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.

NOVEMBER 2026
MOAA NEWSLETTER/FERNANDINA BEACH

NEXT GENERAL MEETING WILL BE ON 10 NOV *2026* @ *1130 AT FERNANDINA BEACH GOLF CLUB (FBGC).*

CALENDAR EVENTS

10 Nov: USMC Birthday celebration 250th

10 Nov: MOAA Mtg

11 Nov: Veterans Day

26 Nov: Thanksgiving

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

The MOAA Nassau Florida Chapter will be having its monthly meeting on 10 Nov 2026 @ 1130. Our speakers will be Mike (past chapter president) and Susan Doran, and they will be briefing our chapter on their yearlong adventure completing, The Great Loop. The Great Loop is a roughly 6,000-mile circumnavigation of the eastern United States and parts of Canada, completed by cruising interconnected waterways such as the Intracoastal Waterway, Hudson River, Great Lakes, inland rivers, and the Gulf of Mexico. It typically takes about 12 months and involves around 94 locks, depending on route choices. Go to Loop.



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.

Our October general meeting had over 60 members attending. This meeting covered Veterans Healthcare Advantage Plans with Amanda and Will Stanger. They covered how their plans work with VA, Medicare and Tricare for Life to save you money. Veterans often keep VA or Tricare For Life benefits but add a Veterans Healthcare Advantage Plan for broader provider access, extra benefits, and potential Medicare Part B givebacks. Advantage Plans do not replace VA Healthcare: They complement your current insurance coverage. Each individual and couple are different when they discussed how to save money and expand medical benefits. If you want additional information on Veterans Healthcare Advantage Plans please contact Amanda and Will Stanger at astanger@veteran.healthcare 719 298-2288 or will.stanger@vetern.healthcare 925 505-8060.









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"From the Chapter President"

November 2026

Aloha Nassau County Chapter of MOAA Members –

Happy Birthday to the U.S Marine Corps, 10 Nov.

The Chapter will hold elections at the November Chapter luncheon meeting. You must be present to vote, there is no proxy voting. The election slate is immediately below my signature.

My regrets I was unable to attend the October Chapter meeting. **Thank you Jim Jarivs** for stepping up and running the meeting. I noted the meeting was well attended and the presentation from Will and Amanda Stanger of Veterans Healthcare was well received by those attending. Be sure to attend the 10 Nov Chapter Luncheon and hear about the maritime adventures of Mike and Suzanne Doran. Mike and Suzanne completed the Great Loop last year and will be sharing the experiences of their journey to the Chapter.

Many thanks to Michael Anthony and Tom Meissgeier for their participation in the 10 Oct Donation Drive…thank you gentlemen.

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

Get ready for Veterans Day with a new flag. The Florida Council of Chapters of MOAA has partnered with Allegiance Flag Supply. **Receive a 15% discount** by using the below link when purchasing a flag…see the ad below or use: https://www.showallegiance.com/FLYITFORWARD442258
Please share the link with family, friends, neighbors, and HOA's.

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.

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 Chapters' Charitable Efforts Program at: ***DONATE***

Very Respectfully,

Tony

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"NEVER STOP SERVING"

President's Report

Election Slate – Nov 2026

-- Terms Commence 1 Jan 2027 --

Position	Current	Candidate for Election
President	Tony LaVecchia	Jeff Carr
1st Vice President	Jeff Carr	Dwight Collins
2nd Vice President	Dwight Collins	????
Secretary	Lou Tonti	Lou Tonti
Treasurer	Bob Bell	Katy Person

Legislative Advocacy – Philanthropy & Community Service – Camaraderie

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 121 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: _____

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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.



The MOAA Nassau Florida Chapter will be having its annual Holiday Celebration at the FBGC on **11 December 2026**, so save the date. Cocktails at 05:30 pm, followed by dinner. This is going to be a huge event with lots of surprises. The menu and cost will be like last year's and will be posted in next month's newsletter and future emails. Come on out and support the local community.



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MOAA OFFICERS CALL

We had our last officers call for 2026 at the American Legion Post 54 in Fernandina Beach. Over 30-chapter members showed up for excellent food, casual conversation, and just a really good time. We want to thank Bill Davis, Post 54 Commander, for giving us a briefing on the American Legion history, what this post does for local veterans, and future events/activities. The American Legion is the nation's largest veterans service organization, advocating for veterans, service members, and military families while fighting to end veteran suicide. If your interested in joining this outstanding organization go to legion.







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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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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.

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FERNANDINA BEACH HAPPENINGS NOVEMBER 2026



Step back in time for **A Night at the Sock-Hopera**, Amelia Island Opera's annual Fundraiser in collaboration with Amelia Community Theatre. This one-of-a-kind event blends the sophistication of opera with the nostalgic energy of a 1950s sock hop, creating an unforgettable evening of music, theater, and vintage fun.
Performance Dates: November 6-7
Go to Theatre for tickets.

2026 Right Whale Festival
Free Admission - Come early and spend the day. 2025 Right Whale Festival Saturday, November 7, 2026, 10am-6pm
Sunday, November 8, 2026, 10am-3pm Main Beach Park
32 N. Fletcher Ave. Fernandina Beach, FL
The Right Whale Festival celebrates the annual return of endangered North Atlantic right whales to the warm coastal water off northeast Florida and Georgia, where they give birth to and nurse their young. With less than 350 remaining, this family-fun event raises awareness of the threats to right whales and how we can help in their recovery. Go to Whale for more information



Veteran's Day Parade
November 11, 2026, 11:00am - 12:00pm
Annual Veteran's Day Parade, held downtown in the historic district. The parade begins at Central Park and follows the traditional parade route.
WE NEED VOLUNTEERS TO MARCH IN THE PARADE!!

DONATE

Cross the Line Veterans 5k Run
November 7, 2026
7:00am-10:00am
Central Park Fernandina Beach
Cross the Line Foundation is a not-for-profit organization that supports Veterans from all branches of service by raising awareness of Veteran related issues and causes. Go to Events – Cross the Line for more information.



Pétanque Tournament
November 13-15, 2026
8:00am-7:00pm
Waterfront Park Downtown Fernandina
The Amelia Island Open International Pétanque Tournament is an annual event which brings players from around the world. This 3-day event features tournament play, local food vendors, merchandise vendors, amplified music/announcer, and a beer and wine tent. Go to Amelia Island Pétanque Club - Home for more information.

Addy Fest
November 14, 2026
11:00am-3:00pm
Central Park Fernandina Beach
Family fun event honoring the life of Addy Tomberlin and promoting childhood cancer awareness.
Go to Addy for more information.



DONATE

"The Golden Pickle" Pickleball Tournament
November 15, 2026
9:00am-3:00pm
Central Park Pickleball Courts
"The Golden Pickle" is a one-day pickleball tournament to help FBHS Tennis Team purchase uniforms and supplies for their 2027 season. The tournament will consist of 3 brackets; men's, women's, and mixed. All ages are welcome to attend! Go to Tennis | Fernandina Beach High for more information.



Christmas Tree Lighting
November 27, 2026
4:00pm-6:00pm
Fernandina Beach Waterfront Park
Kickoff the holiday season with a magical evening of festive fun for the whole family! Live performances by the RAO Dancers and Nassau Community Band. Roast Smores with the Pirates and check out their pirate ship' Kids' Craft Tent. creative fun for young holiday helpers. Touch-a-Truck with the local Fire Department, Boy Scouts selling hot chocolate and snacks, Santa arrives at 4:00 PM in his red vintage Ford pickup truck. stop by to say hello and snap a photo! The Tree Lighting Ceremony begins at 5.45 PM- don't miss the magic!

Pajama Dave Pajama Party
November 27, 2026
8:00am-6:00pm
2nd Street & Train Depot
Join us for the Annual Pajama Contest at 11:00am!



DONATE

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. Supreme court to hear case on division of retirement, disability pay in military divorces.
2. Military childcare staffing shortages leave families struggling.
3. How council and chapter leaders become partners in MOAA Advocacy.
4. Here are your 2027 costs for TRICARE premium based plans.
5. What does the Dec. 11 budget deadline mean for military pay?
6. Leaving the military? Get a head start on your VA disability claim.

NEWSLETTER CORNER

Veterans Affairs website (highlights)

Go to VA to sign up for monthly newsletter

1. VA in FY 2026 processes most claims ever.
2. Benefits you overlooked.
3. 300k new veterans enroll in VA Healthcare.
4. VA resources.
5. VA Home Grant Alert.
6. VA Home Telehealth.
7. Exclusive discounts for Veterans.
8. Jobs for Veterans.

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