Celebrating 112 Years ~ Serving Sailors, Marines, and their families
OUR MISSION
To provide, in partnership with the Navy and Marine Corps, financial, educational and other need-based assistance to active duty and retired Sailors and Marines, their eligible family members and survivors.

VISION
As a non-profit, volunteer service organization, we use both financial and non-financial resources to identify solutions to meet emerging needs. We help clients improve personal financial skills and encourage individual financial responsibility.

GUIDING PRINCIPLES
We provide effective client service in a consistent, compassionate, and non-judgmental manner.

We are committed to preserving the dignity, self-respect and confidentiality of our clients.

We are responsible stewards of the funds entrusted to us by our donors.

We provide our volunteers and employees with the training and resources to be effective – offering consistent services throughout the Society.

We recognize the vital role our volunteer force plays in the delivery of Society programs and services.

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The Navy-Marine Corps Relief Society is recognized by the Internal Revenue Service as a 501(c)(3) charitable organization (EIN 53-0204618). Charitable contributions from individuals, corporations and foundations are tax-deductible to the fullest extent allowed by law. The Navy-Marine Corps Relief Society does not sell, trade or otherwise transfer to outside parties mailing lists or any personally identifiable information.
Greetings from

The Secretary of the Navy

On behalf of the Department of the Navy, it is with heartfelt gratitude that I commend the Navy-Marine Corps Relief Society for their 112 years of faithful service to those who protect and defend our great Nation. From its founding in 1904, during Theodore Roosevelt’s first administration, the Society has performed as the official charity of the Navy and Marine Corps. Through two World Wars and countless smaller conflicts, widespread natural disasters, and in times of personal financial crisis, the Society has provided a lifeline to those in need. Working in close partnership with Navy and Marine Corps leadership, the Society continues to be a vital contributor to the mission readiness of our personnel and their families.

I offer my sincere appreciation to the many generous donors, corporations, and civic organizations who support the Society’s work through contributions, estate gifts, allotments from active duty and retiree pay checks, workplace giving programs, matching gifts and fundraising events. Your loyal gifts enable the Society to continue operating. And to the selfless and faithful Society volunteers around the globe who devote hundreds of thousands of hours each year to support Sea Service families in need, know that you make a significant difference in the quality of life of our active duty and retired Sailors and Marines, and their families.


Sincerely,

Sean J. Stackley
Acting

BOARD OF DIRECTORS

Chair
General Robert B. Neller, USMC, Commandant of the Marine Corps

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Admiral Steve Abbot, USN (Ret.)
Lieutenant General Mark A. Brilakis, USMC
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Vice Admiral James W. Crawford, JAGC, USN
Rear Admiral Bruce B. Engelhardt, USN (Ret.)
Vice Admiral Forrest Faison, MC, USN
Mrs. B. A. Flanagan

Mrs. Elka Franco-Giordano
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Mrs. Andrea Green
Sergeant Major of the Marine Corps Ronald L. Green
Rear Admiral Margaret G. Kibben, CHC, USN
Rear Admiral Kathleen L. Martin, NC, USN (Ret.)
Mrs. Megan Moffit
Mrs. D’Arcy Neller
Mrs. Dana Richardson
Admiral John M. Richardson, USN, Chief of Naval Operations
Rear Admiral Dixon R. Smith, USN

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A Message From

The Commandant of the Marine Corps

One of my highest priorities as Commandant is to ensure Marines have the support and services they need to take care of their families and are ready to carry out any mission when our Nation calls. Organizations like the Navy-Marine Corps Relief Society provide peace of mind for our Marines and their loved ones.

Our military families face unique challenges associated with relocations and deployments. At times, family budgets are strained. The Society helps to ease some of those burdens. In 2016, the Navy-Marine Corps Relief Society provided more than $45 million in interest-free loans and grants for more than 56,000 of our Marines and Sailors. Additionally, Society visiting nurses made nearly 60,000 home visits and other contacts with mothers and newborns, elderly retirees, widows and widowers, and our men and women adjusting to physical, mental and psychological injuries and illness resulting from combat service.

Many thanks to the Navy-Marine Corps Relief Society, its employees, volunteers and donors. You make sure that our men and women in uniform receive the resources to face every day financial challenges, and sometimes tragedy. Marines are grateful for your tireless efforts and support.

Sincerely,

Robert B. Neller
General, U.S. Marine Corps

Audit Committee
Rear Admiral Bruce B. Engelhardt, USN (Ret.), Chair
Rear Admiral David P. Keller, SC, USN (Ret.)
Mrs. Megan Moffit

Education Committee
Rear Admiral Kathleen L. Martin, NC, USN (Ret.), Chair
Admiral Steve Abbot, USN (Ret.)
Major General Carl B. Jensen, USMC (Ret.)

Executive Committee
Admiral Steve Abbot, USN (Ret.), Chair
Rear Admiral Bruce B. Engelhardt, USN (Ret.)
Vice Admiral Robert P. Burke, USN
Rear Admiral Kathleen L. Martin, NC, USN (Ret.)
Mrs. Megan Moffit

NMCRS 2016 Annual Report to Donors
A Message From

THE CHIEF OF NAVAL OPERATIONS

On behalf of the men, women, and families of the United States Navy, I congratulate the Navy-Marine Corps Relief Society for their outstanding accomplishment again in 2016. A contributor to fleet readiness for more than a century, the Society provides a financial safety net when unforeseen crises affect our Service Members and their families.

Around the globe, Society volunteers contributed 458,035 hours of service. This team of more than 4,100 highly-skilled, devoted, and compassionate men and women truly make a difference in the lives of thousands in our extended Navy family, who benefit from the Society’s programs and services.

To the Navy-Marine Corps Relief Society team, please accept my gratitude and appreciation for your selfless commitment to our Navy team.

Bravo Zulu and keep up the great work!

Sincerely,

J. M. Richardson
Admiral, U.S. Navy

Finance Committee
Admiral Steve Abbot, USN (Ret.), Interim Chair
Rear Admiral Peter C. Conrad, USN (Ret.)
Rear Admiral Bruce B. Engelhardt, USN (Ret.)
Mrs. B. A. Flanagan
Major General Carl B. Jensen, USMC (Ret.)
Mr. James L. Koltès, Jr., Sr. Vice President, UBS Financial Services, Inc. (Ex-officio)
Rear Admiral Kathleen L. Martin, NC, USN (Ret.)
Commander Wesley H. Schmidt, USN (Ret.)

Relief Committee
Mrs. Megan Moffit, Chair
Admiral Steve Abbot, USN (Ret.)
Mrs. Karen Broadmeadow
Mrs. Elisa Catalano Ewers
Mrs. Elka Franco-Giordano
Mrs. Andrea Green
Mrs. Beth Mulloy
Mrs. D’Arcy Neller
Mrs. Dana Richardson
Mrs. Patty Shelanski

Nominating Committee
Vice Admiral Robert P. Burke, USN, Chair
Vice Admiral James W. Crawford, JAGC, USN
Rear Admiral Margaret G. Kibben, CHC, USN
Mrs. Megan Moffit
The year 2016 marked the 15th anniversary of the attack on the Pentagon on September 11, 2001, and 75 years since the devastating attack on Pearl Harbor on December 7, 1941. As we looked back and remembered those events, we paid homage to the brave men and women who fought and died in the attacks and those who lived through the battles. They shaped our future and protected the freedom we enjoy. They have earned our respect and gratitude.

Throughout the years, through these and other conflicts, the Society has been a steady source of support. In 2016, our mission was carried out by 4,191 volunteers, 56 visiting nurses, and 168 employees. Our 24 Combat Casualty Assistance Visiting Nurses traveled more than 160,552 miles—and logged more than 31,090 home visits, contacts, and other methods of communication to stay in touch with 2,500 Marines, Sailors, and families. Your enduring generosity is a genuine lifeline for those who still battle with the physical, psychological, and emotional scars of combat duty.

The Society has been, and always will be, dedicated to ensuring the programs and services we offer meet the needs of those who serve, at the lowest cost, and with complete transparency. We reinforced these values during our tri-annual International Conference attended by our 50 directors of full-service offices and their Chair of Volunteers from around the world. Our audited financial reports and IRS Form 990s are available on our website at www.nmcrs.org. These public records show that we have been good stewards of the funds entrusted to our care.

As you review the Society’s 2016 Annual Report, you will see that 94% of the $70 million expended in 2016 was spent on financial assistance, in the form of interest-free loans and grants, and other programs. 4% was spent on management and general costs and 2% was spent on fundraising. Your support means so much to the men and women who stand the watch here at home and across the globe. Thanks for making the difference in the financial well-being of Sailors, Marines, and families in need. Working together, your generous donations, volunteer service, and steadfast commitment helped to make 2016 a very successful year for the Navy-Marine Corps Relief Society.

Sincerely,

Steve Abbot
Admiral, U.S. Navy (Retired)
President and Chief Executive Officer
Navy-Marine Corps Relief Society
The 2016 Relief Committee members were Karen Broadmeadow, Elisa Catalano Ewers, Beth Mulloy, Patty Shelanski, and Megan Moffit. These amazing military spouses take their volunteer service very seriously—while managing exceptionally challenging personal and professional schedules. Many of them also make time to visit Society offices when traveling throughout the world. They also share an uncommon commitment to Navy and Marine Corps survivors and those trying to manage high-cost dental and medical issues.

We will farewell Beth Mulloy in June 2017 as her husband retires from the Navy. Beth has had a long and rich career of service to Sailors and Marines. We are so grateful for her time on the committee, and for bringing her generous heart and tireless conviction to helping others.

We continue to be blessed by visits from Society Visiting Nurses to military survivors. Their home visits help us determine our clients’ specific needs. It can be challenging to try to take care of widows with medical issues or to visualize living conditions that are not safe when these special clients do not live near a Society office. The Society’s Visiting Nurses provide on-site evaluations and make valuable suggestions. We are so grateful for their help.

The Field Caseworkers and Headquarters Caseworkers have the challenge of organizing client cases for our review, and have done a superb job of providing all the information we need to properly evaluate each case. It does, in fact, take a village to make sure military survivors are not forgotten.

Megan Moffit
Chair, Relief Committee

Financial Assistance to Widows and Widowers

Providing need-based assistance to surviving spouses of active duty and retired Sailors and Marines has been our mission since 1904 – and that mission continues today.

Each year, the Society provides financial assistance to meet urgent, short-term needs such as critical home, heating, and cooling repairs; payment of overdue utility bills, purchasing eye glasses and dentures; and other medical and dental expenses. The Society also provides a monthly supplemental income to surviving spouses whose limited income does not meet the expenses of their basic needs for shelter and food. Members of the Relief Committee review all surviving spouse cases to ensure that all other financial resources have been exhausted and the Society’s supplemental income is adequate and appropriate.

These charts reflect the number of surviving spouses assisted and the amount of interest-free loans and grants, including supplemental income, provided since 2012. In 2016, the Society provided more than $1.4 million dollars in interest-free loans and grants to Navy and Marine Corps widows and widowers, including $225,000 in monthly supplemental income to 45 widows.
The Society’s investments consist of a Reserve Fund, temporarily restricted funds and permanently restricted funds. The market value of these funds was $96.1 million at the end of 2016, as compared to $95.9 million at year-end 2015. The total return on the Society’s investments for the year was 7.01% after fees and investment expenses.

During 2016, $4.7 million was withdrawn from the Society’s investments and combined with a $4.9 draw on the Society’s investment line of credit to fill the gap between the inflow of funds from contributions, loan repayments and other sources, and the outflow of funds used to provide assistance to Sailors, Marines and their families, and to defray some administrative and overhead costs.

The accompanying charts display the market value of the Society’s investments at year-end for the past ten years (2007-2016), and the annual withdrawals from investments during that same period. A total of $88.4 million has been withdrawn from the Society’s investments over the ten year period between 2007 and 2016.

Steve Abbot
Admiral, U. S. Navy (Retired)
Interim Chair, Finance Committee
# Financial Statement

## Statement of Financial Position
For the Year Ending December 31, 2016

<table>
<thead>
<tr>
<th>ASSETS</th>
<th></th>
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<tbody>
<tr>
<td>Cash</td>
<td>$642,703</td>
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<tr>
<td>Receivables:</td>
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<tr>
<td>Prepaid Expenses and Inventory</td>
<td>$5,700,994</td>
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<tr>
<td>Investments</td>
<td>$97,420,732</td>
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<td>Outstanding Loans</td>
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<td>Property and Equipment</td>
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<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$126,511,422</strong></td>
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</table>

<table>
<thead>
<tr>
<th>LIABILITIES AND NET ASSETS</th>
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<tbody>
<tr>
<td>Accounts Payable</td>
<td>$7,451,834</td>
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<tr>
<td>Long Term Liabilities</td>
<td>$23,482,285</td>
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<tr>
<td>Net Assets (See Summary of Operations)</td>
<td>$95,577,303</td>
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<tr>
<td><strong>Total Liabilities and Net Assets</strong></td>
<td><strong>$126,511,422</strong></td>
</tr>
</tbody>
</table>

## Summary of Operations
For the Year Ending December 31, 2016

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>BEGINNING NET ASSETS</strong></td>
<td><strong>$96,703,618</strong></td>
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</table>

<table>
<thead>
<tr>
<th>REVENUES</th>
<th></th>
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<tbody>
<tr>
<td>Contributions</td>
<td>$19,952,966</td>
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<tr>
<td>Investment Returns</td>
<td>$4,925,895</td>
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<tr>
<td>Miscellaneous</td>
<td>$1,075,642</td>
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<tr>
<td><strong>Total Revenues</strong></td>
<td><strong>$25,954,503</strong></td>
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</table>

<table>
<thead>
<tr>
<th>EXPENSES</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Assistance (Financial &amp; Programs)</td>
<td>$25,626,704</td>
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<tr>
<td>Administrative (includes depreciation)</td>
<td>$2,337,960</td>
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<tr>
<td>Fundraising</td>
<td>$1,611,102</td>
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<td><strong>Total Expenses</strong></td>
<td><strong>$29,575,766</strong></td>
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<td>Pension Related Gain/(Loss)</td>
<td>$2,494,948</td>
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<td><strong>CHANGE IN NET ASSETS</strong></td>
<td><strong>($1,126,315)</strong></td>
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<tr>
<td><strong>ENDING NET ASSETS</strong></td>
<td><strong>$95,577,303</strong></td>
</tr>
</tbody>
</table>

**Independent Audit:** The Society’s Financial Statements for the year ending December 31, 2016, were audited by independent auditors from the firm Johnson Lambert & Co. LLP, Certified Public Accountants, of Falls Church, Virginia. Copies of the report have been provided to all members of the Society’s Board of Directors and to the Directors of NMCRS Full Service Offices. Copies of the audit report are available by contacting the Vice President, Chief Financial Officer, Navy-Marine Corps Relief Society, 875 N. Randolph Street, Suite 225, Arlington, VA 22203-1767, and are available on our website at www.nmcrs.org.
**Sources of Funds**

The Society had inflows of $61.8 million in 2016. $41.6 million came from the repayment of the Society’s interest-free loans by clients. Contributions accounted for $19.2 million, predominantly from the Active Duty and Retiree Fund Drives, but also received in the form of bequests, memorials, and general contributions. Miscellaneous receipts, principally from thrift shop operations, added an additional $1 million. $4.7 million was withdrawn from the Society’s investment portfolio and a drawdown of $4.9 million was utilized from the Society’s investment line of credit to close the difference between inflows and outflows of funds during 2016.

**Uses of Funds**

The Society used its inflows to conduct operations as shown on the accompanying chart. The largest use was for program services. The Society’s single largest program is providing financial assistance in the form of interest-free loans and grants ($45.1 million in 2016) to Sailors, Marines, and their family members, based on financial need. Interest-free loans act as a “revolving” fund for the Society, but loan repayment receipts did not keep pace with new loans issued in 2016. Grants, non-financial assistance and administrative costs are funded by withdrawals from the Society’s investment portfolio, miscellaneous receipts (including thrift shop income) and contributions received.
The accompanying charts provide a picture of financial assistance provided by the Society to its clients over the 10-year period from 2007 through 2016 along with the amount and sources of contributions received by the Society over that same period.

As shown in the “Financial Assistance” chart, the Society has provided an average of $45.5 million annually in financial assistance to clients in the form of interest-free loans and grants, while charitable contributions to the Society have averaged $18.2 million per year.

Total financial assistance provided by the Society increased during the period 2007-2011 due to a variety of reasons, including an increase in combat casualty assistance, help provided to Navy and Marine Corps families who were victims of natural disasters, the introduction of the Society’s Quick Assist Loan program, and the impact of the 2007-2009 recession. The amount of financial assistance provided by the Society increased by 16% in 2013 due to an increase in the amount available for a Quick Assist Loan from $300 per loan to $500 per loan. In 2016, the number of new Quick Assist Loans made by the Society decreased by 3% compared to 2015.

Contributions from active duty and retired Sailors and Marines made up about 63% of total contributions received by the Society over the past 10 years. In general, contributions to the Society from other sources have reflected the prevailing economic environment in the United States over the recent decade. In 2011, 2012, 2014 and 2016, total contributions were augmented by large bequests. The Society also benefited from several large non cash donations over the past 10 years.
# 2016 Financial Assistance & Active Duty

<table>
<thead>
<tr>
<th>NMCRS Offices</th>
<th>Total Clients</th>
<th>Loans</th>
<th>Grants</th>
<th>Total Assist</th>
<th>Active Duty Fund Drive Donations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bangor</td>
<td>707</td>
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<td>Bethesda</td>
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<td>Groton</td>
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<td>Iwakuni</td>
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<td>MCRD</td>
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<td>$139,239</td>
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<td>Millington</td>
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<td>North Island</td>
<td>3092</td>
<td>$2,321,951</td>
<td>$77,491</td>
<td>$2,399,442</td>
<td>$333,951</td>
</tr>
</tbody>
</table>

## Programs

- **28,367** Home visits and other contacts with mothers and newborns, elderly retirees, widows and widowers
- **31,090** Home visits and other contacts to provide Combat Casualty Assistance (CCA)
- **7,146** Moms and dads attended a Budget-for-Baby workshop
- **5,225** Gift bags with handmade baby blankets and other items provided to parents-to-be
## Duty Fund Drive Contribution Results

<table>
<thead>
<tr>
<th>NMCRS Offices</th>
<th>Total Clients</th>
<th>Loans</th>
<th>Grants</th>
<th>Total Assist</th>
<th>Active Duty Fund Drive Donations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oceana</td>
<td>1926</td>
<td>$1,353,728</td>
<td>$44,629</td>
<td>$1,398,357</td>
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<tr>
<td>Okinawa</td>
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<td>$501,068</td>
<td>$2,050</td>
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<tr>
<td>Parris Island</td>
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<td>San Onofre</td>
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*San Onofre is included with Camp Pendleton for Active Duty Fund Drive donations.

## Financial Assistance

### Interest-free Loans and Grants

- **Basic Living Expenses (Food, Lodging)**: $18,862,672
- **Transportation (Car Repairs, Insurance, Car Payment, Rental)**: $12,009,617
- **Family Emergency**: $4,132,202
- **Personal Transportation Expenses (PCS, Gas, Parents to Bedside)**: $1,445,334
- **Transportation Due to Family Member Illness**: $3,084,575
- **Other (Pay Entitlement Shortfalls, Predatory Loan Avoidance)**: $1,602,102
- **Household Set-up**: $1,850,123
- **Funeral Expenses**: $1,071,261
- **Medical/Dental (Non-Military Medical Facilities)**: $747,249
- **Education**: $269,500

**56,556** Clients received financial assistance

**$45.1 million**
Volunteer Recognition

Meritorious Service Award
The Society’s highest volunteer service award, it recognizes outstanding service and unusual achievement of significant benefit to the Society

Loretta Barrett - Parris Island
Jessica Kelly - Bremerton
Carolyn Phoebus - Pensacola
Vivian Rinehart - San Diego
Mindy Tremblay - Oceana

Superior Performance Award
Recognizes those volunteers who have made a significant, “above and beyond” contribution to the Society

Pauline Arredondo - Norfolk
Angelica Botkin - San Antonio
Patricia Clark - Lemoore
Bonnie Dibble - Guam
Christina Haertel - Guam
Cynthia Hill - Headquarters
Joan Horton - Guam
Cheryl Keim - Guam
Laura McDonnell - Annapolis
Heather Parker - Newport
Beth Rebholz - Little Creek
Amanda Roberts - San Diego
Kimberly Seligman - Jacksonville
Mindy Tremblay - Oceana
Teri Wanamaker - Jacksonville

458,035 Volunteered Hours

Presidential Certificate of Commendation
Acknowledges exceptional volunteer service to the Society

Madelaine Abreu - Rota
Luanne Ailes – North Island
Baby Anduze – North Island
Carol Aquino - Oceana
Serena Barabas – Camp Lejeune
Jean Belton - Oceana
Thorunn Bitterman - Norfolk
Antonia Boynton - Oceana
Melissa Campbell – Cherry Point
Jessica Carlson - Bangor
Lynn Catoe – Little Creek
Seneca Clarke - Guam
Carol DeRusha - Bangor
Bonnie Dibble - Guam
Chantelle Dousay - Rota
Patrick Drummey – North Island
Luisa Fitzgerald - Jacksonville
Casi Flippin – New River
Allie Forzani - Bremerton
Lidia Gonzalez - Yuma
Karen and Dennis Harris - Pensacola
Megan Hartwell - Okinawa
Teresa Hawkins - Corpus Christi
Helen Hoagland - San Diego
Marie Hobson - Bangor
Maura Justice - Naples
Kathy Kenny - Jacksonville
Lynn LaBenz - North Island
Pat Lane - Oceana
Stephanie Layton – Camp Lejeune
Namnie Limbach - Guam
Wilhelmina Louwe* - Oceana
Candice Macllnnes – Kaneohe Bay
Martha Merz - Yokosuka
Irina Morales – Camp Lejeune
Mahdia Neubig Smith - Mayport
Meara Oppelaar - Guam
Hope Palmer – Cherry Point
Ebru Pekari - Rota
LSC (SW/AW/EXW) Mark P. Ramirez - Meridian
Amanda Roberts – San Diego
Julie Ruth - Bremerton
Jennifer Saurer – Cherry Point
Angela Setering - Pensacola
Karmé Sheridan - Yuma
Mahdia Neubig Smith - Mayport
Nanci Smith - Newport
Audra Snowden - Oceana
Kelly Stearns - Pensacola
Jillian Stone - Little Creek
Rhea Wren - San Diego
Clinton Wright – Parris Island
Elizabeth Wyman – New River
Amy Yates - Pensacola
Karin Zwolfer - Bangor and Bremerton

*Deceased
MRS. GRACE GLENWOOD HIGGINSON
LIFETIME ACHIEVEMENT AWARD

Admiral Steve Abbot, President and CEO of the Navy-Marine Corps Relief Society, awarded the Mrs. Grace Glenwood Higginson Lifetime Achievement Award to three steadfast NMCRS volunteers as part of our celebration of National Volunteer Week for 2016.

Mrs. Darlene Jay Hardy
With over 13,000 volunteer service hours to her credit reflecting a lifetime of devoted service, Mrs. Hardy’s remarkable NMCRS career began in 1986 and included tours in Yokosuka, Japan; Jacksonville, Florida; Miramar, California; Little Creek, Virginia; London, England; New Orleans, Louisiana; and Fort Worth, Texas. A true professional in every assigned role and duty station, Mrs. Hardy first gained recognition as a Society leader in London when she earned the prestigious Certified Society Caseworker designation, and was appointed as Chair of Volunteers. Mrs. Hardy has generously poured her considerable talent, time, and energy into client casework, and has developed a well-deserved reputation as someone who cares deeply and works tirelessly. She possesses the enviable talent of making every client comfortable and at-ease, and then delivers superb, sage, and resourceful budget counseling. Confident and poised, Mrs. Hardy may always be counted upon to go the “extra mile” and is amazingly proficient at discerning and researching “perfect fit” solutions to a client’s underlying problems. Additionally, she takes pride in educating newer Caseworkers on the specifics of NMCRS casework policies and procedures. Mrs. Hardy’s enduring passion to assist others in their time of need is simply “outstanding” and she has made an enduring difference in the lives and welfare of innumerable service members and their families.

Mrs. Patricia Thumm
Mrs. Thumm has devoted her volunteer career of 41 years to assisting Marines and Sailors with a friendly smile, a caring attitude, and a kind (but firm) helping hand. Her distinguished career began in 1975 after hearing about the merits of the Society, and being influenced by her mother, also a military spouse, who told her that, as a Marine wife, she simply must volunteer! Despite 25 years of military moves, Mrs. Thumm’s commitment, love, and allegiance to the Society and its clients have never wavered. With each new duty station, and after the moving truck’s departure and the last box was unpacked, she would eagerly report to the nearest NMCRS office.

Mrs. Thumm excelled in her casework skills and brought her distinctive talent for creating workable budgets to help military families manage their finances to NMCRS offices in Pensacola, Florida; Meridian, Mississippi; Yuma, Arizona; Cherry Point, North Carolina; Hampton Roads, Virginia; Henderson Hall, District of Columbia; and Guam. Quickly accepted as “one of the family” at NMCRS Patuxent River, Mrs. Thumm proved herself a superlative volunteer. As the Casework Mentor, long-term Chair of Records, Chair of Volunteers, Office Manager and head cheerleader for the volunteers and grateful Director, she did, and continues to do, it all! Throughout, Mrs. Thumm dedicated countless hours assisting both active duty and retired service members, as well as their families, in times of financial crisis. And that superb loyalty is only exceeded by her enthusiasm to do the job, and do it right. Mrs. Thumm is a mentor, teacher, and friend who brings grace and dignity to every situation. She’s left an indelible mark in the offices and hearts of all who have had the privilege to serve alongside her. In short, she epitomizes all that is finest in servant leadership.

Mrs. Gertrude Stewart
Mrs. Stewart’s exceptional career began in 1961 and represents a lifetime total of over 53,000 volunteer hours, including service at Point Mugu and Lemoore, California and Kirtland Air Force Base, New Mexico. She has served as NMCRS Lemoore’s Thrift Shop Lead for a remarkable 24 years. Mrs. Stewart has devoted the equivalent of 25 years of full-time work—all without financial compensation—to the service of Sailors, Marines and their families. Throughout her wonderful career with the Society, Mrs. Stewart has unstintingly poured her time, energy, and talent into innumerable assignments including Lafayette Items Contributor, Team Support Contributor, Thrift Shop Contributor, Shift Coordinator and Thrift Shop Lead. In each assignment and in every instance, she exemplified the finest characteristics of the Navy-Marine Corps Relief Society Volunteer. Mrs. Stewart is a standout amongst the Society’s finest.
The Clarence Dillon Society recognizes individuals who have named the Navy-Marine Corps Relief Society as a beneficiary of their estate. Currently 215 members strong, enrollment in this honorary society is simply a matter of advising the Society that you have created an estate gift such as a bequest intention or a charitable trust, or have designated the Society as a beneficiary of a retirement plan or life insurance policy. Donors can also establish a charitable gift annuity with the Society and receive annual payments for life; upon death, the remainder of the annuity is put to work serving Sailors, Marines, and their families in their time of need.

Legacy gifts are vitally important to the long-term viability of the Navy-Marine Corps Relief Society and assure that future demands for financial assistance from active duty and retired Navy and Marine Corps service members can be met.

Cumulative List of Active Members
Anonymous (24)
CAPT Rudolph Abel, Jr., USN (Ret)
Donald and Solveig Aldrich
Mr. Edward L. Anderson
SCPO Richard M. Anderson, USN (Ret)
CDR Peter Angelina, USN (Ret) and Jan Angelina
SCPO Lee S. Armstrong, USN (Ret)
CPO Mitchell O. Barker, USN (Ret)
CDR Russell W. Barnhill, USN (Ret)
CAPT Walter E. Beam, MSC, USN (Ret)
CAPT and Mrs. William W. Bennett, USN (Ret)
LCDR Albert Betancourt, USN (Ret)
Mr. and Mrs. Richard Bisetti
ATCS Curt D. Block, USN (Ret)
Mr. and Mrs. Malcolm Blundell in memory of CAPT Peveril Blundell, USN
Robert E. Brice, USMC (Ret) in memory of HMCS Robert Lee Brice, USN
Mr. Doug Bronson
Chaplain Benedict J. Brown, USN
Col William Brown, USMCR (Ret)
VADM Nancy Brown, USN (Ret) and LtCol Peter M. Hesser, USMC (Ret)
Ms. Mary Ann Carrico-Mitchell in memory of LCDR William Ray Mitchell, USN
SCPO Robert D. Carson, USN (Ret)
Mr. Brian D. Connelly
LCDR* and Mrs. Glenn R. Coulter, USN (Ret)
Bessie B. Creekmore in memory of Bobby Creekmore
CAPT Russell W. Crooks, Jr., USN (Ret)
Ryan T. Currie
Catherine Fay Dahlstrom in memory of LCDR Lawrence J. Fay, Jr., USN
CPO Byron Dahmer, USN (Ret)
GySgt Willard L. Dale, USMC (Ret)
CDR and Mrs. James R. Dase, USN (Ret)
VADM and Mrs. George Wilmot Davis, USN (Ret)
CAPT John H. Deasy, USN (Ret)
CAPT Joseph Lee DeGuise, USMC (Ret) in memory of Joseph Frank DeGuise, USMM 1917-1921
Mrs. K.L. “Duck” Drake
LCDR Frank W. Duesi, USN (Ret)
PO1 Kerry R. Dunn, USN (Ret)
SCPO David M. Dutcher, USN (Ret) in memory of Bemal C. Dutcher, Jr., USN
Mrs. Joanne Eck in memory of John Eck
Bruce and Eileen Edelson
PO1 Betty J. Ellis, USN (Ret)
PO1 Henry Eymann, USN (Ret)
MSgt and Mrs. Michael J. Fagan, USMC (Ret)
CAPT Celine A. Finn, USN (Ret)
CDR Robert Finney, USN (Ret) and CAPT Margaret Holder, USN (Ret)
CAPT Gregory F. Fischer, USN (Ret)
GySgt Richard J. Fitch, USMC (Ret)
CDR Linda Frazier, USN (Ret)
Mrs. Donna G. Fredricksen in memory of LCDR Robert A. Fredricksen, USN
Charles and Karen Fredrickson
MSgt Thomas A. Gafford, USMC (Ret) and Margaret Ann Barham
PO1 Jose C. Garcia, USN (Ret)
PO2 Reynaldo Garcia, Jr., USN (Ret)
Col and Mrs. Wade H. Cooper, USMC (Ret)
CAPT and Mrs. Bernard E. Goehring, USN (Ret)
PO1 Francis D. Gonterman, USN (Ret)
LCDR W. Duane Goodlett, USN (Ret)
HMC Willard D. Gubbins, (USN) Ret
Dr. and Mrs. Daniel Gubin
CDR Steven A. Guell, USN (Ret)
LCDR and Mrs. Harold E. Haas, USN (Ret)
MCPO Robert E. Hamell, USN (Ret)
CPO Lonnie Hamm, USN (Ret)
Mrs. Paula B. Hargrave in loving memory of CDR Paul E. Hargrave, USN
Mr. Eric Harris
Robert F. Hellmers in memory of Frederick Matthew Hellmers
MCPO and Mrs. Robert Henshaw, USN (Ret)
MCPO Joseph H. Hill, USN (Ret) in memory of Nancy P. Hill
LT John G. Hines, USN (Ret)
Mrs. Eileen A. Hintzen in memory of AOC Richard F. Hintzen, USN
CPO Bert Horwitz, USN (Ret)
LT Raymond E. Hughes, USN (Ret)
Mr. Christopher William Ince, Jr.
CAPT John H. Irons, SC, USN (Ret)
SN Henri James, USN (Ret)
MM2 (DV/SW) Robert T. Kelly, Jr., USN (Ret) in memory of Stephen E. Kelly
Mr. Eugene Kendall
PO1 Richard Kiroy, USN (Ret)
Mrs. Lillian Jean Klepac in memory of Frank Klepac, Jr.
CPO James D. Klock, USN (Ret.)
Maj and Mrs. Richard S. Krolak, USMC (Ret)
GySgt Paul T. Kuras, USMC (Ret)
CDR and Mrs. Robert R. Kurz, USN (Ret)
CDR Ronald R. Lepak, USN (Ret)
PO1 Edward F. Lewis, USN (Ret)
CDR Dorothy K. Lins-Hanson, USN (Ret)
CDR Jonathan Lipps, USN
PNCM Jose P. Loares, USN (Ret)
Mrs. Patricia L. Lofland in honor of MMCM Trusten “P.” Causey Lofland, USN (Ret)
CAPT Diann K. Lynn, USN (Ret)
CDR Doris MacClelland, NC, USN (Ret)
CWO4 Dan MacPherson, USN (Ret)
CAPT Charles Arthur Martin, USN (Ret) and Mrs. Helen Nickerson Martin
CDR Lawrence Mason, USN (Ret)
Ms. Gwendolyn Mason-Smith
MS2 James E. Matthews, USN (Ret)
CAPT Gary A. McDowell, USN (Ret)
CDR Harold H. McKinley, Jr., USN (Ret)
AVCM and Mrs. Tom Meadows, USN (Ret)
CPO James W. Mendoza, USN (Ret)
CDR Alan S. Miller, USN (Ret)
Mr. David M. Minter
CPO David J. Mitchell, USN (Ret)
Cpl Russell A. Morgan, USMC (Ret)
CAPT Dale H. Moses, USN (Ret)
DKC James A. Mosher, USN (Ret)
SCPO Thomas L. Murray, USNFR (Ret) in memory of Frank and Phyllis Murray
SgtMaj Emery R. Naboni, USMC (Ret)
CPO Gary W. Nickelson, USN (Ret)
CDR Arthur E. Norton, USN (Ret)
MCPO John D. O’Connell, USN (Ret)
LT Peter Pehl, II, USN (Ret) in memory of CWO Thomas Leroy Pehl, USN
CPO William R. Pehl, USN (Ret)
UT1 Alexander Pemberton, III, USN (Ret)
FCCM Gaines M. Perryman, USN (Ret)
LtCol Sanford P. Pike, USMC (Ret)
MSgt Jeffrey C. Polite, USNFR (Ret)
SCPO and Mrs. Timothy W. Powers, USN (Ret)
UTC Ernest R. Price, USN (Ret)
Col Sara J. Pritchett, USMC (Ret)
CAPT Ronald W. Pyle, USN (Ret)
MCPO Marshall E. Ramsey, USN (Ret)
CPO Starling M. Reece, USN (Ret)
CDR Joseph Reeves, USN (Ret)
Ms. Helga Risor
CPO Norm Robbins, USN (Ret) and Mrs. Laurie Robbins
PO1 Irving A. Roberts, USN (Ret)
Mr. and Mrs. Glen C. Rose
Mrs. Arthur Ruhle in memory of CDR Arthur J. Ruhle, Jr., USN
PO1 Hubert W. Safford, USN (Ret)
LCDR Gordon J. Sarver, USN (Ret)
Mr. William E. Schloothauer
BT2 Diana D. Simonswright, USN (Ret)
CAPT Frederick J. Skinner, USN (Ret)
Col and Mrs. Sherman A. Smith, USMC (Ret)
MSgt Ralph F. Smith, USMC (Ret)
PO2 Russell R. Smith, USNFR (Ret)
HMCS Robert D. Smithers, USN (Ret)

**Deceased**

Mrs. Paula Souza in memory of John Souza, Jr.
RMC Mark S. Starin, USN (Ret)
CDR Donald W. Stauffer, USN (Ret)
LCDR Richard Clay “Smoky” Stover, USN (Ret) in memory of Sam and Helen Stover
PO and Mrs. Ronald Szymonek, USN (Ret)
MCPO Levi B. Tarr, Jr., USN (Ret)
CPO Robert D. Tate, USN (Ret)
Jan Fine Thalberg in honor of Sgt Jonathan Wesley Rook, USMC
Mrs. Bernice L. Thiess in memory of John Joseph Thiess
Mrs. Elizabeth Gaye Thomas in memory of GySgt Theodore John Thomas, USMC
CDR Jeannie K. Todaro, USN (Ret)
PO1 Ronnie L. Trice, USN (Ret)
CWO4 Gary A. Verblen, USN (Ret)
Mr. and Mrs. Jack Walsh
MCPO George E. Webster, USN (Ret)
LCDR Chester H. Wheatley, USN (Ret.) in honor of a life spent in the Navy and the work the Society does
TMC Sharyn Williams, USN (Ret)
Mrs. Patricia D. Wilson in memory of 1stSgt William M. Wilson, USMC
Mr. Douglas Scott Wolverton
Ms. Mary Sue Woolcock
SCPO Kenneth E. Wray, USN (Ret)
Cpl and Mrs. James Wright, USMC (Ret)
CDR H. Bradford and Roberta Wynne, USN (Ret)
CDR Evelyn D. Yellig, NC, USN (Ret)

In 2016, the Society received 33 estate distributions totaling almost $2.3 million. These generous men and women have left a legacy which will live on in the hearts and minds of Sailors, Marines, and their families who receive Society assistance.

Estate of MCPO Glen W. Barton, Jr., USN
Mozelle Behannon Charitable Trust
Estate of Sarah Burks Clem
The Craft Family Trust
Rose and Henry J. Deeks Charitable Trust
Estate of CPO Andrew Dolack, Jr., USN
Gertrude Marie Hamilton 2000 Trust
CDR Vernon F. Harkness, USN Trust
The Elizabeth Hinchcliffe Trust
Estate of Norman J. Hoberg, USN
Estate of Irma L. Ilgenfritz
George P. Lumsden Trust
CWO Allen F. Manley, USN and Anita L. Manley Family Trust in memory of Jean D. Manley
The Arnold and Ingrid Mjatveit Trust
Estate of LCDR Elizabeth A. Nimits, USN
Estate of Dr. Janet Ollinger in memory of CAPT Jack Ollinger, USN
Estate of Regina Pluckebaum
Estate of CDR Stanley J. Regula, USN
Estate of CDR David Lloyd Reuscher, Sr., USN and Mrs. M. Lavern Reuscher
Estate of Oneida Smith in memory of Melvin E. Smith
Estate of CDR Raymond John Smith, USN
The Vincent Stanley Trust

Mrs. Mrs. Bernice L. Thiess in memory of John Joseph Thiess
Mrs. Elizabeth Gaye Thomas in memory of GySgt Theodore John Thomas, USMC
CDR Jeannie K. Todaro, USN (Ret)
PO1 Ronnie L. Trice, USN (Ret)
CWO4 Gary A. Verblen, USN (Ret)
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Ms. Mary Sue Woolcock
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Cpl and Mrs. James Wright, USMC (Ret)
CDR H. Bradford and Roberta Wynne, USN (Ret)
CDR Evelyn D. Yellig, NC, USN (Ret)
OUR DONORS – MAKING A DIFFERENCE

The Navy-Marine Corps Relief Society is grateful to the many donors, corporations and foundations that support the Society through annual donations, payroll allotments, estate gifts and non-cash gifts. This donor report recognizes individuals and organizations that made gifts to the Society in calendar year 2016 at the $1,000 level and above. It does not include donations to the Active Duty Fund Drive in support of the Navy-Marine Corps Relief Society.

We work diligently to maintain an accurate database. Please notify the Development Office at (800) 654-8364 of any inaccuracies so that we may set the record straight.

Theodore Roosevelt Circle ($100,000 to $999,999)
- The Craft Family Trust
- Estate of Irma L. Igenfritz
- Arnold and Ingrid Mjatvelt Living Trust
- Navy Exchange Services Command (NEXCOM)
- Navy-Marine Corps Ball Committee
- Estate of Janet Ollinger in memory of CAPT Jack Ollinger, USN
- Estate of CDR David L. Reuscher, Sr., USN (Ret) and Mrs. M. Laverne Reuscher
- Semper Fit and Exchange Services Division (MCX)
- USAA Federal Savings Bank

Grace M. Higginson Circle ($50,000 to $99,999)
- Anonymous
- RADM and Mrs. George F. Ellis, USN (Ret)
- Vernon F. Harkness Trust
- Shamrock Foods Company
- Col and Mrs. Sherman A. Smith, USMC (Ret)
- The Donald J. Trump Foundation, Inc.

Volunteers Circle ($5,000 to $24,999)
- Amelia Island Concours d’Elegance Foundation, Inc.
- American Society of the French Legion of Honor, Inc.
- Anonymous
- Mrs. Nanette Armstrong
- Association of Military Banks of America (AMBA)
- Mr. and Mrs. Robert Bartholomew
- Estate of MCPO Glen W. Barton, Jr., USN
- Bayshore Ford Truck Sales, Inc.
- Mr. David L. Billhimer and Mrs. Linda G. Smith
- SN Larry J. Briggs, USN (Ret)
- CDR James H. Brooks, USN (Ret)
- CAPT Roger Burbrink, USN (Ret)
- The C.E. and S. Foundation
- Raytheon Fund in Support of Our Troops
- Carswell Field Thrift Shop
- Lisa Cibik, MD
- The Clark Associates
- Mr. James T. Claxton
- Corona Norco Family YMCA - Inland Empire
- Navy Birthday Ball
- Cowboy Up For the Vets
- AWCM Gordon M. Curran, Jr., USN (Ret)
- Mr. Greg Davis
- Deep Sea Divers Charity Golf Classic
- Defense Orientation Conference Association (DOCA)
- Mr. and Mrs. John Edwards
- Elering Foundation
- ADM and Mrs. James O. Ellis, Jr., USN (Ret)
- GySgt and Mrs. Albert A. England, USMC (Ret)
- Mr. Edwin E. Evans
- ADM and Mrs. William J. Fallon, USN (Ret)
- Mr. Leslie Goldberg
- CAPT Celine A. Finn, USN (Ret)
- ADM and Mrs. William J. Florian, Jr., USN (Ret)
- Mr. Leighton Frey
- Mr. Alex Gabaldon
- Goldie Anna Charitable Trust
- Greater Dallas Military Foundation/Dallas Military Ball
- Greater Riverside Chambers of Commerce Foundation

Relief Committee Circle ($25,000 to $49,999)
- Beauty for Life Foundation, Inc.
- Mozelle Behannon Charitable Trust
- Benevity Community Impact Fund
- CAPT and Mrs. Kenneth B. Brown, USN (Ret)
- Fidelity Charitable Gift Fund
- Frey Foundation
- Mr. and Mrs. Arthur Goodwin
- Estate of Norman J. Hoberg
- Lakeside Foundation
- Pen Air Federal Credit Union
- Schwab Charitable Fund
- Silver Gate Yacht Club
- Estate of Oneida Smith in memory of Melvin E. Smith
- Estate of CDR Raymond John Smith, USN
- WACOM Women’s Auxiliary Commissioned Officers Mess

Volunteers Circle ($5,000 to $24,999)
- Mr. and Mrs. Simon Hallett
- Mr. Ewan Hamilton
- PO1 Arthur J. Hance, III, USN (Ret)
- Mr. Dan Houston
- The Hull Family Foundation
- Humble Bundle
- Mr. and Mrs. Reuben Jeffrey, III
- RADM Michael R. Johnson, USN (Ret)
- 1stLt and Mrs. Howard Jones, USA
- PO2 Ted Kayton, USN (Ret)
- CAPT and Mrs. William H. Kennedy, USN (Ret)
- Mr. James Lacy
- LANNET Company, Inc.
- The Lear Family
- Mr. Tom Lefevre
- Ms. Jacquelyn Lester
- John and Anne Lichner Foundation
- CPO Richard J. Lozowski, USN (Ret)
- RADM and Mrs. Steven W. Maas, SC, USN (Ret)
- CWO Allen F. Manley, USN and Anita L. Manley Family Trust
- Mr. Brian McCoy
- Mr. Kenneth Mendelson
- Network for Good
- NFL Ventures, LP
- Mr. Edward J. Pepling
- Mr. Michael Petrina
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