U.S. Marines with Combat Logistics Battalion 11 and Sailors aboard USS Pearl Harbor (LSD 53) pray before Thanksgiving dinner Nov. 24, 2011, in the Pacific Ocean. (U.S. Marine Corps photo by Cpl. Tommy Huynh/Released)
Dear Friends and Supporters:

We dedicate this issue to the currently serving Marines, Sailors, and their families. Some have recently weathered a derecho, Hurricanes Isaac and Sandy, and other challenges presented by Mother Nature. Most have faced deployments and family separation, and others have overcome personal hardship, family emergencies, and loss. We applaud their tenacity, perseverance, and “can do” attitudes. We are proud to share their stories in this issue.

The generosity of currently serving Sailors and Marines is the single largest source of donations for the Navy-Marine Corps Relief Society. Many years ago, the annual fund drive administered throughout the active duty forces replaced the old-fashioned “pass the hat” practice of raising money to help individual shipmates or fellow Marines in need. Now this annual fundraising effort provides a portion of the revenue needed for the Society to meet the thousands of requests for financial and other assistance we receive each year from Sailors, Marines, their families and widows.

Fall brings us many opportunities to gather with family and friends – to cheer for our favorite football teams, attend class reunions, and enjoy traditional meals around the family table. It is also a season of giving. As you make decisions about your end-of-year charitable gifts, we hope you will consider including the Society.

The Society is a demand-driven organization and the need for our programs and services remains constant. We are able to provide this high level of financial assistance thanks to thoughtful, patriotic, and benevolent individuals like you.

On behalf of all those we serve, your financial support is sincerely appreciated throughout the year.

Best wishes for a safe and happy holiday season.

Sincerely,

Admiral Steve Abbot, U.S. Navy (Ret)
President and Chief Executive Officer

To ensure that the Society can meet the consistent demand for our programs and services, we must rely on people like you - men and women who greatly value the time they served in the United States Navy or Marine Corps. People like you who understand the importance of service to our great country and who realize the incomparable sacrifice military men and women make every day. People like you know that those who serve sometimes fall on hard times and may need a helping hand.

The Society was there for a junior Marine and his family experiencing severe hardship. For nearly a year, he and his wife had driven 100 miles each day to the hospital to be with their infant who was born prematurely. A few months after the birth, the wife’s emergency surgery pushed their finances to the breaking point and they sought assistance – a fast loan from a lender charging 584% (not a typo)! “I had no idea” the Lance Corporal told our NMCRS Caseworker. The Society helped this Marine get out of the grasp of the predatory lender, connected them with other base resources, and helped them file for reimbursement for their travel expenses to and from the hospital.

In just the first six months of 2012, the Society provided $19.2 million in interest-free loans and grants to 32,254 retired and active-duty Marines, Sailors, and their families at critical moments in their lives. (See the chart on p. 3 for details.)

Share the news of the good work of the Navy-Marine Corps Relief Society by giving your newsletter to a friend when you are finished. We are happy to send you additional copies, or to add the names of your friends to our mailing list. Everyone is welcome to learn about how we help Sailors, Marines and their families. If you prefer to receive an electronic copy, please email your request to legacy@nmcrs.org.
2012 FINANCIAL ASSISTANCE (JAN-JUNE):
$19.2 Million in Interest-free Loans and Grants

- Basic Living Expenses
- Transportation (insurance, car payment, rental)
- Car Repairs
- Transportation Due to Family Member Illness
- Family Emergency
- Other
- Household Set Up
- Funeral Expenses
- Medical/Dental (outside military medical facilities)

The Society provided a helping hand to a Marine assigned overseas when notified that his mother was in ICU and the next five days would be critical. The NMCRS Volunteer quickly made flight reservations to help get this young Marine home on emergency leave. “I don’t know what I would have done without your help. Thank You.”

Military medicine does not make house calls, but our 46 licensed nurses have already traveled more than 100,000 miles this year to visit the homes of newborns, shut-in retirees, and those who have returned home with combat injuries.

A Navy spouse, recently unemployed, postponed making routine dental appointments hoping that she would find work and could afford the dental co-pays. When the pain became unbearable, this Navy family turned to the Society for relief to pay for a root canal.

This fall when Hurricane Isaac threatened the Gulf Coast, Society staff and volunteers quickly mobilized to help Navy and Marine Corps families. Military families are resilient and strong. However, “rainy day savings” don’t always cover the unexpected expenses of preparing for a big storm or the repairs needed afterwards. Before the storm arrived, some military families were provided assistance to pay for gas, lodging, and food as they evacuated. Some families needed money for materials to board up windows in their homes and buy water and batteries to ride out the storm. Although the impact of Hurricane Isaac was less than expected, the Society provided more than $148,000 in financial assistance to help military families ride out the storm and get back on their feet.

A Sailor, married with four children, received a $600 debit card to purchase wood to board up windows and make other preparations. As a result of the storm, their home was without power for four days. Concerned for their young, asthmatic son’s health, the Sailor purchased a generator which meant he was unable to pay some monthly bills and needed additional financial assistance from the Society after the storm passed.

A junior Sailor, married with two children and another on the way, received a $600 debit card prior to the storm’s landfall. While riding out the storm in on-base housing, the home lost power, water came through the roof, and a portion of the ceiling collapsed. The family got into their car and

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Long before she enlisted in the US Navy, 13-year-old Chiquanda Williams regularly accompanied her grandmother on visits to nursing homes to offer companionship and encouraging words to residents. On one such visit Williams met a blind woman who was crocheting. “The details of the stitches and the beautiful colors caught my attention. I decided if she could do it, then so could I,” Williams said. “I asked her to show me how.” Now HM3 Williams, stationed at Naval Branch Health Clinic, Commander Fleet Activities, Sasebo, Japan, puts her crocheting skills to use making beautiful baby blankets for Navy and Marine families expecting little ones.

Petty Officer Williams, who works in Occupational Health as a Preventative Medicine Technician, finds crocheting to be relaxing. “Whenever I’m stressed I pick up a needle and yarn and let the rhythm take me away.” Williams was excited to learn that she could use her talent to benefit other Sailors and Marines. When she saw another NMCRS Volunteer making a blanket, she asked how she could sign up to help. She began crocheting for the Society in November 2011 and has made 34 blankets for Navy and Marine babies. Williams says she’s never had to use the Society’s programs, “but I hear good things about what the Society does. Knowing the little deed I can do helps others is what makes me continue.”

In February, NMCRS Sasebo Director Kathryn Dennis asked Williams to lead a crochet class so others could learn how to make baby blankets. “It is much harder to show someone than to do it yourself,” she explained. “I’ve been told that I move too fast.” Williams is expanding her own skills as well, recently learning to knit from another NMCRS Volunteer. She plans to continue crafting baby blankets for the Society from Japan or wherever she is stationed—and Navy and Marine parents and their babies are thankful!

The Society sent Gilliam Connon, Director, NMCRS Bethesda to New Orleans to help with the recovery effort after Hurricane Isaac. In just 6 hours, she and these two Active Duty Volunteers from MARFORES, New Orleans provided emergency relief debit cards to 70 military members and their families. These families needed money to replace spoiled food, repair damaged homes, and purchase basic supplies to get their lives back in order.

“These two Marines just showed up asking “what can we do to help, Ma’am?”’’ recalls Connon. “No matter what I asked them to do, they responded with “Yes, Ma’am!” They were phenomenal!”
DONOR STORIES

Navy-Marine Corps Couple Celebrates Wedding by Supporting NMCRS

When LCDR Benjamin Miller and former USMC Aviation Ordnanceman Jeannie Clark were preparing for their wedding, they decided they just didn't need monogrammed towels or another place setting. Instead, the couple invited friends and family to celebrate their union by contributing to the Navy-Marine Corps Relief Society.

Throughout his Naval career, Ben has often referred Sailors to the Society for help, particularly when their families were struggling to meet emergency needs or to manage their finances. “Helping Sailors and Marines through tough times so that their quality of life is preserved—and they are able to focus on their mission—is important to both of us,” said LCDR Miller. “We couldn’t think of a better way to celebrate our marriage.”

Donor Profile: Catherine Dahlstrom

Catherine Dahlstrom’s life has been deeply entwined with the Navy for generations. Not only has her family served in the Navy, but the Navy was her family. She was married to a naval aviator and both her brothers were Navy SEALs, one of whom was killed by mortar fire in Vietnam. Recently she made a generous donation to the Navy-Marine Corps Relief Society in memory of her nephew who loved the service, but didn’t get a chance to serve.

“I can’t think of a better use of my money than to give it to the Navy-Marine Corps Relief Society,” Dahlstrom said. While no one in her family needed any of the Society’s programs, Dahlstrom always knew the Society “was there for those who needed the help.”

Dahlstrom made her gift in the form of a Charitable Gift Annuity, which provides her with income for the rest of her life while ensuring that the Society receives generous funding to help future Sailors and Marines in their time of need.

A widow, Dahlstrom said, “my husband would have approved, but he wouldn’t have to say anything to convince me. I truly cannot think of a better place to invest my money.”

DONOR FEEDBACK

“I will always appreciate what you and all the good people at Navy-Marine Corps Relief Society do for our Marines and Sailors. May God bless you all. Semper Fidelis”
Anthony L. Jackson
MajGen USMC (Ret)

“Thank you for the opportunity to give and help Sailors and Marines.”
J. and S. O., Gonzales, LA

“We owe a lot to the Society. Because of you, our oldest son was able to go to college, become a teacher, and retire. We are grateful for that. Thanks so much.”
Mrs. J. S., Versailles, MO

Trying to decide what to give family members, friends or co-workers this holiday season?

We can make it easier – make a donation in their honor in lieu of a gift. When you give to NMCRS, you directly benefit our servicemembers in their time of need while honoring a friend or relative.

If you provide us with the name and address of the person you are honoring with your gift, we will be happy to send them a letter notifying them of your gift, along with our special thanks.

Learn how to leave a legacy gift in your will or estate plan at www.myplanwithnmcrs.org
A Legacy of Leadership

As the Navy’s senior enlisted leader and advisor to the Chief of Naval Operations and the Chief of Naval Personnel, MCPON (AW/NAC) Mike D. Stevens provides valuable insight and advice on matters of importance to the enlisted men and women who serve our great Navy.


MCPON Stevens and his wife Theresa are currently serving on the board of directors of the Navy-Marine Corps Relief Society. Welcome aboard!

In the Shadow of Greatness

The Sailors and Marines who have sacrificed since September 11, 2001 are the focus of a new book, In the Shadow of Greatness, written and edited by members and family of the US Naval Academy Class of 2002.

The book tells the often-missed or misunderstood experiences of men and women fighting in Afghanistan, Iraq, and other outposts.

Lead editor LCDR Joshua Welle, USNA ’02, who conceived the idea for the book, describes In the Shadow of Greatness as “The first book of its kind to capture veteran leadership in the post-9/11 era. It includes 33 short stories of leadership, courage, and sacrifice, written in a way to inspire young people to do more for their nation and all Americans to take pride in the servicemen and women who have served their country during the last 10 years of war.”

Proceeds from the book’s sales will all go directly to veteran-serving organizations, including the Navy-Marine Corps Relief Society.

Read more online: http://shadowofgreatness.com/nmcrs

Kudos to The Columbia Group

On a record-breaking 104-degree day in July, 192 golfers and four wounded warrior guests braved steamy weather to play golf in honor of Sailors and Marines. The Columbia Group’s annual Charity Golf Tournament for Military Family Relief raised more than $50,000 for NMCRS and the Semper Fi Fund.

The Columbia Group created the Charity Golf Tournament for Military Family Relief in 2008 to provide a networking opportunity for government contractors in the metro D.C. area, while providing support for military families.

“This tournament is a prime example of how The Columbia Group and 27 other federal contractors can come together to honor our nation’s commitment to the men and women who serve in the US military,” said Columbia Group President Rod Buck.

Read more online: www.legacy.planwithnmcrs.org
evacuated to Pensacola, FL. After the storm passed, they returned to their damaged home, which was temporarily uninhabitable. The family received additional assistance to pay for temporary lodging and food. To make matters worse, the gas pumped into the family car when they returned to New Orleans had water in it, causing damage. This Sailor and his family also attended a Budget for Baby workshop, got help preparing a monthly budget to support their growing family, and received additional assistance for car repairs.

Understanding that financial management education is just as important as interest-free loans and grants, we provide individual budget counseling, workshops on financial management, and special seminars for expectant parents. Already this year, more than 3,700 young Navy and Marine Corps mothers and fathers have attended a Budget for Baby workshop and we have issued 3,000 junior sea bags that include a budgeting workbook, coupons for baby necessities, baby clothes, and a blanket handmade by one of our dedicated volunteers. (See “Volunteers in Action” spotlight on p. 4)

Underlying all of our programs is the philosophy that Sailors and Marines should be as responsible and self-sufficient in their home lives as they are on duty, and that their families should have the opportunity to learn these same skills. When we combine interest-free short-term loans with financial management education, we enable Marines and Sailors to get back on their feet sooner. And, when they repay their loans, that means another shipmate or Marine can receive assistance.

Just as it takes All Hands to carry out a successful military operation, providing critical programs to keep our Sailors, Marines, and their families going strong and mission ready requires contributions from all quarters. Your gifts make it possible.

This organization has earned the Guidestar Exchange Seal, demonstrating its commitment to transparency.

WAYS TO GIVE

Here are some ideas to consider when deciding how to make your year-end charitable contributions:

**Check or credit card**
Mail your gift, go to http://donations.nmcrs.org/donate, or call 800-654-8364 to use your credit or debit card.

**Matching Gifts**
Increase the impact of your gift by requesting a matching gift from your employer’s Human Resources Office. Spouse and retiree gifts may also be eligible.

**Securities**
Appreciated stock can be a wonderful asset to make a gift, as you will get credit for the full market value of the stock and may avoid paying capital gains tax. Please contact the Society before transferring stock.

**Charitable Gift Annuity**
Support the work of the Society with a gift and receive annual payments for life.

**Retirement or Insurance Plans**
Include the Society as a primary or secondary beneficiary of a retirement or insurance plan and leave a gift when you no longer need the funds.

**Gifts in Your will or Trust**
Consider including the Society in your will, trust or other estate planning documents and touch the lives of future Sailors, Marines and their families.

**Loyalty Program Points**
Many “frequent buyer” programs allow you to donate your accumulated points to charity before they expire. Every program has different rules; contact your program administrator to determine if your points are eligible for donation or conversion to cash.

For information about bequests, charitable gift annuities or other estate gifts, please call Kate Hillas at (800) 654-8364, or email her at legacy@nmcrs.org.
Have you considered a legacy gift in your will?

To ensure that Sailors and Marines are given compassionate support in their time of need, please consider the following language:

I give and bequeath to the Navy-Marine Corps Relief Society, a non-profit, charitable organization (EIN 53-0204618) which is incorporated in Washington, DC, and whose headquarters is located at 875 N. Randolph Street, Suite 225, Arlington, VA, 22203-1767, (choose one) the remainder of my estate after all other distributions have been made, OR ___% of my estate, OR $___ (specific dollar amount). This gift is to be used by the Navy-Marine Corps Relief Society for such purposes and in such a manner as deemed appropriate.

NAVY-MARINE CORPS RELIEF SOCIETY
875 N. Randolph Street, Suite 225
Arlington, VA 22203-1767
www.nmcrs.org

IT TAKES ALL HANDS

The Navy-Marine Corps Relief Society does not provide legal or tax advisory services. Work with your attorney and financial advisors to plan charitable arrangements that work best for you and your estate. The information contained herein is intended solely for general informational purposes.