Mother of Medal of Honor Recipient Reflects on Their Journey to Recovery
Thanks for celebrating our 110th year with us. As the season of giving approaches and 2014 comes to a close, we’re proud to feature stories of gratitude and determination — the enduring qualities of the clients we serve.

Robin Carpenter, mother of Medal of Honor recipient, Corporal Kyle Carpenter, USMC (Ret.), tells her story of the Society’s Combat Casualty Assistance Visiting Nurse who helped her navigate her own road to recovery, while helping her son embark on his remarkable journey from combat casualty to college student and inspirational speaker.

Our children are our greatest resource, and investing in their education is one of the most important ways the Society helps Navy and Marine Corps families. In this edition of Legacy, we have highlighted a couple of military children pursuing their dream of a college education.

Society volunteers are well educated, experienced and caring. They make a difference every day. We’re pleased to introduce you to volunteers like Sarah Bethel, mother of 7 children, who makes time to manage the Society’s thrift shop in Great Lakes, and Keith Shean, who honors the memory of a shipmate by following in his footsteps.

The Society continues to meet the increasing demand for financial assistance from Sailors, Marines and their families, thanks to generous support of donors like you. Best wishes for a safe and happy holiday season.

Sincerely,

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

Mother of Medal of Honor Recipient Reflects on Their Journey to Recovery

Kyle Carpenter always wanted to be a Marine, explained his mother Robin Carpenter. “He wanted to be part of something bigger than himself. He dreamed of completing a challenging USMC boot camp and accomplishing everything it took to become a Marine,” she said. “Kyle feels like regret is the worst emotion you can have.”

Four months into his deployment to Afghanistan in 2010, Kyle was critically injured when he threw himself onto a grenade to save the life of a fellow Marine. After several weeks in intensive care, Kyle regained consciousness and told his parents he still had no regrets and would do it all again if he had to. Kyle lost his right eye and sustained injuries throughout his body because of shrapnel. In 2014 Kyle was awarded the United States’ highest military award, the Medal of Honor, for his sacrifice.

When Kyle was well enough, he returned home to Lexington, South Carolina, to live with his parents and younger twin brothers. Even though he made progress medically, “he had to learn how to put his shirt on, tie his shoes, feed himself, and brush his teeth,” explained Robin. Soon after he moved home, Kyle received a visit from Kim Bradley, Navy-Marine Corps Relief Society Combat Casualty Assistance Visiting Nurse, and Robin Carpenter.

The Navy-Marine Corps Relief Society is a non-profit charity (EIN 53-0204618)
Volunteers began presenting Budget for Baby workshops to help new parents identify and plan for the increased expenses of a new family member. Operation Desert Storm brought massive mobilization of active duty and reservists. During this time an additional $10 million in financial assistance directly related to the conflict was provided by the Society.

Bradley has served as an invaluable resource for Kyle as he’s made the transition from just trying to recover to becoming a full-time college student, motivational speaker, and advocate for other injured service members.

“Not only has she been a wealth of information and resources, she’s been there for me,” Robin said. “I can just sit and cry. I talk to her almost as much as Kyle does. She always answers her phone. I can call her about anything.”

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“Kim helped Kyle get combat-related special compensation pay,” recalled Robin. “She has helped advocate for him and navigate through the VA system. Now that he’s back at college, she has helped him learn how to handle his class load and manage his time.”

Years of experience working with Marines and Sailors, as well as being married to a service member, have given Bradley unique insight and understanding about the challenges that returning service members face. That knowledge has been invaluable to the Carpenter family. “We’ve received so much support in our community,” Robin explained. “We’ve received tremendous support and encouragement from our church and from military organizations. But very few people understand what we’re actually going through, besides Kim.”

Even when she’s not officially on duty, Bradley finds a way to help Sailors and Marines. Kyle invited Bradley to be his guest at the Medal of Honor ceremony, where she met several of the Marines with whom Kyle had served. “She ended up talking to three of them,” Robin Carpenter said. “One of them had been out (of the USMC) for almost two years but had never been able to plug-in to the VA system. She talked to him and is getting him in contact with the VA. She also talked to the Navy Corpsman that saved Kyle’s life, and another buddy who had gotten into the VA system but was having trouble. We invited her to the ceremony because she’s like family to us and she ended up working.”

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Kim Bradley, NMCRS Combat Casualty Assistance Visiting Nurse, with Corporal Kyle Carpenter at his Medal of Honor reception.

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Your Donations Help Navy and Marine Corps Children Pursue College Education

In its most recent survey of college pricing, the College Board reports that a “moderate” college budget for an in-state public college for the 2013–2014 academic year averaged $22,826. And because that expense is sure to rise, aspiring students in 2015 will need all the help they can get. Fortunately for children of active duty or retired Sailors and Marines, educational assistance may be available from the Navy-Marine Corps Relief Society, thanks to the generosity of donors like you.

Tuition is only one part of the cost of going to college. Michael Mendez used his GI Bill benefits to help fund his daughter’s education but knew that wouldn’t be enough. Mendez applied and received an interest-free loan from the Society to help pay for Kayla, a freshman majoring in business, to live on campus. “She attends a GI Bill-friendly school, which means they will reduce their tuition to match my GI Bill funding,” he explained. “The Society’s financial assistance is so great because it can be used for any college expense, not just tuition.”

Sarah and Kayla Zmeirski, daughters of a Navy retiree, both received no-interest loans from the Society. Sarah will earn her bachelor’s degree in dietetics in May 2015. “The Society’s financial support allowed me to take summer classes and get ahead on credits so I could graduate in 3 years,” she explained. Sarah also received a scholarship from her university that covered some costs. “It’s meant a lot of penny pinching, but having a little extra financial security made it more feasible for me to focus on my studies instead of having to work through college. With the Society’s interest-free loan I was able to really focus on what matters and become a force for good in the real world when I finally get there.”

Her sister Kayla is studying accounting. She also received an academic scholarship that covers tuition, and the Society’s no-interest loan has helped her pay for other college expenses like room, board and text books.

“Education is the key to unlock the golden door of freedom.” George Washington Carver

Applications for undergraduate education assistance for the 2015-2016 academic year are available online at www.nmcrs.org/education.

Sarah Zmeirski, College Senior

Your generosity makes educational dreams possible

Chelsea and Megan Long, left, are pursuing their educational dreams, thanks to the Society’s financial assistance. Chelsea is in her final year of a nursing program and Megan, a junior, is studying elementary and special education. “The Society’s loans have really helped us,” Chelsea said. “We have to pay them back, but not having to pay any interest on our loans makes it less daunting. It’s been a life saver knowing we’re not incurring more debt.”

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Volunteering - It’s a Family Affair!

Sarah Bethel is a volunteer at the Navy-Marine Corps Relief Society Great Lakes thrift shop. She loves the reactions she gets when she tells new customers that all adult clothing is $1, including the uniforms, “the look on their faces is priceless,” she said. “I like to see the people who come in and know that we’re really helping them.”

Bethel signed up to volunteer at the NMCRS thrift shop at an opportune time. “They had lost everyone who was volunteering there within a recent two or three week period,” she explained. “There was one person left, but the store couldn’t stay open with one person.” So Bethel and her husband, a Navy Musician who directs the Recruit Training Command band, offered to help out. They, along with other new volunteers, were able to re-open the shop after only a few weeks of closure.

Bargain prices on clothing are especially helpful at the Great Lakes Training Support Center which has a large population of young Sailors. “This is one of the Navy’s education centers, there are a lot of schools here,” said Bethel. “So there are a lot of young people with families who benefit from the NMCRS thrift shop.”

Like many NMCRS thrift shops, the Great Lakes thrift shop is always looking for new volunteers. “The Society is such a wonderful organization and they do so much good,” Bethel said. “Any volunteer who comes through the doors is welcome and appreciated. It’s a great way to spend a couple of hours—if you have the time.”

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.

“About 30 years ago, a retired naval aviator told me he got more satisfaction volunteering for NMCRS than anything he’d ever done. I remembered that. When I retired, I had a lot of things to do around the house and I traveled, but because I remembered what that guy said, I decided it was time to volunteer for the Society.”

~Keith Shean, NMCRS Miramar volunteer
Your Support of the NMCRS Marine Corps Marathon Team Goes the Distance

For the second year, the Society was a Charity Sponsor for the Marine Corps Marathon, with 65 runners participating on Team NMCRS. Our runners, many of whom trained for months for either the 10K race or the marathon, ranged in age from 19 to 62 and came from across the country. They included active duty and retired service members, their spouses, siblings and children, as well as several Society employees and volunteers. Their combined efforts raised more than $30,000 for the Society.

The team’s top three fundraisers were Joe Schnurbusch, deputy director NMCRS Norfolk office, Barry White, director NMCRS San Diego office, and Jim Wais, who recently retired after a 21-year naval career. The first finisher from the marathon team was Sara Harmon, mother of a 10-month-old, who ran the marathon in 3:25:25. At his wife’s request, team member Jim Kelly, pictured below, visited his cardiologist before registering for the marathon. He came home with a clean bill of heart health and a $100 donation from his cardiologist.

Second Lieutenant Dwayne Saunders Jr., USMC, pictured at right, says he has always run. “Even when I was in day care, we would go to a park and I would just run circles around the cul-de-sac,” Saunders recalled. He ran cross country in high school and joined the marathon team while attending the U.S. Naval Academy. His goal was to run one marathon while in college, but he ended up running four, as well as one ultramarathon. Saunders graduated in May, is now attending The Basic School in Quantico, and anticipates moving to Pensacola in December for flight school.

Saunders joined the NMCRS team for this year’s marathon after learning about the Society in The Basic School. “When we got here we talked about the services and programs the Society provides for Marines. I thought I could probably do something to help them out. I already knew I wanted to run a marathon so why not help someone out? The Society helps the same Marines I’m going to be leading in a year and a half.”

Saunders already has his eye on another race. “I signed up for the Disney Marathon in January. Running is second nature to me. If there’s a race, I’m going to sign up for it.”

Read the full-length article on our blog

www.legacy.planwithnmcrs.org
Five Simple Answers to Your Most Basic Estate Planning Questions

Craig Anderson, Esg.

1. **If I have a trust, do I need a Will?** Yes. While it is often the goal of someone making an estate plan to place all of their assets into a trust for management and disposition, it is equally true that some assets are invariably omitted from the trust. A trustee only has domain and authority over trust assets. If you leave a separate, non-joint account at your death, probate will be necessary to determine the successor owner. Even if you have mostly joint accounts, if you and a joint owner die at the same time, that asset is subject to probate. **You need a Will, too.**

2. **Is probate avoided if I have a trust?** No (probably). The word probate is often misunderstood and so is the process. Each state has its own system but the main purpose is to find the successor owner for property that did not pass “by law.” For instance, if you name someone as the beneficiary of a life insurance policy, at your death that person receives the money directly from the insurance company, “by law.” If you own the property in trust, and named successor trustees, then the property is still owned by the trust and “under new management” with new trustees. **For trust-held property, probate is avoided.** If you own property solely and individually, it has to go to someone at your death. **If you have a Will, that document spells out who gets it, even if you name the trust as the beneficiary.**

3. **I don’t have a Will, does my property go to the state?** No. If you leave property in your estate at your death that is not co-owned with someone and for which there is no “Transfer on death” or “Pay on death” designation, then you have a probate estate. **If you don’t have a Will, the probate system will use its rules and the new owner will be determined by law.** Normally, this process searches for the relatives closest to you in kinship by blood, not marriage (except your spouse). Typically, the sequence is spouse, children, parents, siblings, but not always. This is the “default” distribution plan. **If you want a different result, you need to take the initiative and prepare a comprehensive estate plan.**

4. **If I have a trust, are all of my assets protected from creditors?** No. When people talk about having a trust, most are referring to a “revocable living trust.” This document has been used in estate planning for 40 years. In such a document, the maker is the creator of the trust, the trustee of the trust, and also the beneficiary. In that arrangement, the trustee controls everything. He or she owns what is in the trust in an official-sounding way, and the property belongs to him or her. If a trust investment earns interest or dividends, those are reported to IRS on a Form 1099-INT or DIV and the individual, not the trust, pays the income tax. The trust assets carry the Social Security number of the trustee, while the trustee is alive. After the death of the original trustee, the trust must obtain a Federal EIN number that is used for assets that remain in the trust. **Creditor of the trustee are not “blocked” by the existence of the revocable living trust, but can reach for those funds the same as a separate bank account owned by the trustee/debtor.** Think again if creditor protection is your motivation for creating a revocable living trust!

5. **Will Health Insurance or Medicare pay for my long-term care?** No. While it is true that after a physical injury, health insurance or Medicare will pay for a short period of rehabilitative and/or institutional care, that funding typically ends after about 30 days. It is no surprise to anyone that institutional care (whether assisted living, skilled nursing or full nursing home) is very expensive. **You can plan for the risk of needing this care in a variety of ways, including acquiring long-term care insurance.** You need to review your own health care policies to see what kind of rehabilitative services might be included. Statistically, “unpaid family caregiving” is the source of about 65% of the services provided to someone who cannot manage or care for himself/herself! What’s your choice?

The Navy-Marine Corps Relief Society has excellent resources on these topics and many others related to this sometimes complex subject. **Visit www.planwithnmcrs.org.** There is no “one size fits all,” so it makes sense to approach your estate plan in a step-by-step manner, seeking qualified professional guidance along the way. Every planning step you take will improve the quality of your life and benefit your heirs after you’re gone. It is never too late to get started!

Craig Anderson has practiced law for more than 35 years, 20 of which were as an active duty Air Force JAG. He earned his JD from the Indiana University Maurer School of Law and has a Masters of Law degree from the George Washington University Law School. He now focuses his practice on trust and estate law and issues of concern to military veterans and their families.
The Navy-Marine Corps Relief Society does not provide legal or tax advisory services. Work with your attorney and financial advisor to plan charitable arrangements that work best for you and your estate. The information contained herein is intended solely for general informational purposes.