

1



*Did you know that . . . .*

**Volunteering at your local Navy-Marine Corps Relief Office can be a rewarding experience?** While helping clients solve their emergency needs, you can enhance your job skills and knowledge of oral and written communications, retail sales, customer service, public speaking, computer software programs, training, personnel management, and family budgeting. Opportunities for personal growth help you increase your self-confidence while you help clients achieve financial self-sufficiency.

Contact your local NMCRS Office today!

***NMCRS: Seeking New Volunteers!***

[www.nmcrs.org](http://www.nmcrs.org)

2



*Did you know that . . . .*

**You are entitled to a free copy of your credit report?** Credit reports contain information about your payment history on loans, charge accounts, and credit cards. Request a copy of your credit report by contacting the three major credit reporting companies Equifax, Experian and TransUnion, or by going to [www.annualcreditreport.com](http://www.annualcreditreport.com) . This is the **ONLY** authorized online source for you to get a free credit report under federal law. You can get a free report from each of the three national credit reporting companies every 12 months. Some other sites claim to offer "free" credit reports, but may charge you for another product if you accept a "free" report. If you feel the information in your credit history is inaccurate, the responsibility to correct any errors rests with you!

***NMCRS: Your First Resource!***

[www.nmcrs.org](http://www.nmcrs.org)

3



*Did you know that . . . .*

**Volunteering at your local Navy-Marine Corps Relief Office may add years to your life?** A 10-year study at the University of Michigan found that people who did no volunteer work died at an earlier age than those who volunteered at least once a week. Volunteering has added benefits: a sense of accomplishment, a dose of self-respect, and a boost of self-confidence. It can also serve as a reminder that, relatively speaking, **your** troubles might not be as severe as they seem.

NMCRS Volunteers are men and women, civilian and military -- active duty and retired, officer and enlisted, and their family members. Maybe even you!

***NMCRS: Seeking New Volunteers!***

[www.nmcrs.org](http://www.nmcrs.org)

4



*Did you know that . . . .*

**Remembering Navy-Marine Corps Relief Society in your will (or living trust) is one of the easiest and best ways to ensure that the Society's crucial work will continue for generations to come?**

Including the Society as a beneficiary of your will can be as simple as adding an amendment (or codicil) to your existing document. NMCRS can provide sample bequest wording and a codicil form.

Please contact the Society for further information! Let them know how they can be of assistance.

***NMCRS: Your First Resource!***

[www.nmcrs.org](http://www.nmcrs.org)

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*Did you know that . . .*

**Visiting Nurses working for the Navy-Marine Corps Relief Society will make home, hospital, or clinic visits?** They provide health education and instruction while acting as a liaison with other resources. During 2009, the Society's Visiting Nurses made nearly 42,921 patient contacts, offering emotional support in times of stress; assisting patients' understanding of medication, diet, and follow-up care; and providing continuity between patient, doctor and community resources. Ask about feeding newborns, postpartum care and parenting skills.

For more information, contact your nearest Navy-Marine Corps Relief Office.

***NMCRS: Service with a Smile!***

[www.nmcrs.org](http://www.nmcrs.org)

6



*Did you know that . . .*

**The Budget for Baby program is an informative class and at its conclusion parents are presented with a Volunteer-assembled layette?** The layette includes terry sleepers, handmade blankets, sheets, towels, and more. In 2009 there were 6,500 families that participated in the Budget for Baby program.

Let the Society help you welcome the newest member of your family. Get a spending plan review which helps you understand the sometimes hidden costs associated with a growing family and receive a layette for your new baby.

***NMCRS: Your First Resource!***

[www.nmcrs.org](http://www.nmcrs.org)

7



*Did you know that . . .*

**“The Mission of the Navy-Marine Corps Relief Society is to provide, in partnership with the Navy and Marine Corps, financial, educational, and other assistance to members of the Naval Service of the United States, eligible family members, and survivors when in need; and to receive and manage funds to administer these programs”?**

Located at approximately 250 offices ashore and afloat throughout the world, the Society's work is accomplished mainly by its 3,600 dedicated, trained and caring Volunteers who are supported by a small cadre of employees.

***NMCRS: Your First Resource!***

[www.nmcrs.org](http://www.nmcrs.org)

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*Did you know that . . .*

**The Navy-Marine Corps Relief Society has a Vision?** “We are a private, non-profit, Volunteer, service organization. As a **Center of Excellence**, we are committed to ensure that all available resources are used to assist personnel of the Naval Service – active, retired, and their eligible family members – to achieve financial self-sufficiency and find solutions to emergency needs.”

Located at approximately 250 offices ashore and afloat throughout the world, the Society's work is accomplished mainly by its 3,600 dedicated, trained and caring Volunteers who are supported by a small cadre of employees.

***NMCRS: A Helping Hand!***

[www.nmcrs.org](http://www.nmcrs.org)

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*Did you know that . . . .*

**The Navy-Marine Corps Relief Society is a resource for all active duty and retired Sailors, Marines, and their families – whether you’re single, married, or divorced?** A substantial amount of our financial assistance goes to service members with families because they often face more budgetary problems. However, the Society renders financial assistance to everyone – regardless of marital status.

Check out the programs and services available through your local Navy-Marine Corps Relief Society Office. We may be able to help you!

***NMCRS: A Readiness Multiplier!***  
[www.nmcrs.org](http://www.nmcrs.org)

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*Did you know that . . . .*

**Doctor and dental bills can break your budget?** No kidding! However, The Navy-Marine Corps Relief Society may help pay those bills for necessary medical treatment at civilian clinics, doctors’ offices, and hospitals. If you are on active duty and eligible, you must be enrolled in the Family Member Dental Plan before the Society can assist with the cost of dental work. The Society can also help your family defray the cost of essential medical care beyond the scope of military hospitals, or outside TRICARE and/or MEDICARE coverage.

Inquire at your local Navy-Marine Corps Relief Society Office today.

***NMCRS: Your First Resource!***  
[www.nmcrs.org](http://www.nmcrs.org)

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*Did you know that . . . .*

**The Women, Infants, and Children (WIC) program will provide temporary relief to families who are nutritionally deprived?** Federally funded, this program provides nutrition education to help improve eating habits and supplemental food vouchers to buy specific foods important to good health. Women must be pregnant, breastfeeding, or have children under five years of age. Participants must meet health and income guidelines.

Contact your local WIC office if you think you qualify for assistance under this program.

***Offering Healthy Alternatives!***  
[www.nmcrs.org](http://www.nmcrs.org)

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*Did you know that . . . .*

**Funeral costs could be as little as \$1,500 or could easily escalate to \$8,000 or more?** It is strictly up to you.

The Navy-Marine Corps Relief Society can assist you in identifying the hidden and not so hidden costs associated with a funeral. We’ll assist you in preparing a spending plan and give you some pointers to help keep your costs reasonable.

Visit your local Navy-Marine Corps Relief Society Office **before** you’ve obligated funds for a funeral beyond your means. Remember that your love for a departed relative is **not** measured by how much you spend on the funeral.

***NMCRS: A Helping Hand!***  
[www.nmcrs.org](http://www.nmcrs.org)

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*Did you know that . . . .*

**Vehicle repair loans may be available to you through the Navy-Marine Corps Relief Society?** Based on need, we offer interest-free loans for essential repairs necessary for the safe operation of a vehicle when you do not have sufficient resources to repair the vehicle yourself. You'll need a:

- **Driver's License**
- **Registration**
- **Insurance**
- **Viable Spending Plan for Repayment**
- **Estimated Cost of Repairs (two sources)**
- **Repayability**

When you need help, visit your local Navy-Marine Corps Relief Society Office.

***NMCRS: A Helping Hand!***

[www.nmcrs.org](http://www.nmcrs.org)

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*Did you know that . . . .*

**A Power of Attorney (POA) is acceptable to the Navy-Marine Corps Relief Society as authority to provide financial assistance to a service member's family during deployment?** The Society accepts valid General or Special POAs which authorize an individual to borrow money. As a fully accepted legal document, a POA also means that the Society will not allow the service member to disavow assistance rendered to family members. A POA is an acceptable substitute for a signed and witnessed Pre-authorization form.

Plan for the unexpected! Visit your local Navy-Marine Corps Relief Society Office for more details.

***NMCRS: A Helping Hand!***

[www.nmcrs.org](http://www.nmcrs.org)

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*Did you know that . . . .*

**A Spending Plan Review could be the key to your financial peace of mind?**

Are you living from payday to payday, having trouble meeting monthly bills, being harassed by creditors, or hoping your paycheck reaches the bank **before** those checks you just wrote do? Visit the nearest Navy-Marine Corps Relief Society Office where caseworkers can review your financial situation and suggest corrective actions.

Are you about to get married, expecting a new baby or about to make a major purchase? The Society can also provide invaluable spending plan assistance before you make these major decisions.

***NMCRS: A Helping Hand!***

[www.nmcrs.org](http://www.nmcrs.org)

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*Did you know that . . . .*

**Registered Nurses are available at no cost to the service member or family members to make home, clinic or hospital visits to Navy and Marine Corps personnel and/or their family members?** They provide health education and resource information and promote continuity between patient, doctors and military or community resources. They can address questions about newborn care; post-surgical follow-up care; ongoing medical conditions such as diabetes, high blood pressure, respiratory conditions; child development, parenting issues or normal childhood illnesses; medications and nutrition and more.

***NMCRS: A Helping Hand!***

[www.nmcrs.org](http://www.nmcrs.org)



*Did you know that . . . .*

**Spending Plan assistance is available at your local Navy-Marine Corps Relief Society Office?** Are you more comfortable with your computer software or operating a fire control system than you are balancing your checkbook? Can you afford the free advice of a Society caseworker? Can you afford **not** having it?

Call your local NMCRS Office today to schedule a **free** Spending Plan review session for you and your spouse. **Not** having this valuable information could be a costly mistake. Don't delay!

***NMCRS: Your First Resource!***

[www.nmcrs.org](http://www.nmcrs.org)



*Did you know that . . . .*

**Living beyond your means is a prescription for disaster?** Does more than 25% of your take-home pay go to paying bills? Are you making only minimum payments on bills due? Are you taking out new loans to pay off old ones? Are you missing payments? Are you stalling one creditor to pay another? Are you having frequent family arguments over money? The Navy-Marine Corps Relief Society can help you improve your financial picture.

NMCRS Volunteers and employees work hard to help Sailors, Marines, and their families pull themselves out of deficit budgets and into spending plans. Call today to schedule an appointment.

***NMCRS: Service with a Smile!***

[www.nmcrs.org](http://www.nmcrs.org)



*Did you know that . . . .*

**NMCRS Thrift Shops help stretch your budget when you need to buy household items at a fraction of the original cost?** You can find bargains on pots and pans, books, furniture, uniform items, and lots more. These shops are well stocked with children's clothing – sweaters, winter jackets, shoes, etc. Thrift Shops are especially good for saving you money on expensive items you may not use often – such as sports and camping equipment, tap shoes, or musical instruments.

Before spending your hard-earned paycheck on new white elephants, check out the savings available at Thrift Shops in your neighborhood.

***NMCRS: A Helping Hand!***

[www.nmcrs.org](http://www.nmcrs.org)



*Did you know that . . . .*

**White Elephants to you could be treasures to someone else?** Have you outgrown those roller blades and clothes in your closet? Will you ever try to break your neck again on that gift unicycle? Does the thought of organizing and preparing for a garage sale turn your stomach?

Navy-Marine Corps Relief Society Thrift Shops are your answer. Thrift Shops are great places to take items that you no longer use but are still in good condition. Why not recycle your discards and make them available to your shipmates and fellow Marines? It's a good way to clean house and, who knows, you might even treasure someone else's white elephant!

***Offering Money-Saving Alternatives!***

[www.nmcrs.org](http://www.nmcrs.org)



*Did you know that . . .*

**The Navy Marine Corps Relief Society staff handled 91,418 cases, resulting in assistance of \$47.4 million to Sailors, Marines, and their families who had financial needs in 2009?**

The single, most prevalent category of need was Basic Living expenses. Our clients also sought assistance to pay for emergency transportation, medical and dental bills, funerals, and setting up households, including security and utility deposits, furniture, car repairs, and more. Based on need, assistance is provided as an interest-free loan or grant.

If you have a temporary emergency need, NMCRS may be able to help. Call your local office today.

***NMCRS: A Helping Hand!***

[www.nmcrs.org](http://www.nmcrs.org)



*Did you know that . . .*

**In 2009, the Navy-Marine Corps Relief Society received its third consecutive 4-star rating from Charity Navigator? Only 16% of the charities they rate have received at least two consecutive 4-star evaluations, indicating that the Society out performs most charities in America in its efforts to operate in the most fiscally responsible way possible.**

Charity Navigator rates more than 5,300 of America's largest charities and strives to help givers choose where to give and to celebrate the work of charities. Visit [www.charitynavigator.org](http://www.charitynavigator.org) to find out more.

***NMCRS: Your First Resource!***

[www.nmcrs.org](http://www.nmcrs.org)



*Did you know that . . .*

**Money gobblers eat away at your cash flow week after week? Want a shock? Record what you spend on miscellaneous items for a week, then multiply by 52. A partial listing might include magazines, paperback novels, soft drinks, beer and alcohol, fast food restaurants, video games, movies and DVD rentals, lottery tickets, CDs and music downloads, exercise classes, cell phones and texting, cigarettes, arts and crafts, toys, and pet supplies.**

If you'd like additional information on how to develop a spending plan, contact your local NMCRS Office. You'll be glad you did!

***NMCRS: Service with a Smile!***

[www.nmcrs.org](http://www.nmcrs.org)



*Did you know that . . .*

**Money for college could be as close as your local Navy-Marine Corps Relief Society Office? The Society is helping eligible students pursue their academic goals by providing \$.7 million to fund education scholarships and loans to 440 Sailors, Marines, and their families in 2009.**

The Society has several financial assistance programs designed to help you and your eligible family members pursue higher education. Don't rule out college before contacting us!

***NMCRS Education Programs:  
A Helping Hand!***

[www.nmcrs.org/education](http://www.nmcrs.org/education)



*Did you know that . . . .*

**Society Volunteers can learn all about military income through the Society's Volunteer caseworker training program?** Not only will you learn about a Leave and Earnings Statement, military pay, allowances, and deductions, but you also learn how to help others find lasting solutions to their financial problems. Many Volunteers gain skills that make them more marketable for future employment. Make **your** volunteer experience count. The training is free, and you can get reimbursed for family member care and commuting expenses.

Check out the opportunities at your local NMCRS Office today!

***NMCRS: Seeking New Volunteers!***

[www.nmcrs.org](http://www.nmcrs.org)



*Did you know that . . . .*

**Title Loan Companies charge an average annual percentage rate of 273%?** Regulated by the same laws that govern pawn shops, these companies operate in 14 states, often near military bases, targeting low-income consumers. Title loan companies require the customer's vehicle title be held as collateral until the loan is paid in full. Many require a set of keys to your car to facilitate vehicle repossession, in case you miss a single loan payment. By making only the minimum loan payment, none of the money you pay is applied to the principal, and the loan is rarely repaid.

**Before** falling victim to this consumer rip-off, visit your local NMCRS Office for financial assistance.

***Offering Better Alternatives!***

[www.nmcrs.org](http://www.nmcrs.org)



*Did you know that . . . .*

**The Navy Department's Active Duty Fund Drive, conducted in March of each year, remains distinct from the Combined Federal Campaign for an important reason?** The Combined Federal Campaign charges all organizations under its campaign umbrella an administrative fee of more than 10% of their total collection. Other reasons:

- The two-fold purpose of not only collecting funds for relief purposes, but also educating Sailors and Marines on the Society services and programs available for their benefit.
- The strong selling point that the Naval Services take care of their own.

***Support the Active Duty Fund Drive!***

[www.nmcrs.org](http://www.nmcrs.org)



*Did you know that . . . .*

**The Active Duty Fund Drive to support the Navy-Marine Corps Relief Society is conducted in March?** If a Shipmate was having bad luck, you'd treat him to a cup of coffee or cappuccino for \$1.25, wouldn't you? Would you do it once a week? An allotment of \$1.25 a week adds up to \$5.00 a month or \$60 a year. If every active duty Sailor and Marine made that commitment, it would generate \$31 million in funds to help Sailors and Marines and their families with emergency needs.

The 2009 Active Duty Fund Drive generated donations totaling \$10.1 million. Retired Sailors and Marines contributed an additional \$2.5 million to help Shipmates!

***Support the Active Duty Fund Drive!***

[www.nmcrs.org](http://www.nmcrs.org)



*Did you know that . . . .*

**The Navy-Marine Corps Relief Society's VADM E. P. Travers Loan Program provides, on the basis of financial need, up to \$3,000 in interest-free loans to eligible children of active duty and retired personnel, and spouses of active duty members?**

The loan program is available to full-time undergraduate students. Applications are available on the Society's web site starting in mid-October. Applications must be received no later than March 1<sup>st</sup>.

***NMCRS: A Helping Hand!***  
[www.nmcrcs.org/education](http://www.nmcrcs.org/education)



*Did you know that . . . .*

**The Admiral Mike Boorda Loan Program offers an interest free loan of up to \$3,000 to eligible active duty service members accepted for one of the following programs?**

- Marine Enlisted Commissioning Education Program
- Medical Enlisted Commissioning Program
- Meritorious Commissioning Program

Applications are available on the Society's web site starting in mid-November, and must be received no later than May 1<sup>st</sup>. Applications must be reviewed and endorsed by the student's commanding officer.

***Helping Today & Tomorrow!***  
[www.nmcrcs.org/education](http://www.nmcrcs.org/education)



*Did you know that . . . .*

**The Navy-Marine Corps Relief Society provides need-based education grant assistance to children and unremarried spouses of service members who died on active duty or while in a retired status?**

Enrollment opens in mid-November and applications are available on the Society's web site.

Applications for the Children of Deceased Service Members Scholarship Program must be received no later than March 1<sup>st</sup>.

***NMCRS Education Programs:  
A Helping Hand!***  
[www.nmcrcs.org/education](http://www.nmcrcs.org/education)



*Did you know that . . . .*

**A Navy-Marine Corps Relief Society Charitable Gift Annuity (CGA) offers the best of all worlds: an incomparable way to help Sailors, Marines, and their families, plus tax benefits and a guaranteed income stream for life!**

A CGA is a contract between the donor and the NMCRS. In return for a one-time charitable gift of at least \$10,000, the donor receives an immediate tax deduction, as well as the promise of fixed annuity payments for life. Upon death, the remaining principal becomes available to the Society to use for programs benefitting Sailors, Marines, and their families.

CGAs are guaranteed by the assets of the Society and facilitate the Society's ability to plan ahead to meet the needs of our dedicated service members. But best of all, is the satisfaction of helping the Society's work on behalf of Sailors, Marines and their families.

***Helping Today & Tomorrow!***  
[www.nmcrcs.org/legacy](http://www.nmcrcs.org/legacy)



*Did you know that . . . .*

**The Society celebrated its 106th anniversary in 2010?** The Navy Relief Society traces its roots to the 1903 football game between the U.S. Naval Academy Midshipmen and the Cadets from West Point. Although the score was one-sided (the Mids lost 40-5), the Navy and Marine Corps were also winners because President Theodore Roosevelt gave the Navy one-third of the gate receipts (\$9,000), providing initial funding for our organization.

Since its founding in 1904, Society volunteers and employees have provided more than \$1.1 billion in interest-free loans and grants to more than 4 million active duty and retired Sailors, Marines, and their families.

***Ready To Serve For 100 More Years!***

[www.nmcrs.org](http://www.nmcrs.org)



*Did you know that . . . .*

**Continually fueled by the commitment and professionalism of more than 3,600 Volunteers, this premier military aid society helps with a broad spectrum of needs?** These include emergency transportation, first-time insurance premiums, food, shelter and utilities, college scholarships and loans, medical bills, automobile repairs, and more.

The Volunteers and employees of the Navy-Marine Corps Relief Society are moving forward in our second century of service.

For additional information on our programs and services, to learn about volunteer opportunities, or to make a contribution to this organization, we encourage you to visit our Web site [www.nmcrs.org](http://www.nmcrs.org).

***106 Years Of Volunteer Service!***

[www.nmcrs.org](http://www.nmcrs.org)



*Did you know that . . . .*

**The Navy-Marine Corps Relief Society Staff is trained and ready to help in any kind of disaster?** The Society has a debit card program to help provide immediate funds for transportation, food and lodging in the event of an evacuation. When the service families are able to return to their homes the Society will be there if needed to provide financial assistance with the cost of clean up and the purchase of necessities.

The Navy-Marine Corps Relief Society will continue to step up to the plate no matter when, where or what kind of disaster strikes.

***NMCRS—Always There For You!***

[www.nmcrs.org](http://www.nmcrs.org)



*Did you know that . . . .*

**The Society offers bridge loans through its local offices to support the college education goals of Sailors and Marines?**

These bridge loans cover all or a portion of the service member's share of the cost under the Navy Department's Tuition Assistance Program (TAP). Bridge loans are also offered locally to allow enrollment under the GI Bill if education benefits from the Department of Veterans Affairs are not received in time to permit enrollment.

To apply for support under this locally administered program, contact the nearest Navy-Marine Corps Relief Society Office. Visit our web site for a worldwide listing of office locations.

***NMCRS: A Helping Hand!***

[www.nmcrs.org](http://www.nmcrs.org)



*Did you know that . . . .*

**In 2009 the Navy-Marine Corps Relief Society had a 17% increase in clients it saw?** The Society staff handled 91,418 cases in 2009 and disbursed \$47.4 million in interest-free loans and grants to Sailors, Marines and their families.

The largest single reason for this increase is our highly popular Quick Assist Loan (QAL) program. In 2009 the Society gave out 41,558 QALs to active duty Sailors and Marines totaling \$12.2 million. This represents 25% of the Society's financial casework for the year.

Stop by your local office or check out our web site to find out about the Society's programs and services.

***Ready To Serve For 100 More Years!***

[www.nmcrs.org](http://www.nmcrs.org)



*Did you know that . . . .*

**The Society has expanded its Visiting Nurse Program in order to provide greater services to Combat Casualties?** These registered nurses work with entire families to identify and listen to needs and concerns, explain available resources, provide resource information both within and outside the government and provide long-term follow up as appropriate and desired. Financial assistance may also be available as an interest-free loan or grant, depending on need to help family members travel to the bedside of a wounded service member; cover living expenses while the family stays at the bedside of a wounded service member; reconfigure homes; purchase converted vans or vehicles; expand education programs and more.

***106 Years Of Volunteer Service!***

[www.nmcrs.org](http://www.nmcrs.org)



*Did you know that . . . .*

**NMCRS helps with a broad spectrum of needs?** These include emergency transportation, first-time insurance premiums, food, shelter and utilities, college scholarships and loans, medical bills, automobile repairs, and more. Not all of the Society's business involves the disbursement of loans and grants.

In addition, natural disasters such as hurricanes, tornados, fires, and tragedies like the terrorist attacks on the USS Cole and the Pentagon, bring the value of the Navy-Marine Corps Relief Society into sharper focus. In such cases, NMCRS can provide special additional assistance, thanks to the overwhelming benevolence of individuals, organizations, and corporations around the world.

***NMCRS—Always There For You!***

[www.nmcrs.org](http://www.nmcrs.org)



*Did you know that . . . .*

**The Navy-Marine Corps Relief Society is proud to partner with the Military Saves Campaign?** The Society is part of a network that shares a commitment to helping and supporting military members and their loved ones build personal savings that will provide for their immediate and long term financial needs. Military Saves Week is always the last week in February, but the campaign is a year round effort. Each quarter will emphasize a savings theme.

- JAN – MAR      Save & Invest
- APR – JUN      Military Youth Saves
- JUL – SEP      Debt Reduction
- OCT – DEC      Retirement

Stop by and let us help get the most out of the Military Saves Campaign.

***NMCRS: Your First Resource!***

[www.nmcrs.org](http://www.nmcrs.org)



*Did you know that . . . .*

**The average cost to raise a child to age 17 is \$230,000?** This includes



*Did you know that . . . .*

**The Navy-Marine Corps Relief Society can help you develop a spending plan?** A NMCRS trained caseworker will



*Did you know that . . . .*

**Volunteering for Navy-Marine Corps Relief Society has many rewards?**

Join the Volunteer Team and:

- Make a Difference
- Help people in need
- Develop new skills
- Improve existing talents
- Make new friends
- Stay in touch with old friends

Flexible schedules allow you to make a world of difference by assisting military families, with training and mentoring provided with each Volunteer position. Reimbursement for mileage and family member care is available.

Call or stop by your local Navy-Marine Corps Relief Society office today to explore the Society's many volunteer opportunities!

***NMCRS—Making a Difference!***

[www.nmcrs.org](http://www.nmcrs.org)



*Did you know that . . . .*

**The Navy-Marine Corps Relief Society offers a safe alternative to payday loans?** The Quick Assist Loan Program makes interest free loans of up to \$300 available to active duty Navy and Marine service members. These new need-based loans are repayable by allotment within 10 months.

The loans are designed to help with emergency needs for basic living expenses. Any active duty Sailor or Marine, who has no outstanding loans from the Society, and who is in good standing, is eligible to receive a QAL. The goal is to serve clients in as little as 15 minutes.

If you are interested in applying for a QAL bring your most recent Leave and Earnings Statement and your active duty ID card to your local NMCRS office.

***NMCRS: Your First Resource!***

[www.nmcrs.org](http://www.nmcrs.org)



*Did you know that . . . .*

**The Society protects client confidentiality?** When you make an appointment to meet with a Society Counselor to review your spending plan, discuss your financial needs and get help from the Society, your conversation remains a private matter between you and the Society. It is no one else's business. The only time the Society would contact your command (and even then ONLY with your permission) would be if the severity of your financial problems was beyond our ability to provide assistance, or if you wanted your commanding officer to appeal the Society's decision to deny support to you.

If you have financial difficulties, please consider the Navy-Marine Corps Relief Society your first resource.

***NMCRS—Making a Difference!***

[www.nmcrs.org](http://www.nmcrs.org)



*Did you know that . . . .*

**When the Navy-Marine Corps Relief Society says “No” to your request for financial assistance, that doesn't have to be the final response?** Sometimes, a client's request for financial assistance falls outside the policy guidelines of our organization and our local staff must submit your case to Headquarters for review and to possibly provide an exception to policy. At the time your case is submitted for review, the local Director submits a recommendation to authorize or deny an exception to policy. Even if the Society's leadership at Headquarters denies the exception, the client has the right to take the case to his commanding officer. This is known as Command Appeal. Often, but not always, a commanding officer's telephone call to the Society's senior leadership will result in the client receiving financial help.

***NMCRS: Your First Resource!***

[www.nmcrs.org](http://www.nmcrs.org)



*Did you know that . . . .*

**The Navy-Marine Corps Relief Society disbursed more than four times the amount of money contributed by the Active Duty Fund Drive in 2009?** Our staff, comprised of fewer than 250 employees and 3,600 volunteers, disbursed \$47.4 million in interest-free loans and grants involving 91,418 clients. The active duty fund drive generated more than \$10.1 million in charitable donations and the Secretary of the Navy Direct Mail Campaign to retired Sailors and Marines brought in an additional \$2.5 million. The single largest source of revenue however, was the repayment of loans from your Shipmates and Fellow Marines who came to the Society for financial assistance in the past. When you need help, please consider the Society as your first resource.

***NMCRS—Making a Difference!***

[www.nmcrs.org](http://www.nmcrs.org)



*Did you know that . . . .*

**The Navy-Marine Corps Relief Society receives significant financial help from outside the family?** You've heard the expression, “The Navy and Marine Corps take care of their own.” It means that we don't rely on anyone outside the family for help. The founders of the Society felt strongly that they shouldn't ask for donations from individuals who weren't eligible for financial assistance from the Society. That doesn't mean we don't graciously accept unsolicited donations from patriotic individuals, organizations and corporations across America and around the world. During 2009, community outreach programs and spontaneous donations generated more than \$3.8 million in additional resources the Society used to respond to the unforeseen financial needs of our Sailors, Marines and their families.

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*Did you know that . . . .*

**The Navy-Marine Corps Relief Society can accept contributions through its web site?** More than 8 million people visited the Society's web site in 2009. After "landing" on our site, nearly 2,100 elected to place their cursor on "Make a Gift" and followed the prompts permitting them to make a one-time or recurring credit card donation. Our site gives donors the flexibility of making a general contribution or directing their charitable gift to support the Society's combat casualty assistance program, our college education programs or our visiting nurse program. Our website generated \$457,000.00 during the past year, with the average donation being \$210.00. When talking with your friends outside of Navy and Marine Corps circles, encourage them to learn more about our organization by visiting our web site. Who knows, they might just be added to our growing list of supporters.

***NMCRS—Making a Difference!***



*Did you know that . . . .*

**The Navy-Marine Corps Relief Society needs Virtual Volunteers?** Society Volunteers come from all walks of life. Some are spouses or parents of Sailors and Marines; some are military retirees; some are neighbors of Navy and Marine Corps personnel; and still others simply want to help out the military as part of their patriotic duty. We know that special circumstances might prevent you from spending time away from home, but that doesn't mean you can't be a Society Volunteer. There are lots of volunteer roles you can fill without leaving your home. Many involve having access to a computer. You could write articles for the local newsletter or station newspaper, help plan details of an upcoming event, maintain Society records, assist with bookkeeping, or even recruit new Society Volunteers. Check out Virtual Volunteer opportunities by contacting the Society Office in your area.

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*Did you know that . . . .*

**The Society has 27 Thrift Shops around the world and each has a section for Navy and Marine Corps uniforms?** When you think of Society Thrift Shops, you might conjure up images of out of style, hand-me-down, ill-fitting clothing or worn out appliances or furniture. You might have never considered the Society's 27 Thrift Shops as a valuable resource for nearly new Navy and Marine Corps uniforms. All of our thrift shops have a special section dedicated to military shoes, hats, belts and uniform items. Often, these items are in mint condition. The most you may have to do is sew on the correct rank insignia. With the cost of uniform items always increasing, don't you think you should consider shopping at a Society Thrift Shop when you need uniform items in the future? Check it out!

***NMCRS—Making a Difference!***

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*Did you know that . . . .*

**The Navy-Marine Corps Relief Society offers significant assistance to the widows of Sailors and Marines?** From our very beginning in 1904, the Navy-Marine Corps Relief Society has been helping Navy and Marine Corps widows. In fact, during our first year of operations, the Society had donations of \$9,000.00 and we helped 34 widows and orphans that year. Our support includes calling them on the phone, visiting them in their homes, sending them Birthday and Christmas cards with an enclosed check and providing a monthly financial supplement to enable them to maintain an adequate quality of life. Society Caseworkers review their financial situation each year to determine the amount of financial assistance that is appropriate. In 2009, we disbursed nearly \$440,000 to approximately 100 widows.

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