NAVY-MARINE CORPS RELIEF SOCIETY®
Serving Sailors, Marines, and their families

BY OUR OWN—FOR OUR OWN

Annual Active Duty Fund Drive to Benefit Shipmates and Fellow Marines
From the Signal Bridge

When you need us, we’re there. Just as Sailors and Marines proudly serve our country, we proudly serve them. The Society believes in taking care of people. Our mission has always focused on providing financial assistance and education for active duty and retired Sailors and Marines. When there is a need-based gap, we’re there to fill it.

Nearly 100 years ago, the Society launched its first Visiting Nurse Program to provide home visits to Navy and Marine Corps families. Mothers and newborns were the original focus of our traditionally aligned visiting nurse program, but as needs grew, so did our support.

Recognizing the unique needs of combat-served Sailors and Marines, we expanded our services and launched a specialized program - the Combat Casualty Assistance (CCA) Visiting Nurse Program. Our registered nurses would now make home visits and offer support and resources for any Sailor or Marine who had served in combat since 2001. Again, the Society saw a gap in services, and filled that space. It’s what we do. Since 2006, we’ve proudly visited and assisted combat-served Sailors and Marines with emotional, psychological, and physical wounds - and their families.

Today, I’m happy to announce that the Semper Fi Fund will be taking over the Society’s CCA Visiting Nurse Program, effective 1 July 2019. The Semper Fi Fund provides lifetime support to combat-wounded, critically ill, and catastrophically injured members of all branches of the U.S. Armed Forces and their families. This transfer will ensure continuity of care across the spectrum of needs and expand that care to service members from all services.

This change will also allow the Society to refocus our resources and your contributions on our core programs of need-based financial assistance, budget counseling and personal financial management education, Budget for Baby® workshops, and our traditional visiting nurse program. With your continued contributions, we will continue to be a lifeline for America’s Sailors and Marines - in their time of need.

Your contributions support life-changing programs for tens of thousands of active duty and retired Sailors and Marines. We’re grateful for your on-going support. We’re charting a new course for 2019 to ensure the Society continues to meet the needs of Sailors, Marines, and their families. Thank you for being such an important part of that mission.

Sincerely,

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

The Help He Needed: A Sailor and Your Generous Support

He’s an experienced, dedicated warrior, a professional in every sense. Petty Officer Eric Chiarito has been serving with honor for eight years. He has served with Navy and Marine Corps units.

“When I joined the Navy,” Eric says, “I was just 19.” Eric wanted to get into law enforcement and force protection. But there were no openings for Master-at-Arms when he enlisted. Eric wasn’t discouraged, though. He simply turned his attention to another vocation. He became a Hospital Corpsman. Things turned out for the best. “I’m good at it,” he says. “So I continue to focus on the medical side of things.”

It’s clear that Eric is devoted to service. That’s why, when he came to the Society for help, we were honored to be there for him, thanks to your generous support. Here’s what happened.

“Every Sea Service member who gets help from the Society is very thankful”

Eric turned to the Society when he was serving in Okinawa and had to get home for a family emergency. “I think it cost about $2,500 to get back to New York from Okinawa,” Eric says. He didn’t have that kind of savings, so he got an interest-free loan from the Society and made arrangements to pay the money back on terms he could handle.

When Eric came to us for help, he was pleased at how easy and respectful the process was. “The volunteers at the Society were very friendly,” Eric says. “They were also very professional. They went through my finances with me, asked about my situation, and found all the ways they could help.”

Being able to handle that personal financial challenge meant everything for Eric. Because of the Society, he could stay focused on his mission and function effectively in his unit. That’s important to him.

Knowing how the Society was there for him and how we empowered him to handle his financial challenges, Eric has

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become an advocate, letting other Sea Service members know about the Society and what we do to take care of Sailors and Marines. For example, a Shipmate and his wife were just getting by when an unexpected car repair wiped out their savings. They needed help, including money for food. Eric told the Sailor about the help that was available. “The Society loaned him $500 for the repair,” Eric says. “And they also gave him a commissary gift card to feed his family. The Society helped him out.”

Taking care of our own – it’s so important for all who serve. Eric knows it firsthand, and encourages his Shipmates to support the Society. “I can tell you that every Sea Service member who gets help from the Society is very thankful, very grateful,” Eric says. “They really appreciate it because they don’t have the option of relying on family or friends.”

With help from the Society, Sailors, Marines, and their families can overcome their personal financial challenges, so they can focus on their mission – keeping our country safe. It takes all of us at the Society, along with supporters like you, to ensure we’re there for Sea Service members whenever and wherever they need us. Eric says it best: “It’s a big thing.”

You Were There for Him: Marine Corporal Alex Garcia, in His Own Words

When you give, you help Sea Service members in so many ways. Let Corporal Garcia tell you how that happened for him.

“I’m single and I’m a car guy. I was driving my dream car to work when it threw a rod, destroying the engine. I was walking toward the gate when the Master-at-Arms saw me and asked if I needed help. He let me call for a tow truck from the gate.

“The repair was way more than I had in savings. So I went to the Society, and everybody was really helpful. It came to a lot more than the $500 Quick Assist Loan®, but everyone was really good about walking me through my budget, getting approvals, and handing me a check for the repairs.

“If the Society hadn’t been there, I would’ve had to go to a payday-loan place. They have high interest rates. They’re not like the Society. Here, you know the Society is not going to do that to you.

“I’ve counseled other Marines to come to the Society if they need help. I tell them, ‘Go to the Society and work out a plan with them.’

“I donate to the Society and have since I repaid that loan. I started giving because they were there for me when I needed them. That’s why I tell other Marines, ‘Give now so they’ll be there if you need them.’”

It could be anything from a natural disaster to a family emergency to an unexpected expense. Your support for the Society lets Sea Service members cope, adjust, and stay focused on their mission of protecting America. This is the good you do each time you give.
It was President John F. Kennedy who said, “Any man who is asked in this century what he did to make his life worthwhile can respond with a good deal of pride and satisfaction, ‘I served in the United States Navy.’”

And it was Lieutenant Commander Richard “Smokey” Stover who took those words to heart, and still does to this day. Those words explain Smokey’s love for the Navy and the very generous gift he gave the Society to help Sailors, Marines, and their families when they’re in need.

Surprisingly, Smokey never planned on a career in the Navy, even though he was in the Navy Reserves in high school. Instead, he went to college to study industrial engineering, fully expecting to make that his career. Upon graduation, he was employed by a prominent steel company, but soon became disillusioned. As luck would have it, Smokey received a letter from the Navy offering him the opportunity to attend Officer Candidate School. Commissioned in 1955, and liking the Navy more and more, Smokey applied and was augmented to the regular Navy.

And what an amazing career it was. Smokey did tours of duty with Airborne Early Warning Squadron (VAW-11) aboard the USS Hancock (CV-19) and USS Ranger (CV-61), along with a Maintenance Squadron (VR-6) tour of duty at McGuire Air Force Base, and as an Air Intercept Control instructor at Naval Air Station Glynco. He served during Vietnam aboard the USS Enterprise (CVN-65) and on the staff of Commander Second Fleet aboard the flag ship USS Newport News (CA-148). He did a tour of duty at the Navy Fleet Anti-Air Warfare Training Center in Virginia, and a tour flying with the Navy’s Hurricane Hunters aboard Naval Air Station Jacksonville. He also did a tour of duty serving as the Operations Officer of Commander Tactical Support Squadron Wing One at Naval Air Station Norfolk before retiring.

His most challenging assignment was in Vietnam, where he was in charge of directing four to five airborne division leaders of strike aircraft. Smokey had to monitor the strike aircraft on his radar scope, give them vectors to and from their targets, relay target information to Strike Ops, and conduct air-to-air refueling intercepts for aircraft low on fuel. He endured long shifts, day after day, week after week, always hoping for a safe return of each aircraft.

What Smokey is most proud of is his work in air-controlled intercepts. “I think I probably conducted more air intercepts than just about anyone,” he says. “In fact, when I did my 10,000th intercept, they acknowledged me on the USS Enterprise.” There was a ceremony in the Combat Information Center with an admiral present, along with two F-4 Phantom pilots. “They even had a cake for me,” Smokey says, “and I cut the cake with a sword.”

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The Tax Cuts and Jobs Act, signed into law by the president in December 2017, made significant changes to federal tax law. These changes offer several smart and tax-wise giving opportunities in 2019. We encourage you to consult with your tax and legal advisors as each person’s tax situation is unique.

Here are three tax-wise giving opportunities that make a difference for Sailors, Marines, and their families in need.

Charitable gifts of appreciated stock or mutual funds are a smart tax strategy.

You may be able to save on taxes two ways when you donate them to the Society:

1. Avoid capital gains and investment taxes. Capital gains tax rates have not changed and a gift of appreciated stock is more beneficial than ever.
2. Enjoy a charitable income tax deduction for the full market value of the stock.

IRA charitable distributions may provide income tax savings opportunities.

For supporters age 70 ½ or older, you may use all or a portion of your Required Minimum Distribution (RMD), up to $100,000 or $200,000 for married couples each year, to make a gift directly from your IRA account to the Society. You avoid paying income taxes on the amount you donate, and it reduces your taxable income, even if you don’t itemize.

Gifts from your Donor-Advised Fund (DAF) offer flexibility.

The new tax code makes DAFs a great tool for non-itemizers who wish to bundle their charitable gifts in one year (in order to get the tax deduction) while ensuring that the Navy-Marine Corps Relief Society will continue to receive their annual support through recommended grants from their DAF in subsequent years when not itemizing.

With any of these options, your gift will benefit you in 2019 – and will benefit Sailors and Marines for years to come.

We welcome the opportunity to answer your questions. Please contact Kate Hillas at kate.hillas@nmcrs.org or (800) 654-8364.

Go to www.careasy.org and choose the Navy-Marine Corps Relief Society as your charity of choice.
A Chat with Vice Admiral Michael D. Haskins, USN (Ret.) and Mrs. Joanne Haskins about Service, the Society, and Giving

“I know that the money goes to the Sailors and Marines who need it.”

It’s a special thing when someone like Vice Admiral Mike Haskins, who has already given so much to the military and to this country, gives even more with a gift for the Society.

That’s why we sat down with him and his wife, Joanne, to talk about the Navy, the Society, service, and sacrifice.

NMCRS: Admiral, tell us why you support the Society.

VADM Haskins: My wife and I have always supported the Navy-Marine Corps Relief Society. I was in the Navy for 37 years, and I saw the Society in action many, many times helping my Sailors and Marines.

I’ve been associated with the Society for many years and so has my wife, Joanne. We’ve seen firsthand what the Society does. When we say “we take care of our own,” the Society means it.

NMCRS: Joanne, what’s your connection with the Society?

Joanne: I was honored to serve with the Society as a member of the Relief Committee. We were specifically focused on helping Sea Service widows who weren’t able to make ends meet. It gave me some insight into the good work of the Society, and I became aware of what a good organization it is to support. Military people are the finest people in the world, and whenever we can help them, we should.

NMCRS: It’s clear that you both care deeply about Sea Service members. Admiral, you chose a special way to continue your support for the Society. Could you tell us a bit about your charitable IRA gift?

VADM Haskins: We used the Required Minimum Distribution from a retirement account to make a gift directly to the Society, rather than taking it as income. So, there was a tax benefit for us as well. It was really a very simple gift to give. I admire the Society so much because I know that the money goes to the Sailors and Marines who need it. I want to support the Society for the long term, and with this gift, the distributions from my IRA will continue to go the Society to help Sea Service members and their families year after year. I feel very good about that.

NMCRS: Did you have intentions for your gift to go to a specific purpose?

VADM Haskins: No, it’s to be used wherever needed. I trust the Society completely. I know the money will be used effectively. Sailors and Marines work so hard and get paid relatively little. When I was commanding aviation squadrons, I saw so many Sailors living paycheck to paycheck, and an unexpected expense was devastating.

NMCRS: Can you tell us about a time when one of your Sailors needed help?

VADM Haskins: One incident I recall was while I was serving in Hawai’i, and a hurricane hit. One of my Sailor’s home was damaged. In fact, the roof was completely torn off. He came to me, saying, “Skipper, here’s what happened, and I can’t afford repairs.” I called the Society office while this Sailor was there with me. I asked, “Can you help?” And the answer came back immediately: “Yes, we can.” The Society representative gave the Sailor her office number and home number. She said, “We’ll take care of this.”

NMCRS: With the distinguished career you’ve had, can you tell us a little about your service.

VADM Haskins: After graduating from the Academy, I went to Argentina on a Fulbright scholarship, then aviation training,
And so, after beginning as a seaman apprentice, serving for 5 years in the Navy Reserves, and serving for 20 years as an officer, Smokey retired as lieutenant commander. “After retirement,” he says, “I donated to the Society through an allotment from my military retiree pay. I always believed the Society does good work. I am only too glad to contribute.”

But his support doesn’t stop there. He’s also included an amazing gift for the Society through his estate. Early in his Navy career, Smokey began investing in stocks, annuities, and other investments. He also set up a revocable living trust and a charitable remainder trust. All these investments are part of his estate.

In a gesture of his commitment to service, he has named the Society as a beneficiary in his will, providing an extremely generous gift that will help Sailors, Marines, and their families for years to come.

Smokey loves the Navy and admires everyone who serves. In fact, his commitment runs so deep that he’s petitioning the Citizen’s Stamp Advisory Committee of the U.S. Post Office to issue a commemorative stamp honoring the Sullivan brothers. The five brothers enlisted in the Navy in World War II with the stipulation that they serve together, and all five perished when their ship was torpedoed. Getting a commemorative stamp issued to honor the Sullivan brothers has been a life-long cause for Smokey, just like his support for the Society.

His special gift for the Society means so much to him. “It gives me a contented feeling that I’m doing something worthwhile to help Sailors and Marines,” he says. “I think of this gift as my legacy of service to the Navy and to Sailors and Marines wherever they’re serving.”

NMCRS: Thank you, Admiral, and thank you, Joanne, for your service and your support for the Society. We’re inspired by your example, your generosity, and your commitment to Sea Service members serving around the globe.
SAVE ON TAXES WHILE SUPPORTING SAILORS AND MARINES IN NEED

Here are two easy ways you may avoid some taxes and support the Society:

1) With a gift of stock or mutual funds you may avoid capital gains and investment taxes and enjoy a charitable income tax deduction.

2) Use all or a portion of your Required Minimum Distribution from your IRA to make a gift directly to the Society and you don’t pay income taxes on the amount you donate.

Visit www.myimpactwithnmcrs.org/avoid-taxes to learn more.

“I give gifts of appreciated stock because it benefits the Society, helps Sailors and Marines, and provides tax benefits – everyone wins. I’ve been fortunate to serve, and in the simplest terms, it just makes me feel good to give.”

Rear Admiral Steve Maas, SC, USN (Ret.)

For assistance in making a gift of stock, mutual funds, or a Charitable IRA gift, please contact Kate Hillas at 800-654-8364 or philanthropy@nmcrs.org, or visit www.myimpactwithnmcrs.org/avoid-taxes.

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