A New and Lifesaving Friendship that Your Support Made Possible
With winter receding, Navy and Marine Corps commands around the globe are conducting the annual Secretary of the Navy's Active Duty Fund Drive to support the Society. The Active Duty Fund Drive is all about taking care of Shipmates and fellow Marines or, as we say, “by our own, for our own.” When Sailors and Marines receive assistance to deal with an unforeseen financial crisis, it permits them to remain focused on their military mission. Your support does more than resolve their immediate need, it supports the mission readiness of our active duty forces.

Master Chief Petty Officer Mike Harness and his family benefit from your generosity every day. Their service dog, Lucy, is a sentinel for his wife and daughter, who suffer from Type 1 diabetes. The Marbut family felt your support as Virginia, a young Navy spouse, travelled half-way around the world to be at the bedside of her ailing father. Your gifts made it possible.

In April, we celebrate National Volunteer Appreciation Week, and we have a lot to celebrate! Last year, more than 4,000 Society volunteers provided budget counseling, made baby blankets, booked emergency travel reservations and provided interest-free loans and grants. They also received, sorted and displayed thousands of gently-used household goods, clothing and uniform items for resale in our thrift shops. We love our volunteers!

May brings another week of celebration as we honor our visiting nurses. Compassionate, competent and committed are the best words to describe them. Their knowledge of local resources and support organizations is without equal. Because of you, they travel thousands of miles, to every state in the Union, to visit wounded and injured Marines and Sailors—and their caregivers. They also visit Navy and Marine Corps families with newborns, and elderly or housebound retirees who live near our 50 full service offices.

Your Navy-Marine Corps Relief Society provided more than $48.5 million in assistance in 2014. That’s the same level of assistance provided in 2013. The need is there, at a high and steady level. They are grateful for your support. And so am I.

Sincerely,

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

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You’re Helping This Sweet Young Lady in Need — Here’s How

When 10-year-old Rylee and her mom start getting licked by their chocolate Lab, Lucy, it’s not because the dog wants to play. It’s because she’s working—and trying to save their lives.

Rylee and Keri both have Type 1 diabetes, which means they can have spikes in their blood sugar that could lead to a coma if not treated. Lucy has been specially trained to smell changes in saliva from low blood sugar and respond until her owners get help.

Master Chief Petty Officer Mike Harness — Rylee’s dad and Keri’s husband — worries a lot about his daughter and wife, especially when he’s deployed or on temporary duty.

When the family found out about these service dogs, they were excited, but the dogs cost about $13,000, and health insurance doesn’t cover a penny of it.

“We found a company that had a couple of dogs available, but we weren’t sure how long it would take us to raise the money,” Mike said. So, he got to work baking sugar cookies decorated

Rylee with her service dog, Lucy. Your support brought them together.
like chocolate Labs. His wife created stickers and stamps for the packaging, and the whole family helped ready the cookies for sale. They sold 4,000 chocolate Lab sugar cookies for a total of $10,000, but still, it wasn’t enough.

So, the family contacted the Navy-Marine Corps Relief Society for help.

“The Society, Lucy is making a difference to my family.”

The Society provided a no-interest loan to cover the remaining cost and ensure the family could buy their service dog. Lucy, who turned two years old in February, has been with the Harness family for six months.

“Diabetes requires 24-hour maintenance,” Mike said. “Lucy is with Rylee when she’s sleeping or alone. Because of the Society, Lucy is making a difference to my family. But, most importantly, she’s giving Rylee back a little of her carefree childhood.”

Your contributions enable this kind of support for Sailors, Marines, and their families every time you give to NMCRS.

This Family in Crisis Was Helped, Thanks to You

When Petty Officer Second Class Michael Marbut and his wife, Virginia, learned that Virginia’s father was in critical condition after bypass surgery, the couple didn’t know what to do.

Virginia’s father, a retired USAF Master Sergeant, was living and working in Okinawa, Japan, as a contractor for the U.S. Army, and had only days to live. Naturally, Virginia wanted to see her father, so Michael went to his command to request emergency leave, but he wasn’t sure how he could afford the trip.

That’s when he came to NMCRS for help.

The volunteers at NMCRS Jacksonville suggested that Michael go to a regional passport office to get passports, and in 15 minutes, the Society processed a Quick Assist Loan to cover the expenses to drive to Atlanta, make the appointment at the U.S. Passport office, and pay the passport fees.

When he returned to Jacksonville, Michael started arranging travel for his wife and youngest son, expecting to pay $5,000. But instead, Society volunteers were able to arrange the family’s travel for only $2,500.

“The really great thing was that the Society didn’t ask us about our financial situation, discuss our monthly budget or ask any other questions because there was an emergency,” said Michael. “My wife got to her father’s bedside before he passed away.”

When Michael returned home, he got more help. NMCRS Jacksonville provided assistance with budgeting, and set up a loan repayment plan.

“I couldn’t have asked for anything more,” Michael said. “Repayment of the loan comes right out of my paycheck.”

Because of his experience with NMCRS, Michael has decided to help others as he was helped. “I can do that by volunteering for and donating to the Society,” Michael said. “You can’t put a price on what the Navy-Marine Corps Relief Society did for my family.”

Helping service men and women and their families in need – that’s what your support does as a volunteer and as a donor to NMCRS.

“Because of the Society, Lucy is making a difference to my family.”

Michael and Virginia Marbut and their children. Your support – and our volunteers’ hard work – helped this family in an emergency.

“You can’t put a price on what NMCRS did for my family.”

Read more inspiring stories - visit www.legacy.planwithnmcrs.org
Jon Enjoys Helping Shipmates Aboard the USS Donald Cook

He’s the NMCRS representative on the USS Donald Cook (DDG-75). “I like interacting with people I normally wouldn’t meet,” said Chief Hull Technician Jonathan Fitzgerald. “But the challenging part is hearing about their unique hardships and the financial situations they’ve gotten themselves in.”

“He’s the NMCRS representative on the USS Donald Cook (DDG-75). “I like interacting with people I normally wouldn’t meet,” said Chief Hull Technician Jonathan Fitzgerald. “But the challenging part is hearing about their unique hardships and the financial situations they’ve gotten themselves in.”

“I like helping Sailors and Marines, so I volunteered.”

“So far, Jon has only processed one case for financial assistance. But he’s helped many of his shipmates get discounted airline tickets when they needed to take emergency leave, and he’s helped many others with financial questions. He works closely with June Brennan, Director of NMCRS Rota, Spain, who provides training, assistance, and oversight.

“Al’s Retired but This Is How He Stays in Touch”

For a personal reason, Al Chuderski signed up to volunteer for the Navy-Marine Corps Relief Society. He wanted to make Chief Petty Officer. That was in 1994.

“I became a Society caseworker on board the USS America (CV-66),” he said. “This was a unique role because you’re providing the Society’s money to Sailors who need to get home quickly.”

Al did make Chief, which he said he owes in part to volunteering with the Society. He was also selected as a limited duty officer and commissioned as an ensign while on board AMERICA.

When assigned to his first ship as an officer, he found he didn’t have time for volunteering. But he still continued helping Sailors in need connect with the Society.

In 2000, for example, while on shore duty in Lakehurst, New Jersey, Al referred a Sailor to the NMCRS Lakehurst office because she needed help for a car repair. When the Sailor returned to his office saying she didn’t qualify for assistance, Al went to the NMCRS office and advocated for her. The loan was awarded. Not surprisingly, Al went on to help NMCRS Lakehurst as a volunteer caseworker.

NMCRS Lakehurst is a Local Service Office, or LSO. It’s open three days a week with regular office hours, and is run entirely by volunteers. “We have about 35 volunteers, Al said, “including a great group who run the thrift shop.”
When Al retired as a Commander in 2008, Melodie Weddle, director of the NMCRS Washington Navy Yard office, asked him to stay on as chair of volunteers. Meantime, Al got a job on base. “Since I’m already here on base, it makes it easier for me to keep an eye on things,” he said. “I still volunteer on Saturdays when we open the thrift store so active duty service members can shop during non-work hours.”

“Sailors who aren’t worried about making ends meet are better Sailors.”

Al loves volunteering because he knows that NMCRS is a big part of the Navy and Marine Corps culture of taking care of our own. “They can come to the NMCRS office and talk to someone who understands their world. Sailors who aren’t worried about making ends meet are better Sailors.”

Your gifts for NMCRS support this kind of dedication to our service men and women and their families. We couldn’t help them without you.

Marquis Puts His Experience to Use

When Marquis Patton enlisted in the Navy, his grandfather gave him some advice: “Whether you’re in the Navy for a few years or your whole career, make sure to leave the Navy better than you found it.”

As it turned out, Marquis spent 13 years enlisted and 22 as an officer. And even before he retired last June, he found a way to continue following his grandfather’s advice as a Society volunteer.

“During my career, I sent hundreds of Sailors to the Society,” he said. “Sailors needing assistance with basic living expenses, such as food, shelter or utilities; car repairs, family emergencies; or to get home to loved ones who were terminally ill. When there’s a family in crisis, we provide assistance.”

Marquis volunteers in the NMCRS Goose Creek office, and he’s learned something about the Society he didn’t know while on active duty.

“I never realized the number of retirees who need the Society’s financial assistance,” he said. “Some of the retired Sailors and Marines have fallen on hard times, or lost their second income and are living on their military pension. Some are widows whose husbands were the breadwinners. We understand human hardship and have compassion.”

Marquis volunteers in the NMCRS Goose Creek office, and he’s learned something about the Society he didn’t know while on active duty.

“I sent hundreds of Sailors to the Society.”

Throughout his Naval career, Marquis held a variety of positions, from Torpedoman’s Mate to commanding officer, and he served as a Society representative aboard the USS John Paul Jones (DDG-53). “That’s where I got my feet wet doing casework,” he said. “I was the go-to guy when it came to helping Sailors on deployment and making sure we followed NMCRS policy while meeting the needs of our Sailors.”

While his official retirement date was last June, Marquis had 80 days of leave, so beginning in April, he had time on his hands. Volunteering for the Society keeps him involved. “After 35 years, it’s hard to go cold turkey and walk away from the life you’ve known,” he said.

Marquis especially enjoys talking with sailors. “I share my wisdom about what it takes to be successful in the military and how to manage money,” he said. And he never fails to impart his grandfather’s advice to “leave the Navy better than you found it.”

That’s real dedication, and that’s what you support each time you give to NMCRS for Sailors, Marines, and families in need.
Megan Takes Her “Job” Personally

Megan Stolle began volunteering at NMCRS Jacksonville when her husband, Lieutenant Jared Stolle, was in pilot training.

After Lieutenant Stolle earned his wings, the couple moved to Washington, where Megan volunteered briefly with NMCRS Whidbey Island before finding a full-time job and having a baby. Then, when the family returned to Florida in 2012, Megan returned to NMCRS Jacksonville, volunteering first as a client services assistant and then as a caseworker. Now, she helps train other caseworkers and publishes the NMCRS Jacksonville office newsletter.

“As a volunteer, I’m able to help somebody.”

What started out as something to do while she didn’t have a job has become a passion for Megan. The most common problem is a lack of financial knowledge. “So many service members who come to our office just don’t know about saving and working toward financial goals,” Megan said. “As a volunteer, I’m able to help somebody, and that’s better than a paycheck. I love the Navy-Marine Corps Relief Society.”

Think Megan’s great? We do, too! Your gifts for NMCRS support the dedication and caring she brings to her work as one of our terrific volunteers.

Two Generations of Help for Sailors, Marines, and Their Families

Yeoman Second Class Matthew Yandora wanted to find a way to keep busy during the two years he was assigned to Naval Station Guantanamo Bay. So he decided to volunteer as an NMCRS representative for the base.

“It’s a good way to help junior Sailors,” Matthew said. “The most common need for assistance was to provide funds for emergency travel when shipmates had a serious illness or death in the family.” So Matthew worked closely with Monika Woods, director of NMCRS Jacksonville, to secure funds and process the paperwork.

Matthew also passed the time weaving bracelets out of paracord. To raise money for the Active Duty Fund Drive, he made and sold bracelets and donated the proceeds. He also makes bracelets with whistles attached for kids to use in an emergency.

Once he started volunteering for the Society and learned about the baby blankets given to expectant families who take the Society’s Budget for Baby class, Matthew enlisted his mom, who loves to crochet. She’s already spent 300 hours making baby blankets for NMCRS Jacksonville. She volunteers too!

“Two generations of caring for our brave service men and women. That’s the dedication you support when you give to the Society.”

Matthew Yandora volunteers with NMCRS, and your generosity supports his dedication to our fellow service men and women and their families.

Megan doing what she loves – helping Sailors, Marines and their families in need.
FSOs, LSOs, and QALs – How the Society Helps Sailors, Marines, and Their Families Needing Emergency Cash

When active duty Sailors or Marines need emergency cash, they can go to any of the Society’s Full Service Offices (FSOs) and leave within 15 minutes with a check for a no-interest loan up to $500! This incredible convenience has been a staple of NMCRS since 2008, when the Society’s Quick Assist Loan (QAL) program began.

In the “pre-QAL” era, service members often turned to predatory “payday lenders.” These companies typically required repayment within two weeks and charged steep fees and interest.

Since that time, QALs have become understandably popular. In 2014 alone, the Society distributed over 46,685 no-interest QALs, totaling $22,185,737.

With that kind of demand, the Society began considering other ways to expand our services to help sea service clients who didn’t live or work near FSOs.

So, the Society created the Local Service Office (LSO), based on the success of a pilot program at three sites: Lakehurst, New Jersey; Newport News, Virginia; and New Orleans, Louisiana.

These sites were formerly Emergency Service Offices (ESOs). ESOs are all volunteer, and do not process QALs. Their primary mission is to help Sailors and Marines with expenses usually related to emergency travel. The three LSO pilot sites were chosen because of their large active duty populations.

Previously, only the Society’s 51 FSOs could provide QALs. But with the additional LSOs, the Society can help more Marines and Sailors. “They can take advantage of this great QAL program that’s helped to beat back payday lenders,” said NMCRS Executive Vice President and Chief Operations Officer, Major General Carl Jensen (Ret.).

Underscoring the importance of LSOs, Melodie Weddle, director of NMCRS Washington Navy Yard, said, “The financial assistance provided through NMCRS Lakehurst has skyrocketed. In 2012, NMCRS Lakehurst provided $45,000 in financial assistance. In 2013, it was $80,000. And in the first full year as an LSO, NMCRS Lakehurst provided $100,000 in assistance.”

The pilot program has been a great success. “Senior active duty leadership appreciates it,” Major General Jensen said, “because when their troops have access to QALs, it minimizes the amount of time they spend worrying about resolving a personal financial issue.”

Because the three pilot sites worked so well, the Society expanded the concept to Meridian, Mississippi; San Antonio, Texas; Charleston, South Carolina; Camp Hansen in Okinawa, Japan; and Bahrain. This year, the Society expects to transition more ESOs to provide QALs, including Atsugi, Japan; China Lake, California; Dahlgren, Virginia; Key West, Florida; and the US Naval Academy in Annapolis, Maryland.

“Any additional assistance we can provide to service members is what we’re all about,” Major General Jensen said. “If we can accommodate an unmet need, we will strive to do so.”

The Navy-Marine Corps Relief Society’s Legacy Newsletter is published three times each year. Its articles help donors understand the impact of their gifts. It also informs active duty and retired Navy and Marine Corps members and their families about the programs and services available to them. We value your privacy. The Society does not rent or sell names, addresses or e-mails to third parties.
YOU CAN ENJOY FIXED PAYMENTS FOR LIFE AND MAKE A REAL DIFFERENCE IN THE LIVES OF YOUR FELLOW SERVICE MEMBERS!

A charitable gift annuity (CGA) with the Navy-Marine Corps Relief Society offers an immediate income tax deduction, fixed annual payments for life, and membership in the Clarence Dillon Society. Your gift to the Society will be put to work serving Sailors, Marines and their families when they need it most.

Here is a sample of current annuity rates, based on the American Council on Gift Annuity tables:

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<th>Annuitant Age(s)</th>
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* Based on 2 annuitants, different ages
**As of March 2015.

IT’S EASY:
- You transfer a minimum of $10,000 cash or appreciated securities to the Society
- In return, you receive fixed annual payments for the rest of your life, at an appealing rate based on your age

“AS A RETIRED NAVY NURSE, I KNOW FIRST-HAND HOW MUCH OUR DEDICATED NAVAL AND MARINE CORPS PERSONAL SACRIFICED TO KEEP THIS COUNTRY FREE. BECAUSE OF THEIR UNSELFISH COMMITMENT TO OUR COUNTRY, I WANTED TO GIVE BACK AS MY WAY OF SHOWING RESPECT AND GRATITUDE FOR ALL THEY HAVE DONE FOR US. IT IS AN HONOR TO recognize THESE BRAVE MEN AND WOMEN WHOSE PATRIOTISM AND COURAGE IS AN INSPIRATION TO ALL.”

— CDR Doris MacClelland, NC, USN (Ret)

To learn more, or request a no-obligation illustration of how a CGA would work for you, go to www.nmcrs.org/giftcalc or call Kate Hillas, Director of Planned Giving Programs at (800) 654-8364.