YOUR SUPPORT PROVIDES ASSISTANCE — AND INDEPENDENCE — FOR SEA SERVICE FAMILIES
From the Signal Bridge

Admiral Steve Abbot relinquished the helm of the Navy-Marine Corps Relief Society at the end of September following 16 years of superb stewardship. It is a distinct privilege and honor to be asked to lead this organization, its dedicated, compassionate volunteers and permanent staff, in providing support to our active duty and retired Marines, Sailors and their families in need. I was born in Kalamazoo, Michigan, and graduated from the U.S. Naval Academy in 1968 with a B. S. degree and was commissioned a second lieutenant in the Marine Corps. I held multiple command and staff positions including operational tours in Vietnam, Korea, in Operation Desert Shield/Desert Storm and in Somalia where I commanded Task Force Mogadishu. From 1993-1995 I was Commanding General at Parris Island, and my last assignment was Deputy Commandant of the Marine Corps, Manpower and Reserve Affairs. Since my retirement from the Marine Corps in 2001, I have led a number of non-profit organizations as President and CEO, including drug rehabilitation programs at Phoenix House and Second Genesis.

Articles in this edition of Legacy shine a spotlight on personal tragedy resulting from a freak accident, and how Mother Nature impacts our lives. Chasity McCulloch and her husband, both accomplished scuba divers, planned to celebrate their third wedding anniversary with a dive off Okinawa in 2016. The story beginning on page 2 shares how Chasity’s life changed that day and how one of the Society’s Visiting Nurses has been able to assist her ever since. On pages 6 and 7, you can read about Hurricane Dorian and the crucial role the Society plays during a natural disaster. Our office in Kings Bay, Georgia, served 163 clients in a single day, providing nearly $100,000 in evacuation assistance, and no one had to wait more than five minutes to receive their check.

The Society is able to respond to unexpected emergencies with prompt, effective support thanks to thoughtful and very generous donors. Two different types of donations are explained in this issue. On page 4, Britt Zeller talks about the advantages of making a gift from an IRA distribution. “We have young enlisted men and women living on food stamps,” she says with alarm. “I only hope my gift can make their lives a little easier.” Finally, on page 5, meet retired Navy Commander Larry Mason who recently established four charitable gift annuities. “What I want my gifts to accomplish is to help Sailors and Marines and their families for years to come,” said Commander Mason. “Simple as that!”

I appreciate the invaluable support provided by donors like Britt Zeller and Commander Mason who provide critically important funds that the Navy-Marine Corps Relief Society uses in disbursing interest-free loans and outright grants, thereby improving the quality of life for countless Sea Service clients.

General Jack Klimp, USMC (Ret.)
President and Chief Executive Officer

Cover: Client Chasity McCulloch and NMCRS visiting nurse, Donna Discher

Your Support Helped Give Chasity Some Independence

On May 6, 2016, Chasity McCulloch and her husband, Wes, went scuba diving to celebrate their third wedding anniversary. Wes, a Marine stationed in Okinawa, had been deployed and had just returned home. For their celebratory dive, the couple traveled two hours to Kouri Island, where they planned to explore the wreck of the destroyer USS Emmons, sunk in the Battle of Okinawa.

“Okinawa was our first duty station,” recalled Chasity. “We had gotten into snorkeling when we moved there, and then we got our diving licenses and we had done quite a few dives. This one was going to be bigger—130 feet down. Before that, I’d gone as far down as 95 feet.”

Chasity and Wes did a practice dive off Kouri Island, down to about 90 feet, in preparation for the deeper dive. “The next morning, we met with the dive instructor and a few other people,” Chasity said. “It was pretty chilly, so we put on extra layers underneath our wetsuits. We made it down 130 feet and it was amazing. We explored the back half of the ship. Then we were going to come up, take a break, and go back down to see the front half of the ship.”

“When you’re in a position like that with no family nearby and your husband may be deployed, you can’t be so dependent on other people. We helped give Chasity some independence.”

“We were headed back up from that first dive and something happened with my mask. I kept trying to clear it, but it wasn’t clearing. I couldn’t breathe well, and I felt like I was drowning. I decided to get out of the water. You’re supposed to take a five-minute break at 15 meters down to get the nitrogen out of your body. Otherwise you can get the bends when the bubbles go to your joints. My nitrogen bubbles happened to go to my spine and compressed it. That caused pressure on my spine and nerve damage.”

Chasity was taken to the US Naval Hospital in Okinawa, which did not have experience dealing with diving accidents, so she was sent to another base where she spent many hours in a decompression chamber designed to get nitrogen out of the body. From there she was medevac’d to Naval Medical Center San Diego. “In San Diego, they started treating me for a spinal cord injury.”

Continued on page 3
After three weeks of rehabilitation, Chasity could barely sit up. “I didn’t have any movement from the waist down, but they said I was done and they were sending me home. My husband didn’t think that was a good idea, so he arranged for me to get into the Rehabilitation Institute of Chicago, where I did a month of inpatient treatment and four months of outpatient treatment.” During some of this recovery period, Wes was able to stay with Chasity, but he had to leave for North Carolina in August to check into a new unit based out of Camp Lejeune. In December, Chasity was cleared to move to North Carolina to join her husband.

That’s when Navy-Marine Corps Relief Society visiting nurse Donna Fischer met the family. “I called Chasity in January to introduce myself and offer help,” Donna recalled. “I tried to figure out what she really needed.” At that point Chasity was relying on her husband or friends to take her to physical therapy and doctor’s appointments. Donna suggested that she could help Chasity get a car modified so she could drive it.

“I helped Chasity apply to a program that supports people who have disabling athletic injuries,” Donna said. “They paid for her driving lessons and to have adaptive equipment installed in her car. We got her driving and she passed her driver’s test. When you’re in a position like that with no family nearby and your husband may be deployed, you can’t be so dependent on other people. We helped give Chasity some independence.”

“There’s still quite a bit I can’t do, but I do a lot,” Chasity said. “I use two different types of braces to get around and to stretch, and an FES [functional electrical stimulation] bike which stimulates muscles to keep me from losing muscle mass and possibly help my nerves regenerate. I use a treadmill and I box to help with balance.”

“I do a lot of therapy and try to do my best on everything. I ride my bike and I try to work out so I can get better with my balance. Sometimes I’m kind of lazy and get tired of doing things. It takes 30 minutes to set up the bike, and then you’re supposed to ride for an hour, and I’m supposed to walk for two hours. It’s hard to do it all in one day.”

Chasity’s day also includes volunteer shifts at the Navy-Marine Corps Relief Society New River office. Before the diving accident, Chasity loved volunteering but didn’t know where she might volunteer in North Carolina. Donna suggested Chasity try the Society. “I typically work the front desk and am in training to do casework in the future,” Chasity explained. “It’s great to get out of the house and interact with the wonderful people there!”

Donna also connected Chasity with the Semper Fi Fund, which enabled Chasity to buy a special vest to connect to a treadmill so she could exercise. Semper Fi also worked with Donna, Chasity, and the Chicago Rehabilitation Institute to secure an FES bike for Chasity to use at home.

“Donna comes in and helps with everything,” Chasity said. “If I need anything, she helps. She finds programs and services that will benefit me, like getting the hand controls in my car. Even if I just need someone to talk to when my husband’s gone, she’s there. Donna is really great. She does everything she can for me.”

Chasity can feel sensation in her legs and is able to wiggle some toes. Her injury is classified as a non-traumatic incomplete spinal cord injury, which means that it’s possible she could recover some control of her muscles. “We hope for the best and will see what happens,” she said.

Supporters like you make it possible for Society visiting nurses to be there when Sea Service families need assistance.
Britt and Admiral Zeller’s Service to Country Goes On. Yours Can too When You Plan Your Legacy

“H

e loved the Navy, and he loved being on ships.” That’s how Britt Zeller describes the career of her late husband, Rear Admiral Raymond “Guy” Zeller. The Navy was Admiral Zeller’s life for 29 years, and it was Britt’s life too.

But when he passed away, Britt suddenly faced unexpected challenges. Though she paid household bills, Guy had always taken care of the family’s finances, and Britt found herself sorting through accounts and balances and taxes. “For a time,” she says, “it was a good deal of confusion.” There was a lot she simply wasn’t aware of, even down to passwords and PIN numbers for accounts that Guy had always handled.

Still, Britt worked her way through it. “Part of my learning curve in handling our finances,” she says, “involved deciding on what charities to support.”

Britt always gave to charity over the years, including the Navy-Marine Corps Relief Society. She’d write checks here and there, but she never had a plan. That changed with her newfound introduction to personal finance. “Since I was at the age that I was required to take a distribution from our IRAs,” she says, “I sat down and made a clear-eyed list of the charities I wanted to back.”

That’s how Britt came to make a generous gift to the Society from her IRA account. “As a commanding officer, my husband’s commands had a lot of Sailors,” she says, “I would hear the stories of people with credit card debt, a sick child, a need to get back home for a parent or grandparent who’s ill, and the Society was always there.”

Britt knows what it means to serve, and Guy certainly did too. At the beginning of his career, he held several junior officer positions on ships. He soon became executive officer, and then commanding officer of a ship. He was commanding officer of two more ships after that, followed by a squadron of ships. In his last seagoing appointment, he was in charge of a cruiser destroyer group, with the USS Enterprise as his flag ship. He retired as a rear admiral.

Britt and Guy moved a lot during his Navy career. “We’d be in a town that was home port, and whatever job he had would take him on a cruise or on operations,” she says. “And in between, there were several times we’d be in Washington D.C. for work in the Pentagon.”

It can be difficult being a Navy spouse, but Britt wouldn’t change a thing. “It’s serving your country,” she says. “That’s what it’s all about.”

This same sense of duty, honor, and service prompted Britt to give her gift to the Society. What’s more, it has a real impact and personal benefits as well. For example, Britt received tax advantages from her gift, which was made from an IRA distribution. But the main reason is the need she sees among Sea Service families. “We have young enlisted men and women living on food stamps,” she says with alarm. “I only hope my gift can help with the difficulties that young Sailors, Marines, and their families are struggling with,” she says. “I only hope it can make their lives a little easier.”

Britt and Admiral Zeller’s Service to Country Goes On. Yours Can too When You Plan Your Legacy

You shop. Amazon Gives!

Starting your holiday shopping? It’s easy to support Sea Service families when you shop online with AmazonSmile. Simply visit smile.amazon.com with your Amazon login, and select Navy-Marine Corps Relief Society as your designated charity. The AmazonSmile Foundation will donate 0.5% of the purchase price from your eligible AmazonSmile purchases.
Commander Larry Mason: How His Service Led Him to Give Generously to Help Sea Service Members and Their Families

What better reason for joining the Navy than having a great uncle who served directly under Admiral Nimitz in World War II?

That’s what motivated Commander Larry Mason. “My great uncle was a Chief Warrant Officer,” Larry says. “He was on a first-name basis with Admiral Nimitz, working with him in intelligence to decipher Japanese code. He retired as a CWO3, and he was an engineer. He was my inspiration.”

But before the Navy, there was college. Larry studied engineering at Cal Poly – California Polytechnic State University. “I wanted to be an electrical engineer,” he says, “but the Navy types at Cal Poly who’d already had Navy training were very tough competition. I was right out of high school, and they’d put together a circuit, and I’d say, ‘how did you do that?’ I had a lot of respect for their capabilities.”

Larry ended up switching to industrial engineering at Cal Poly, but he remained interested in electronics. So, after he graduated in 1962, remembering how skilled the Navy students had been, he enlisted in the Navy. Instead of going in as an officer, he wanted to be a technician. As an E1, he attended the 18-week Electronics Training Program based in Millington, Tenn. “I knew I’d have a better chance of competing with students with Navy training in the field of electronics.”

This was also where Larry got his lesson in Navy protocol. “It was an unusually cold day in Millington, and I was walking along with my hands in my pockets to keep them warm,” he says. Unfortunately, Larry failed to notice the officer in his path, and neglected to salute. “He read me the riot act. So I apologized, saluted him, and he went on his way,” Larry says, laughing.

With the training Larry received, he became an Aviation Electronic Technician in 1963. He was attached to an S2F squadron. But he wasn’t getting the opportunity to repair electronic hardware, the thing he really wanted to do. His duties were flying Anti-Submarine Warfare missions as a radar operator, along with refueling planes.

Larry decided to take the test for direct deployment to the Officer Training Program as a 1405 (engineering duty) officer. He passed the test, and went from E4 to O1. “Then I got to affiliate with ship repair for the rest of my naval career,” he says, “working in the two major shipyards in California – Long Beach and San Diego – managing repair operations.”

All told, Larry devoted 20 years to Navy service, with 4 years enlisted and 16 as an officer. But during his service, he wasn’t involved with the Society. His support came later, after a successful civilian career as an engineer. Just recently, he has set up four charitable gift annuities for the Society to take care of our own. “It was my affection for the Navy,” he says, “that led me to give these gifts to the Navy-Marine Corps Relief Society.”

The gifts that Larry has given will provide significant tax advantages, in addition to regular payments for him and his wife. But tax savings and income are just a side benefit.

Larry gave these gifts to help Sailors, Marines, and their families in need. You see, Larry’s fondness for the Navy has never dimmed. In fact, when he retired from the Navy in 1982 as a Commander, he hadn’t sewn his full Commander stripe on his Navy blues. “So as part of my bucket list, I had my uniform correctly striped just this past year,” he says. That’s how much the Navy means to him.

When Larry gave his gifts to the Society he wanted his money to be used where the need is greatest. He’s thinking about what’s best for Sea Service members and their families. “What I want my gifts to accomplish is to help Sailors, Marines, and their families for years to come,” he says. “Simple as that.” Larry’s story says so much about Sea Service members, their families, and serving our country. He’s happy to give and happy to help. In the end, that says so much about him.
For 24 hours straight, wave after wave of buses leave Parris Island, South Carolina to drive the 250 miles to Albany, Georgia. These buses carry 6,000 Marine recruits from boot camp to Marine Corps Logistics Base Albany so they can continue their training uninterrupted even in the face of a natural disaster. This is the protocol every time a mandatory evacuation is declared for Parris Island, and the Navy-Marine Corps Relief Society is always an integral part of the evacuation process.

When a hurricane is bearing down, air stations focus on removing planes and ports send ships out to sea. At Marine Corps Recruit Depot Parris Island, they move recruits, along with the drill instructors and support personnel necessary for training. “We are very fortunate that our leadership on Parris Island sees the crucial role that the Society plays during a disaster,” explained NMCRS Parris Island Director Christy Brown. “The base leadership ensures that I’m included on the crisis management team that meets daily leading up to a storm hitting or being called off. They recognize a lot of our personnel have to go to Albany with the recruits and that leaves families behind. Permanent personnel are allowed to use their government credit cards. Family members are not, so that’s where we step in to help.”

Whether they’re on Parris Island or in Albany, recruits are expected to adhere to the rigorous training schedule required throughout the 13 weeks of boot camp. This means their instructors must always be completely mission focused, and not worried about their families who are evacuating elsewhere. NMCRS provides checks or debit cards to these families to ensure that they can safely travel inland and pay for food and lodging.

About 150 miles south along the coast from Parris Island is Naval Submarine Base Kings Bay, in Kings Bay, Georgia. When it looked like Hurricane Dorian was heading straight for the Georgia coast, Governor Brian Kemp declared a mandatory evacuation for residents of all coastal counties as of noon on Tuesday, September 3.

“We got word of the evacuation Sunday night—September 1—and I posted on Facebook that we would open the office the following day to offer emergency evacuation assistance,” recalled
NMCRS Kings Bay Director Megan O’Connell. “I sent an email to my team asking if they could come in the following day—which was Labor Day—to help. My entire crew came in and worked like a well-oiled machine. I was so proud of my team!”

When Megan and her volunteers arrived at 9am, people were already waiting in the parking lot for the doors to open at 10am. The team organized as quickly as possible to let people in before 10. “When my staff pulled into the parking lot, everyone started clapping,” O’Connell said.

She set up a line with six people writing checks for emergency evacuation assistance. Over the course of the day, the office served 163 clients and distributed nearly $100,000 in evacuation loans. Nobody had to wait more than five minutes to receive their check.

“Because we had the experience with Hurricane Matthew and Hurricane Irma, it couldn’t have gone any better. Unfortunately, we’ve had a lot of practice with this, but fortunately we are able to work really efficiently to serve our clients,” O’Connell said.

In the days leading up to the evacuation and throughout the storm, which thankfully did not hit Georgia or South Carolina hard, O’Connell and Brown were in close contact. NMCRS Albany, a limited service office, is under O’Connell’s purview, but recruits and personnel from Parris Island were on base there. Brown volunteered to serve as liaison between Parris Island base leadership and O’Connell.

“We were fortunate that we weren’t directly hit,” Brown said. “I returned to the office right away and did not have to go into recovery mode. But if it were a situation where I needed to return for recovery, our base leadership realizes the critical role that NMCRS plays in recovery. They’ve provided me with the designation of essential personnel so I can have early access back on base to provided assistance as soon as possible. Being part of the hurricane briefs, exercises, and critical management team has been beneficial as an NMCRS director as it has helped me help our families.”

The Society is able to respond with prompt, effective assistance to clients devastated by natural disasters thanks to thoughtful and generous donors. Your support is critical to our success.

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.

How a Client Responded to Society Assistance

Dear Lora,

I wanted to thank you & your staff for all the work you put in getting this full Marine uniform together for my hubby “Leroy” (Lee). It is his wish to be buried in a Marine uniform when he passes on.

He went into service - Marines at the age of 16 - his father had to sign for him. 6-7 years expert rifle - highly classified etc. Years in Indonesia, Korea, Japan, Cuban Blockade etc. Very proud of my Marine - a great man! Great husband for sure!

Please use this donation as you see fit - I was hoping for a jacket & I received so much more - the entire uniform. I sent from my phone a photo of my honey with the jacket over his shoulders. You made an old Marine very happy.

Sincerely,
Pat H.
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 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.)

Rear Admiral Steve Maas (Ret.) and his wife, Barbara.

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 myimpactwithnmcrs.org/avoid-taxes.