MAINTAINING SOCIAL DISTANCE AND SOCIAL RESPONSIBILITY DURING THE COVID-19 CRISIS
Normally I would take this time to tell you about the services we provided in 2019; the $42.5 million in assistance we delivered to over 47,000 active duty and retired Sailors, Marines and their families and break down other ways we supported our clients, but Navy-Marine Corps Relief Society is starting 2020 in unchartered waters. The Coronavirus (COVID-19) pandemic has the world on edge, and we are actively responding to the financial needs of our clients who have already had travel orders stopped or postponed, and lost second incomes due to the crisis.

As we all maintain our social distance, we can come together as a society to show our social responsibility, and provide support to our Sea Service families in need. These are trying times, and we can be their lifeline. Our largest fundraising stream is the Active Duty Fund Drive (ADFD). It kicked off on 1 March, just days before COVID-19 started to impact our daily lives and routines. The ADFD is a chance for Sailors and Marines to donate to support their own, but with military bases focused the health of the force, and social distancing being put into effect there has been a significant impact on the drive. We need your help as we have a surge in requests for assistance relating to the COVID-19 crisis, and our major revenue stream has been affected by it.

As you know, we strive to be a first resource, and not a last resort for our Sailors, Marines and their families in their time of need. The need may not be financial, it could be utilizing our Visiting Nurse Program. As you can read in our feature story, when they were born prematurely, Dianna’s twins were rushed to the Neonatal Intensive Care Unit. It was a frightening time and she sought help from Helen Keilty, the Society’s Visiting Nurse assigned to our Norfolk office. “From the very first time I met Helen,” Dianna says, “she reminded me of my mom. My mom has a smile that makes you feel like you’ve been hugged. Helen has that too.”

The Society is able to respond to emergencies with prompt and effective support thanks to our thoughtful and generous donors. Last year, donations to the organization totaled $23 million. We highlight two very different donors in this issue of Legacy. You’ll read about Commander Helen Maznio, a Navy Nurse who often said that the Navy was her family and she wanted to do something so Sailors and Marines and their families would not have to struggle like she did. That “something” was the largest bequest in the Society’s 116-year history! You’ll read about how the Navy and the Society got Commander Ron Ritter from the middle of the Atlantic Ocean to his home in Norfolk in time to be at his daughter’s side before her critical eye surgery. He remains grateful to this day, not only making an annual donation to the Society, but providing a very generous charitable gift annuity to support the Society’s work for years to come.

We really appreciate the generosity of our donors like Ron Ritter, Helen Maznio, and all of you who provide the significant funds that enable the Navy-Marine Corps Relief Society to respond to both the every-day emergencies and the current global pandemic that impacts the lives of Sea Service personnel and their families. Thank you for your continued support!

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

Cover: Photo credit Lance Cpl. Ujian Gosun

If you knew Dianna Baugh and her husband when they were just married, you would have said that their life together was just about perfect.

Dianna was studying to become a nurse. Her husband was in the Navy, and on his way up. They were young, free of obligations, in love, and stationed in sunny California. Dianna’s husband was an E6 in the Navy at the time.

“We went hiking, kayaking, and fishing all the time,” Dianna says, “It was new restaurants and breweries. It was traveling and exploring. We visited Yellowstone. We saw the redwoods. We were very active.”

The only thing that could make their lives better was to be a family, so Dianna and her husband decided to have a baby. As her pregnancy went on, Dianna was healthy – with twins. But then it happened.

Continued on page 3
Dianna began not feeling well – and she knew something was going on. She was diagnosed with high diastolic blood pressure. Although she wasn't due for weeks, her body was rejecting the pregnancy. Before she knew it, Dianna was giving birth to her daughters, both premature.

Their two tiny babies went immediately into the neonatal intensive care unit (NICU). Premature babies are vulnerable to lung, heart, and intestinal problems, vision problems, hearing loss, and more. Preemies can even drown in their own saliva. It’s a frightening time for parents.

That’s why Dianna and her husband looked for help, and they found the Navy-Marine Corps Relief Society and your generous support. Because of you, Dianna met Helen, a Society Visiting Nurse.

When Dianna's twins came home after six weeks in the NICU, Helen, the Society Visiting Nurse, was there for them. “From the very first time I met Helen,” Dianna says, “she reminded me of my mom. My mom has a smile that makes you feel like you’ve been hugged. Helen has that too. She has that reassuring, comforting aura about her, and was always upbeat, always there for me and for the twins.”

Helen stops by once a month for about an hour and a half. She asks Dianna how she’s doing and how the girls are doing. She puts the twins on the floor while Dianna asks questions. Helen weighs the girls, checks how they’re eating and sleeping, monitors their health and growth, and carefully charts their progress. Helen also suggests ways to provide mental stimulation and physical activity. “It’s a very thorough visit,” Dianna says. “And always very caring on Helen’s part.”

One time, the twins started having a digestive problem, seemingly out of the blue. Dianna was unsure what the problem was or what to do about it, but that all changed when Helen arrived.

Helen checked the girls, and saw that it was a reaction to a new formula. Helen also gave Dianna a list of things to ask about during the girls’ doctor visit. “Helen said pretty much word for word what the doctor told me,” Dianna says. “She knew what was going on with the girls and what had caused it. I have so much faith in her!”

At almost a year old now, the twins are doing great, and Dianna is thrilled. They’re gaining weight, and they’re growing and developing at the proper rate. Dianna and her husband owe a lot of the credit to Helen.

“Helen has this look that melts away any doubt or any worry,” Dianna says. “She makes you feel comfortable to ask any question or express any concerns. Because of her, my girls are doing really well. They’re happy babies, and I’m a better mom.”

With their twins doing well and their new family in place, Dianna and her husband are ready to resume their active, adventurous lifestyle. They’re getting an RV, so they can be as outdoorsy as they were as newlyweds. Only now, it’ll be even better, because they’ll have their two little girls with them.

“The Navy-Marine Corps Relief Society is an amazing organization,” Dianna says. “Because of Helen, the Society has given me a shoulder to lean on and someone who truly cares. As a new mom, that gives me so much peace of mind. What the Society has done for us – well, it really means everything.”

This is your support at work to help Sea Service families when they need it. This is the real, lasting good you do. Thank you for being there and for taking care of our own.

Thanks to your support, these two have a bright future ahead.

If you would like to learn more about ways to support Sailors, Marines, and their families for years to come through a gift in your will, please visit www.myimpactwithnmcrs.org
**Why Commander Ron Ritter Gives to Support the Society**

He was on the USS California in the middle of the Atlantic Ocean when Commander Ron Ritter got word about the emergency back home. His youngest daughter had suffered a severe eye injury. Ron had to get home fast.

There was no time to lose. He caught a helicopter ride from the USS California to the USS Nimitz. From there he caught another ride, this time on an F14, landing in Puerto Rico.

He was planning to get a commercial flight to Norfolk, but his heart sank. He realized, to his shock and embarrassment, that he’d forgotten his wallet. There he was, stranded in Puerto Rico with no ID and no money. What in the world was he going to do?

Just then, he spotted a USO office in the airport, and inside, there just happened to be a Society volunteer. He went straight to that Society volunteer and explained what was going on. “Within a couple of hours,” Ron says, “I was on a plane. The Society paid for my ticket to get me to Norfolk.” Ron made it home to be there for his daughter during her surgery. “The Society made that happen,” he says. “I’ll never forget that.”

This is why Ron, in addition to his annual donations, has given a very generous gift, a charitable gift annuity, to support the Society’s work for years to come. But how did Ron – someone who never planned on a career in the military – end up on the USS California in the first place? For that, we need to go back to the Vietnam era.

Ron went to college on a basketball scholarship, graduating in 1967. The war in Vietnam was raging. The draft was on. “I got recruited by the Navy,” he says. He went to Officer Candidate School and became a supply officer working in logistics. “I figured I’d be assigned to a ship in Norfolk that never got underway,” he says, laughing, “and basically play basketball for three years.”

Eight months later, Ron got a surprise – orders to a River Patrol Boat Squadron in Vietnam. Ron and his fiancé moved up their wedding plans and got married two weeks before he shipped out.

He spent the next year going on patrol in that war-torn country, constantly in danger. “I grew up a lot in that year,” he says. “And in the meantime, our oldest daughter had been born. When I came home, suddenly I had a family.”

Considering his options, Ron and his wife decided he would stay in the Navy. So his next deployment was to the submarine base in New London, Connecticut, where he worked in the supply department. Then the Navy decided he should go to sea, so he spent three years on a submarine.

After that, he got orders to Washington, D.C., and then to a nuclear cruiser, the USS California. He moved his family to Virginia, and served on the California as a supply officer. That’s where he was when he got the news about his daughter.

“The Society did everything possible to help,” he says. “And it was incredible how fast they got it done. I’m just glad that a Society volunteer was in the airport USO office that day.”

In addition to that firsthand experience with the Society, Ron had lots of occasions to refer the Sailors under his command to the Society. “I had several crewmembers working for me who had problems,” he says, “particularly coming back from deployment.”

*Continued on page 5*
After a nine-month deployment at sea, many Sailors returned home to overdue bills, creditors, and even houses emptied out by spouses who had left. “I would tell them, ‘Here’s who helped me. Go see the Navy-Marine Corps Relief Society,’” Ron says. “And the Society always helped them – always.”

That’s why Ron has given his generous gift. “Sure, I get annual payments and a tax break,” he says, “but ultimately the Society gets funding to help Sea Service members and their families. That’s what this is about. That’s the reason to give.”

You can see – this is personal for him. He wants to help make sure that a Sailor or Marine who gets into a situation like he did can get help. “I will never forget what the Society did for me and my family,” he says, “and with this gift, I just want to help make sure the Society can do that for other Sailors and Marines too. Because, now and always, we take care of our own.”

Learn More About the New Tax Law Update

The new SECURE Act (Setting Every Community Up for Retirement Enhancement), signed in December 2019, has tax, retirement, and estate planning implications for many people. We encourage you to consult with your tax and legal advisors as each person’s tax situation is unique.

- The SECURE Act raises the Required Minimum Distribution (RMD) age. If you turn 70½ on or after January 1, 2020, you can now wait until you are age 72 before you must take an RMD from your IRA.
- You can still make a gift to the Navy-Marine Corps Relief Society and other charities through a qualified charitable distribution starting at age 70 ½. However, if you make IRA contributions after age 70 ½, as allowed under the SECURE Act, the amount you have available for qualified charitable distributions is reduced. Please consult your tax or financial advisor to learn how this may impact you.
- The SECURE Act repeals the maximum age for making IRA contributions. You can now contribute to your IRA even if you are over age 70 ½ (subject to annual limitations).
- The SECURE Act decreases the time over which inherited IRAs may be distributed. Inherited IRAs must now be distributed completely within 10 years of the IRA owner’s death, unless the IRA beneficiary is the surviving spouse; disabled or chronically ill; less than 10 years younger than the owner; or the owner’s minor child. Under these rules, naming the Navy-Marine Corps Relief Society as a beneficiary of your IRA while using other assets to benefit family members may be a tax-wise charitable planning decision.

We welcome the opportunity to answer your questions. Please contact Kate Hillas at kate.hillas@nmcrs.org or (800) 654-8364.
Helen Maznio and Donna Clark lived across the street from each other in San Diego for nearly four decades. Helen, a retired Navy nurse, was a private person but she liked to garden, and Donna would often see her in the garden and stop by to chat. Helen was not married and had no children, so when she ran into health problems, she asked her neighbor Donna to take her to the doctor.

“I went with her to appointments when she had heart trouble, and when she had a hip replacement,” Donna recalled. Then Donna moved away from the neighborhood and saw less of Helen for a while. “Then I got a call from someone in the neurology department at Balboa [Navy Medical Center San Diego] saying Helen needed some help, so I went to visit her. She was at risk of falling, but she didn't like people coming into her house to help, and she didn't want to move. My husband and I convinced her to get a lifeline pendant in case of emergency. When she used it, we went over to help her up, but we knew from talking to social services at the hospital that she needed more care than we could provide.”

Helen wasn't happy about the idea of moving into assisted living. She told Donna that she would move if Donna could help her find a place meeting specific criteria: a west-facing window in her room, her own thermostat, and access to Balboa Hospital. “I was surprised by how hard it was to find a place that met her requirements,” Donna said. “Many assisted living facilities want you to see their own doctors, but the Navy was Helen's family and she was very firm about wanting Navy doctors.”

When Helen had to move, she asked Donna to help her with the paperwork. “When I started going through her stuff, I asked who her attorney was and who her accountant was, but she didn't have an attorney or an accountant or a will. She was 88 years old and I told her we needed to get her things in order. The Naval Medical Center gave me recommendations for an attorney and an accountant, and she made a will and created a trust.” Helen made Donna her legal representative. Donna explained. “I took over handling everything for her in 2015.”

Helen continued to share with Donna stories from her childhood and her career in the Navy. Helen was born in Chicago in 1927 to Polish parents. “She told me that she had been very poor,” Donna said. “Her mother worked hard and took care of Helen and her sister Sophia. The three of them lived in a cold-water flat with no heat. Her mother worked at any job she could get. One time her mother came home with her knees bleeding because she had been on her hands and knees so long cleaning the floor of a department store. Her mother taught her being a moral person, working hard, and getting an education were the most important things there were.” As soon as they could, Helen and Sophia got jobs to contribute to the household finances.

Commissioned in 1954, Helen Maznio served as a Navy nurse for 24 years.

Retired Navy Nurse’s Lasting Legacy

One of the first female nurses sent to Korea, Helen also served in Vietnam.
Poverty played a key part in Helen's educational path as well. “Helen told me about the time her mother tried to get her and Sophia baptized. She went to the local Polish Catholic Church, but the priest wouldn't do the baptism without payment. Then her mother took her to a religious order—the Sisters of Providence—where they baptized them and enrolled them in school. Helen told me that when she was in her third year of high school, she decided to quit so she could work and help her mother. Many of her friends didn't even go to high school. For six months she worked in factory making Dixie cups. Helen realized she didn't want to work in a factory for the rest of her life, but she did want to become a nurse.”

Helen returned to school and graduated but continued to work part-time to help her family. She also wanted some money of her own because she wanted to buy a watch. “She knew all nurses had to have a watch with a secondhand,” Donna said. “She bought herself a watch and kept it her entire life. Helen was very frugal. She only bought what she needed.” Helen managed to put herself through nursing school although she only had one outfit and had to wash it every night.

Both Helen and Sophia joined the Navy as nurses. Helen was commissioned on April 30, 1954 and served for 24 years. Donna recalled another story Helen shared. “Helen was most grateful to the Marines because she and another nurse were the first two nurses to go into South Korea. She was assigned to U.S. Naval Advisory Group Chinhae, Korea in 1960. There were no medical facilities there. They set up a clinic and had to go out from the ship and come back to the ship at night. There was still a lot of fighting happening. Helen said she always knew the Navy SEALS and the Marines were keeping them safe.” Helen served on the USS SANCTUARY during the Vietnam War.

Helen's final duty station in the Navy was at Balboa Hospital. She was still on active duty when she and Donna met. “She was a role model to me,” Donna said. “She was smart and very much a strong woman, and always with a pleasant smile for everyone.

“I took her to her last cardiology appointment on a Wednesday,” Donna said, “and the doctor immediately sent her to the emergency room at Balboa. From there she went to the ICU. During that time, she was never left alone. I have a friend who is a civilian doctor at the hospital and a Navy retiree, and she checked on her frequently. Volunteers from the Navy-Marine Corps Relief Society went to visit. When they knew she was not going to make it, they made sure a Naval officer was with her at all times. The hospital gave her a beautiful quilt with a big Navy emblem on it. It happened to be National Nurses Week. I said she probably planned that because she researched everything. Helen died that Sunday.”

Although Donna had heard Helen say many times that the Navy was her family, Donna did not realize quite what that meant to Helen until Helen died in May 2019. Helen left a $5 million gift to the Navy-Marine Corps Relief Society, the largest bequest in the Society’s history. “Her life was very much about struggle,” Donna said. “The Navy was her family and she wanted to do something so Sailors and Marines and their families would not have to struggle like she did.”

The Navy-Marine Corps Relief Society is humbled by Helen Maznio’s commitment to take care of our own. While we didn’t have the chance to thank her directly, we are incredibly grateful for her generous gift.

“The Navy was her family and she wanted to do something so Sailors and Marines and their families would not have to struggle like she did.”
THE NAVY-MARINE CORPS RELIEF SOCIETY STANDS READY FOR SEA SERVICE FAMILIES FACING UNEXPECTED FINANCIAL CHALLENGES DURING THE COVID-19 CRISIS.

Your support provides relief when:

- Sea Service members are stranded due to travel restrictions
- A spouse has lost income
- Unexpected day care costs arise
- Medical copays increase
- And more

Thank you for making a difference for Sailors, Marines, and their families.

875 N. Randolph Street, Suite 225, Arlington, VA 22203-1767
www.nmcrs.org • (800) 654-8364

VISIT WWW.NMCRS.ORG TO LEARN MORE.