal selection numbers to the golf course.

As a reminder, in accordance with our arrangement with the golf club, if you reserve lunch/dinner, you have obligated the chapter for your expense and will be requested to reimburse the chapter. However, if you can provide at least 48-hour notice prior to the event of your change in plans, we can then modify the number of meals requested from the club and remove this obligation. Your cooperation in this matter is appreciated, as we have reached this agreement with the club to keep the individual costs to a minimum. Lunch/Dinner will be $20.00/$30.00 to be paid at the door or go to Lunch/Dinner to pay online. To make, change, or cancel your reservation, please contact Louis Tonti at louistonti@gmail.com.



Menu

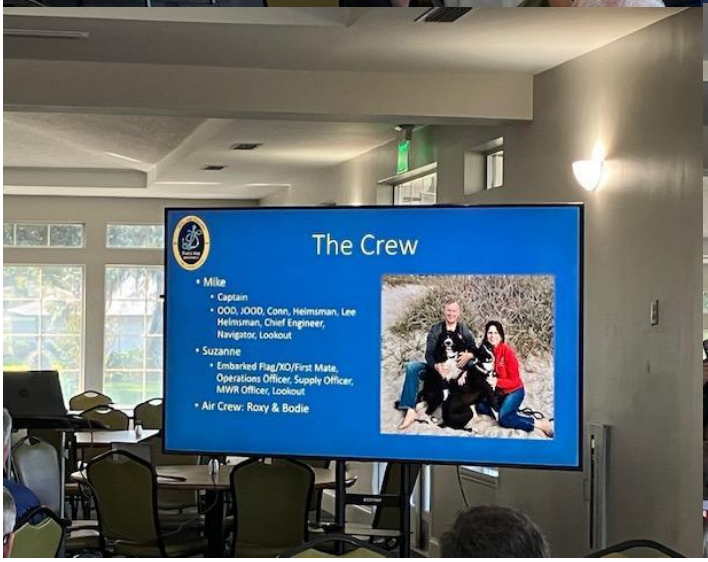
Caesar Salad
Meat Lasagna or Chicken Piccata
Fettuccine and Mixed Vegetables
Italian Breadsticks
Cake



Our November general meeting had over 35 members attending. Our guest speaker was Mike Doran, past president of the chapter who discussed making the Great Loop around the eastern part of the USA with his wife and dogs in their boat, Pied a' Mer, that took eight months to complete. The Great Loop Route is a 6,000-mile nautical adventure that takes you through some of North America's greatest cities, historic sites and heartlands. At its essence, it's a circumnavigation of the U.S. and part of Canada that Loopers cruise aboard their own boats, often taking a year or more to complete the journey. For more information go to Loop.









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"From the Chapter President"

December 2026

Aloha Nassau County Chapter of MOAA Members –

Happy Birthday to the U.S. Space Force, 20 December.

Congratulations to the newly elected officers of the Chapters' Board of Directors. Those elected at the November Chapter meeting are: Jeff Carr (President), Dwight Collins (1st Vice President), Lou Tonti (Secretary), and Katy Person (Treasurer). The officers will assume their elected positions on 1 January 2027. The 2nd Vice President position is unfilled; please let me or Jeff Carr know if you are interested in the position. Thanks to all the elected members for volunteering on behalf of the Chapter.

Thank you to Mike Doran for providing the Chapter a presentation of the Great Loop boat journey he, Suzanne, and their two dogs took last year. What an adventure!

The Chapter was well represented on Veterans Day at the Fernandina Beach Veterans Day Parade with over 20 Chapter Members attending. Thanks to all that came out and participated…especially the first timers. Chapter members handed out over 450 patriotic beaded necklaces (red, white, and blue) to parade bystanders…they were well received. Come out next year and experience ***Camaraderie With A Purpose***.

The Chapter Christmas Party will be on Friday December, 11th. The Evite is forthcoming, mark your calendars now and plan to attend. It's a fun night of socializing and cheer.

It's that time of year again to renew your Chapter Membership. Renew soonest and please don't put it off to the last day. Renewing early makes a big difference in the workload of the Treasurer and all members of the Board. **Renew online at:** **RENEW MEMBERSHIP** (Step 3b).

If you are not signed up in the Legislative Action Center (LAC), please do so at: **Sign Up**. Instructions at: **Instructions.** The Chapter continues to perform well with 85% of Chapter Members being signed up in the LAC.

Florida MOAA Members **receive a 15% discount from Allegiance Flag Supply** by using the following link when purchasing a flag: **Buy a Flag**. Please share the link with family, friends, neighbors, and HOA's. A flag makes a great Christmas gift. Link for Sharing:
https://www.showallegiance.com/FLYITFORWARD442258

I encourage all members to pre-pay for meals at the Chapter luncheons and dinners via our online payment option at: **Meal Payments**. By pre-paying you can use your credit card and it also expedites the meeting check-in process.

As this will be my last President's Message for the newsletter, I'll provide you some final comments as my tenure as President closes out on 31 December. Firstly, thank you to all the Board Members for volunteering their time and efforts on behalf of the Chapter and its' members. Thank you to all the Chapter Members that came out and attended Chapter Meetings, attended Officer Calls, donated to the Charitable Efforts Program (CEP), signed up in the LAC, responded to Calls-to-Action, attended Memorial Remembrances, marched in parades, manned Donation/Recruitment Drive booths, or

participated in Chapter events in some manner. **The Chapter will only work, function, and be successful by members volunteering and participating, full-stop….period.**

Collectively, the Chapter achieved much in the last two years (2025/2026). The following are several highlights:

- Increased Chapter Members over 30% to 122 members (highest in Chapter history)
- Increased the LAC sign up percentage to 86% (from 34%)
- #2 Chapter in Florida in Legislative Actions Taken….#5 in the Country
- Awarded the Triple Nickle – 5 Star LOE, 5 Star Website and 5 Star Webpage
- Awarded $6,750 from MOAA Charities – Community Outreach Grant
- Aided 270 junior enlisted service members with food assistance
- Increase our JROTC scholarship to $2,500 from $1,000
- $5,000 in scholarships to JROTC Awardees
- Established the Charitable Efforts Program and Donations Chairperson
- Donated over $3,000 to MOAA Charities – Crisis Relief
- Significantly increased participation at Chapter Meetings and Officer Calls

My final request, please….

• Be a Recruiter – Get one person to join our Chapter
• Participate in Calls to Action and attend as many Chapter events as possible
• Donate to the Chapter's Charitable Efforts Program at: ***DONATE***

Very Respectfully,

Tony

DONATE

DONATIONS

If you or someone you know would like to donate to our chapter, please go to the following link DONATE or take a picture of the QR code. Thank you.

We have 122 active members that contribute to our activities and volunteer work with their $25.00 annual dues. Please pay Bob at the door or go to RENEW MEMBERSHIP

WANT TO ADVERTISE IN MOAA NEWSLETTER OR KNOW A BUSINESS THAT DOES?!

Annual Subscription Costs:

Half Page Ad: $1000

Quarter Page Ad: $500 . 1/8 Page Ad: $250

E-Mail: Rssstang@aol.com

The Nassau MOAA Chapter

ADVERTISING ORDER FORM

Size of Ad	Per Issue	Annual Placement (10 issues)
1/8 Page	$25.00	$250.00
Quarter Page	$50.00	$500.00
Half Page	$100.00	$1000.00

Size of Ad: _____ No. of Issues: ____ Annual: _____

Note: 10 issues are published electronically. We publish the newsletter around the 22nd of each month. July and August we don't publish newsletters.

Amount: _____

Make check out to: Nassau County Florida Chapter of MOAA, P.O. Box 16313, Fernandina Beach, FL 32035.

Business Name: _____

Address: _____

City: _____

Business Contact: _____ Email: _____

Tel/Cel #: _____

Submit PDF or JPEG file or ad(s) or ad update via email with a scanned copy of the completed order form to rssstang@aol.com.

Copy is due by the first day of month unless otherwise arranged by the chapter.

Please notify the Newsletter Editor if you plan to change the ad copy. Address questions to CDR Richard Sharp (ret) @ 912 674-0380 or to rssstang@aol.com.

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

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

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

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www.moaainsurance.com/plans
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Barb Kent your location and realtor expert @ go to Barb

Florida MOAA Members receive a 15% **discount** by using the link below or QR Code when purchasing a flag from Allegiance Flag Supply. Allegiance Flags are made in the USA. Please share the link/code with family, friends, neighbors, and HOA's.

Go to Flag for more information.

DONATE

FERNANDINA BEACH VETERANS PARADE

The Chapter was well represented on Veterans Day at the Fernandina Beach Veterans Day Parade with over 20 Chapter Members attending. Thanks to all that came out and participated…especially the first timers. Chapter members handed out over 450 patriotic beaded necklaces (red, white, and blue) to parade bystanders…they were well received. Come out next year and experience ***Camaraderie With A Purpose***.





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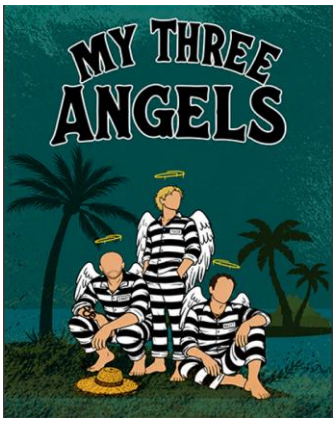
FERNANDINA BEACH HAPPENINGS DECEMBER 2026



My Three Angels

It's Christmas Eve, 1910, in a steamy French prison colony, and three convicts are fixing a struggling shopkeeper's roof when they learn the man and his family face a multitude of problems. But these unlikely "angels" have their own ideas about justice, and they're going to rescue the family from ruin, romance, and a very unwelcome relative, one scheme at a time. A mischievous, warmhearted holiday comedy.
Performance Dates: November 28- December 13
Go to Theatre for tickets.

How the Big Band Stole Christmas, proudly celebrating over a decade of joy & artistry through music, dance, theatre and the spirit of Christmas. This high energy spectacular features over thirty world class performers in a classic yet modern live big band setting including professional singers, entertainers, musicians, dancers, aerialists, actors and more. This full theatre production will include all your favorite holiday songs, local celebrity singers, dancing, acting, and tons of exciting surprises with appearances by Saint Nick himself. Two 50-minute acts with a brief intermission. Advance tickets recommended, this event will sell out. December 18-20, go to Theatre for tickets.





Dickens on Centre

December 11-13, 2026
Historic Downtown Fernandina
Free to the public, this Victorian holiday festival is sure to enliven your Christmas spirit. Throughout the weekend, feel the spirit of the holiday with Victorian-inspired entertainment on two stages. Families will enjoy a plethora of fun including Tiny Tim's Kids Zone, visits with St. Nick, holiday entertainment and shopping, festive food and drink, costumed characters, holiday movies and plenty of Christmas inspiration. Go to Dickens for more information.

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Holiday Home Tour



Mark your calendars for the 20th Annual Amelia Island Museum of History Holiday Home Tour. Kick off your holiday season on Amelia Island the first weekend of December!
Don't Miss out on Fernandina Beach's most iconic Christmas Event – the Amelia Island Museum of History's Holiday Home Tour. Carefully curated homes are decorated by the owners with special touches added by local designers. Docents in each home give its history, highlight the period architectural elements, and guide visitors through the homes. Go to Home Tour for more information.



Lighted Christmas Parade
Saturday, December 5, 2025

Downtown Lot A
6:00pm - 8:00pm
Annual downtown tree lighting. Kid-friendly activities with music, smores, entertainment, and a visit from Santa. Tree lighting will be at 6pm.

New Year's Eve Shrimp Drop



December 31, 2026
Marina Parking Lot B
5:00 pm - 8:00 pm
Light Up Amelia and The City of Fernandina Beach are hosting the annual New Year's Eve Shrimp Drop. The event will feature a DJ with amplified music, food trucks, and commercial vendors. The shrimp will drop at 7:00pm followed immediately by a fireworks display.

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Nassau County Chapter Meeting and Social Schedule for 2026

Date	Event	Time	Location	Guest Speaker / Comments
13 January	General Meeting	1130	FBGC	CAPT Tony LaVecchia, USN (Ret) President, Nassau County Chapter of MOAA
10 February	General Meeting	1130	FBGC	~~Gary Powers Jr.~~ Cancelled ~~Cold War Historian~~
24 February	Officers Call	1730	Disco Witch Mainland	464073 FL-200, Yulee, FL 32097 Food available for purchase or bring your own
10 March	General Meeting	1130	FBGC	Dr. James Antun Mayor, City of Fernandina Beach
14 April	General Meeting	1130	FBGC	CAPT Bill Dull, U.S. Navy Commanding Officer, Submarine Base, Kings Bay
28 April	Officers Call	1730	First Love Brewing On-Island	22 S 8th St, Fernandina Beach, FL 32034
12 May	General Meeting	1130	FBGC	Janet Adkins Supervisor of Elections, Nassau County
9 June **Evening Mtg**	General Meeting	1730	FBGC	Theresa Viets, Military Liaison for the Jumbo Shrimp Baseball Club
25 June	Officers Call	1730	Brew Shed Mainland	474305 E State Rd 200, Fernandina Beach, FL 32034
8 September **Evening Mtg**	General Meeting	1730	FBGC	George Zamka, COL USMC (ret) Former Space Shuttle Astronaut
13 October	General Meeting	1130	FBGC	Amanda and Will Stanger Veterans Healthcare
28 October	Officers Call	1730	American Legion	626 S 3rd street, Fernandina Beach, Fl 32034
10 November	General Meeting	1130	FBGC	Mike and Susan Doran, Lecture on their year adventure completing, "**The Great Loop.**"
11 December	Christmas Party	1730	FBGC	1730 Cocktails, 1830 Dinner

FBCG – Fernandina Beach Golf Club, located at 2800 Bill Melton Rd, Fernandina Beach, FL 32034

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NASSAU CHAPTER CALL TO ACTION

2026 ISSUES

MOAA's 2026 Legislative Priorities – Click HERE for Details on Each Priority

- **Shutdown Fairness Act**
  - Allows the Pentagon and the Department of Homeland Security to continue paying servicemembers during any future funding lapse
- **Improve and Enhance the Work Opportunity Tax Credit Act**
  - Modernizes the Work Opportunity Tax Credit (WOTC), a nonrefundable tax credit employers can take for hiring target group members during the employee's first year on the job, by increasing the amount of the credit and adding military spouses as a target group The program is intended to reduce the unemployment rate of "job seekers who have consistently faced barriers to employment" by incentivizing employers with a tax credit, according to the Labor Department.
- **Governing Unaccredited Representatives Defrauding (GUARD) VA Benefits Act**
  - Reinstates criminal penalties for unaccredited claim representatives who charge unauthorized fees while assisting veterans with filing a claim for VA disability compensation benefits.
- **Military CARE Act**
  - Requires the Pentagon to establish a digital system designed to improve access to care at military treatment facilities (MTFs) by providing beneficiaries with a standardized platform to report barriers to MTF care and creating a data record that does not exist today to give Defense Health Agency leadership and Congress the insights needed to address systemic access challenges.
- **Veteran Caregiver Reeducation, Reemployment, and Retirement Act**
  - Expands health care coverage and career transition support for caregivers and would require a study designed to provide caregivers with a path toward financial security in retirement.

Congressman Bean's office to assist you with a military or veterans' matter, you can contact Ms. Troope at Christina.troope@mail.house.gov or by phone at 904-319-9433 office or 904-403-7557 cell.

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Legislative Action Center (LAC) Sign Up Instructions

1. Go to the Legislative Action Center (LAC) at: https://moaa.quorum.us/
2. Select the Sign-Up button in the upper right of the page.
3. Answer the questions…name, rank, status, etc.
4. For the address question, type your address and as addresses populate in the drop down, select your address from the drop down. You must select your address from the populated drop-down option, otherwise you will receive an error.
5. For the last question, MOAA Chapter Affiliation, select: "FL49 – Nassau County Chapter"
6. Click on "Sign up and Take Action" at the bottom of the page
7. The upper right of the page should say "Hello, (your name)!"

Note (1): In your browser settings, allow/enable third party cookies.

Note (2): Do not log out of the LAC.

For the most recent MOAA national content go to MOAA for more information. Here are the most recent topics:

1. Preserving the PACT: MOAA, other VOS's continue work with lawmakers and VA on Toxic exposure.
2. MOAA Chapter builds connections earns game-day honors.
3. From MOAA's President: A year of progress, a future of purpose.
4. MOAA Charities 2026 impact report: Stronger together.
5. How families can talk aging and long-term care.
6. Healthy living: What is the "Okinawa Rule".

NEWSLETTER CORNER

Veterans Affairs website (highlights)

Go to VA to sign up for monthly newsletter

1. **Beneficiary update reminder** – Review and update your VA life insurance beneficiary info at least annually via your Online Policy Access account to avoid claim delays.
2. **2026 Veterans Day discounts** – Updated list of nationally available offers for Veterans.
3. **VA hiring expansion** – 2,000 new employees to process rising veteran disability claims.
4. **Native American Veterans history** – Feature on Object 52 in the VA's "100 Objects" digital exhibit.
5. **International Fraud Awareness Week** – Tips on common scams targeting Veterans.
6. **SBA support for Service-Disabled Veteran-Owned Small Businesses** – Programs and training opportunities.

TRICARE EAST Newsletter Issue 3/2026
Go to Tricare

1. TRICARE open season begins Monday, November 09.
2. Know your TRICARE pharmacy options and learn where you can fill prescriptions.
3. Turning 65? What you need to know about Medicare and TRICARE for life.
4. Q&A: Understanding the Global Nurse advice line.

If you know someone who wants to **join the MOAA** and meets the eligibility requirements below, please have them fill out the attached application.

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NASSAU COUNTY FLORIDA CHAPTER
MEMBERSHIP APPLICATION
MOAA is a Non-Partisan Organization

Eligibility: Regular Members are all individuals who are or have been a commissioned or warrant officer of the Army, Navy, Air Force, Marine Corps, Coast Guard, Space Force, NOAA, US Public Health Service, or Reserve or National Guard of these uniformed services, or a Surviving Spouse of any of the aforementioned. A spouse of a regular member may join as an Auxiliary Member.

NAME: _____
Please PRINT (Last Name) (First Name) (MI) (Suffix)

MILITARY RANK: _____ **GENDER:** { } M { } F **BIRTHDATE:** _____
(Spouse / Surviving Spouse leave blank) (mm/dd/yyyy)

SERVICE: { } USA { } USN { } USAF { } USMC { } USCG { } USPHS { } NOAA { } USSF

STATUS: { } Retired { } Active { } NG/Reserves { } Former Officer { } Surviving Spouse { } Spouse

YEARS OF SERVICE (MM/YY): From_____TO_____

MAILING ADDRESS: _____ **APT:** _____

CITY: _____, **FL ZIP:** _____-_____

HOME PHONE: (_____)_____ **CELL PHONE:** (_____)_____

EMAIL: _____ **SPOUSE NAME:** _____

National MOAA Member: { } YES { } NO **MOAA National #:** _____

PLEASE CHECK CHAPTER ACTIVITIES IN WHICH YOU DESIRE TO ASSIST:

{ } Speaker Planning - { } Membership - { } Legislative Affairs - { } Phoning Members

{ } Newsletter - { } ROTC/JROTC - { } Fundraising - { } WEB Site - { } Data Processing

{ } Social Events Planning – { } Finance

Chapter Dues $25.00 Annually Payable to "Nassau MOAA"

PLEASE SEND APPLICATION AND DUES PAYMENT TO:
Nassau County Florida Chapter of MOAA
PO Box 16313
Fernandina Beach, FL 32035