This Military Family Discovers They Have All of Us Supporting Them

NAVY-MARINE CORPS RELIEF SOCIETY®

Serving Sailors, Marines, and their families
Dear Friends and Supporters,

Serving Sailors, Marines, and their families - when in need - has been at the heart of the Society’s mission since 1904. As we gather with family and friends throughout this year’s season of giving, America’s Armed Forces stand watch around the globe, many in harm’s way. We honor them with prayers of thanksgiving and humble gratitude.

This has been a challenging year for many Navy and Marine Corps families. Many were impacted by Hurricanes Florence and Michael. Many others faced extended deployments, family separations, and seemingly insurmountable financial challenges related to PCS orders, cross-country relocations, growing families, and unforeseen family emergencies. Because of support from you, the Society has provided them a safety net – a life line. You have made a difference for thousands of active duty and retired USN and USMC service members, their families, and widows.

The Society also continues to face financial challenges. While operating costs are kept in check with serious cost-containment policies, the ever increasing need for financial assistance for Sailors and Marines continues to be met through withdrawals from our Reserve Fund. We’ve never turned away a Sailor, Marine, or their family who needed our help, and we never will; but your support is urgently needed.

As 2018 draws to a close, we know that many donors considering year-end gifts are concerned about the impact of the new tax laws, the fluctuation of the stock market, and the impact of the political turmoil on the economy. We understand. Next month we will begin a series of free, Tax-wise Giving and Planning webinars to help you. Our first webinar will be offered on 5 December 2018. Please join us by registering here: myimpactwithnmcrs.org/webinar.

If you can’t join us, here are some 2018 tax-savvy options that may work for you:

- Donate shares of appreciated, marketable securities
- Donate the required minimum distribution of your IRA
- Establish a charitable gift annuity with the Society and take advantage of the increased IRS discount rates

Your generosity is transforming lives, enhancing the combat readiness of our Nation’s military, and helping to keep our country safe and strong. As always, thank you for your patriotism, your faithful and generous support for Sailors, Marines, and their families - and your continued trust in NMCRS.

With gratitude,

ADM Steve Abbot, USN (Ret)
President and CEO

Cover: Capt. Kacy Ray, USMC, and family. Photo: Stephen Barrett

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Everything happened so fast. It was April 5, 2011, and Chief Warrant Officer 2 Kacy Ray was assigned to the 3rd Marine Regiment, located on Marine Corps Base Hawaii. Kacy and his wife, Lilian, lived in base housing.

On workdays, he would often go home for lunch, and on that day – a day he’ll never forget – he had just returned to work and was heading to a cargo lot to take care of some things. That’s when he got the phone call.

It was Kacy’s uncle. He sounded upset. He began slowly, delivering the news. He said that Kacy’s parents – both in their 60s – were driving from their home in North Carolina through Tennessee on a vacation when they’d gotten into a car accident. It was bad. Both of them were killed.

“It sent me into shock,” Kacy says. “The world just didn’t make sense anymore.”

Not knowing what to do, Kacy got out of the car and just sat on the grass, stunned. A sergeant who was nearby came over to help.

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“It sent me into shock,” Kacy says. “The world just didn’t make sense anymore.”
Lilian agrees wholeheartedly. “From the moment this thing happened, Kim and Leah started talking with their Director,” she says. “They started planning. We got back to our house, and we couldn’t even believe it.”

There were so many details the Society covered that Kacy was unable to handle at the time. “Looking back, the task seems simple — child’s play for a mobility officer,” he says. “But I couldn’t. I couldn’t put the pieces together.” And yet there was so much to do.

For example, Kacy and Lilian had to go and collect all of Kacy’s parents’ belongings accumulated over their lifetime. “The Society helped us find a moving company,” Lilian says, “so we could move some of his parent’s more sentimental things back to Hawaii.” There was a massive armoire that Kacy’s parents received as a wedding gift. There were the paintings that Kacy’s dad, an art lover, had collected. These and other precious items had to be taken care of, and Kacy and Lilian were relieved to have help from the Society.

There was still more. The bodies of Kacy’s parents were in a funeral home in Tennessee. They had to be transferred to three funeral homes before they could reach Florida, where they were buried. “I don’t know how we would have managed to do all that,” Kacy says.

The emergency funds provided by the Society, as vital as they were, made up only a part of the help Kacy and Lilian received. “I always thought of the Society as an organization that helps with financial problems,” Kacy says, “but now I have a much better appreciation for the safety net the Society provides. They really care.”

It was a trying time in their lives, and Kacy and Lilian realized after this personal tragedy that they have lots of support. They received calls from everyone around them, including the regimental commander, and they even received a handwritten letter from the three-star general of the Marine Expeditionary Force in Okinawa.

But what impressed them most was the caring from the Society. “I’ve been a military spouse for eight years,” Lilian says, “and the Society really fills a void in terms of support in ways that people don’t realize. It felt like we had an entire organization that would check in with us.” Kacy and Lilian are grateful that, thanks to the Society, they now have family heirlooms from Kacy’s parents. “My kids aren’t going to see their grandparents,” she says, “but they’re going to see their pictures in our house, his mom’s sewing kit, and things like that. Those things have real value to us.”

Nothing can heal the hurt from a personal tragedy like this, but with your support, the Society was there for Kacy and Lilian when they needed us the most. “The Society covered everything,” Kacy says. “They knew what to do, and they did so much.” That’s why Kacy volunteers as the Society’s active-duty fund-drive coordinator for his command, sharing his story and spreading the word to other Sea Service members.

Kacy and Lilian’s story shows that your support for Sailors, Marines, and their families means the world to them. Each time you give, you really are taking care of our own.
It's an inspiring act of generosity that shows a real commitment to Sea Service members, the Society, and our country.

Lieutenant Commander Al Phillips made the decision several years ago to donate his entire Navy retirement pay to the Society in order to help Sailors, Marines, and their families in need.

Each month, he gives by allotment to the Society, and then at the end of the year he writes a check to the Society to donate the rest of his military retirement income. These are the facts of Al's generosity, and it's a wonderful expression of his support. But even more interesting is the 'why.'

The story begins soon after Al was commissioned. "I was assigned to jet training," he says. "So, I'm in training, and my wife, Connie, wanted something interesting to do, so she started volunteering with the Society."

While Al was flying, his wife was pitching in. She would tell him about all the great things the Society was doing for Sailors and Marines. "Same thing when I got to my permanent duty station in Oak Harbor, Washington," Al says. "Connie volunteered with the Society even while we were raising our family."

Throughout his Navy career, while he was flying and leading Sailors, Al was always aware of the Society and the importance of what we do for Sea Service members. "Young men and women would come to me," Al says, "and I just wondered how they were getting by. They got paid very little, and really couldn't afford to have a family, but of course many did."

Al saw that many Sailors and Marines would need help at various times in their careers, and taking care of his Sailors became a vital part of his Navy career. But that wasn’t the main thing on his mind when he joined up in 1976, the year of the Bicentennial.

“That was one heck of a Fourth of July when I joined the Navy,” he says. "The Fourth was on a Sunday that year, and I remember going to church wearing my service tropical white uniform feeling as proud as a peacock." Being an ensign in the Navy at that special time in our nation's history meant the world to him.

It's the cachet, the mission, the patriotism – all these things come together in Al's love for the Navy. He respects service, and he values Sea Service members for the jobs they do and the sacrifices they make. It’s why he gives so generously.

Al trusts the Society completely to steward his gifts in the best way possible to help Sailors, Marines, and their families. “I want these incredible people who are serving our Nation to have someplace to go when they have an urgent need in their lives,” Al says, “and that’s what the Society does. I admire that. I feel honored to be a part of it. And I feel privileged to be able to support it.”
MARINE CORP MARATHON RUNNERS
SUPPORT SAILORS AND MARINES

14 Runners Raised More than $12,000 for NMCRS

Thank you, team NMCRS and supporters!

Congratulations Women Marines on 100 years of service in the Corps!

EVERY DOLLAR MATTERS. EVERY DONOR MAKES A DIFFERENCE.
Legacy of Honoring Service: the Extraordinary Generosity of Maurice Poppenheimer

That’s what an attorney in Memphis, Tenn. says about Maurice Poppenheimer.

The Navy-Marine Corps Relief Society was recently honored by Maurice Poppenheimer’s gift in his will to support Sailors and Marines in need. In his memory, the Society would like the world to know the kind of person Maurice was and now, with his legacy gift, the kind of person he will forever be – caring, generous, patriotic, and dedicated to service.

Mr. Poppenheimer served our country in the Air Force, and he ensured his estate helped as many service members as possible. This is why Maurice left a gift in his will for the Society. But not just for the Navy-Marine Corps Relief Society.

Maurice left substantial gifts for eight charities devoted to serving members of the military. This was an extremely generous man who cared deeply about service to our country. And that’s because he served.

Maurice grew up in Memphis, Tennessee as an only child. After graduating from Memphis Tech High School and attending Memphis State College, there was only one path for this good and patriotic American. Maurice joined the U.S Air Force. He served in the Korean War with courage and distinction, and he emerged from his service as a decorated veteran. Maurice saw the necessity of serving, and he saw the sacrifices that members of the military and their families made. It would stay with him for the rest of his life.

After the military, Maurice went into banking and real estate investing. Intelligent and able, he did well in business, enjoying a successful and lucrative career. But Maurice wasn’t the kind of person who clung to his wealth. No, he wanted to give. He wanted to use his wealth to do good. He wanted to help others.

Maurice never married and had no children, so he planned his estate with his attorney to ensure that he could accomplish what he wanted to do with his money. Maurice demonstrated an extraordinary level of generosity with each of the charities he included in his will.

His gift to the Society will have a lasting impact for Sailors, Marines, and their families. Because of Maurice’s generosity, Sea Service members and their families will get help with urgent financial needs like medical bills, utility bills, mortgage payments, car repairs, and crushing debt. They’ll get help when hurricanes, fires, floods, and other natural disasters damage their homes and destroy their vehicles. They’ll get help when they need to travel for a family emergency or some other urgent situation. They’ll get help with budgeting and planning for the expenses of raising their children. They’ll get help from visiting nurses. This is the good his gift will do.

Because he served, Maurice knew that it’s vital for Sailors and Marines to be mission-ready at all times, free from the distractions of financial challenges, debt, and other problems. And on a personal level, Maurice felt it was simply wrong that Sea Service members, who sacrifice so much, should have to struggle with financial or family worries while they serve.

This is why he wanted to help. With the generous gift he gave for the Society in his will, Maurice will be supporting Sailors, Marines, and their families in need for years to come. His is a gift given out of honor and duty, from one service member to another, one patriot to another, one American to another.

"He loved the military"

Providing more than $1.6 million in 2018 to Sea Service members and their families affected by Hurricanes Florence and Michael.

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.
WHY NOVEMBER?

Ever wonder why we celebrate National U.S. Navy Aircraft Carrier Month in November?

November is full of historic milestones in the technological development of the modern aircraft carrier and their contributions to the nation. Here are a few important milestones:

- **November 4, 1910:** Naval aviation was born when Eugene Ely launched from the deck of a U.S. Navy ship in a Curtiss Model D.
- **November 5, 1915:** Cpt. Henry C. Mustin made the first catapult launch from a ship, beginning a century of technological advancements that have led to today’s Electromagnetic Aircraft Launch System (EMALS).
- **November 8, 1917:** Lt. Earl Spencer, U.S. Navy, became the commanding officer of the first permanent naval air station for training, today known as Naval Air Station North Island in San Diego, California.
- **November 17, 1924:** USS Langley (CV 1), converted from the collier USS Jupiter (AC 3), reported for duty with the Battle Fleet becoming the first operational aircraft carrier in the U.S. Navy.
- **November 25, 1961:** The first nuclear-powered aircraft carrier, USS Enterprise (CVN 65), was commissioned.
- **November 9, 2013:** The first of the next generation of aircraft carriers, USS Gerald R. Ford (CVN 78), was christened.
- **November 14, 2013:** USS George Washington (CVN 73) provides medical supplies, food, and water to the victims in the Philippines of Super Typhoon Haiyan.
- **November 3, 2014:** The 5th Generation F-35C Lightning II completes first arrested landing aboard a U.S. Navy aircraft carrier.

Celebrate all who are serving or have served aboard America’s aircraft carriers. Go to www.lovepop.com/usaircraftcarrier to send a unique, laser cut, 3-d Lovepop card to someone special today!
Rates Are on the Rise

Receive Tax Savings and Lifetime Income!

Act now to lock in reliable payments and 2018 tax savings with a charitable gift annuity.

Are you looking for reliable payments to supplement your retirement income, or want to avoid capital gains taxes? With the recent increase in payment rates, today is a good time to create a charitable gift annuity with the Navy-Marine Corps Relief Society (you must be 65 or older and the minimum donation is $10,000).

You’ll enjoy the following benefits:

- Fixed annual income for as long as you live, with payment rates as high as 9.5%, depending on your age
- A possible 2018 charitable income tax deduction
- Avoid or reduce capital gains taxes when you use appreciated stock to fund your gift annuity
- Payments for up to two people, which provides financial security for you and a loved one
- The satisfaction of making a gift that benefits you today and Sailors and Marines in the future

For a no-obligation, personalized illustration of your payment rate, annual payment, and tax savings, contact Kate Hillas at philanthropy@nmcrs.org or 1-800-654-8364.

Higher Gift Annuity Payout Rates Now Available

In exchange for your immediate gift of cash or appreciated stock, NMCRS offers the following charitable gift annuity payout rates for one or two gift annuitants:

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In addition to a fixed, guaranteed, partially tax-free, lifetime income stream, a charitable gift annuity also provides an immediate income tax deduction and, for gifts of appreciated assets, partial relief from capital gains tax.

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myimpactwithnmcrs.org • (800) 654-8364

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.

PLEASE GIVE GENEROUSLY BEFORE DECEMBER 31.
VISIT NMCRS.ORG/DONATE TO MAKE AN IMMEDIATE IMPACT.