TAKING A PIE IN THE FACE FOR A GREAT CAUSE

More in Signal Bridge—see page 2
**From the Signal Bridge**

"Tradition" is the opening number for the musical *Fiddler on the Roof* and sets up the major theme of the villagers trying to maintain their traditions and keep their society running as the world around them changes.

Here at the Society, we value our traditions. One of those is the annual fundraising effort by active duty service men and women to raise awareness and support the Society. I have fond memories of command family picnics, dunk tanks, bake sales and pie-in-the-face challenges, like the one on our front cover. Today, Sailors and Marines enjoy those same traditions, as well as Mud Runs, Polar Bear Plunges, and other physical activities to raise funds to support the Society.

Sound stewardship of your gifts is another important tradition. That’s our commitment to you. Today’s Navy and Marine Corps service members and their families face many financial challenges. Because of your support, the Society is there for them. The Society responded to more than 61,000 requests for assistance, totaling more than $48.5 million in 2014.

When I retired from active duty, I took advantage of the opportunity to continue my personal tradition of contributing to the Society through the Secretary of the Navy’s Retiree Fund Drive. I hope you’ll join me by responding to the Secretary’s recent appeal, because we need your support. The need is great.

Sincerely,

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

---

**Your Support Reunited This Sailor with her Family**

Petty Officer Teresa Brim got bad news. Her dad just suffered a heart attack at 81. He needed triple-bypass surgery, and it didn’t look good.

He called his daughter to talk with her, because he thought it might be the last time. Teresa desperately wanted to be with him.

So she contacted the Society in Bethesda, MD, and thanks to the generosity of supporters like you, Teresa received an airline ticket to get home to Dallas, TX the same day. Thankfully, her dad pulled through.

"My dad and I were so happy to see each other," Teresa said. "I hadn’t been home in two-and-a-half years. I didn’t realize how long it had been because I was deployed.”

---

(Cover) Builder 1st Class Travis Young and Chief Culinary Specialist Beatriz Flowers shove pies in each other’s face during a “pi-day” ADFD fundraiser on 3.14.15 for NMCRS at NAS Sigonella.

Petty Officer Teresa Brim with her dad in the hospital. Thanks to you, she was able to visit him after his heart attack.
Your support made that happen, and it’s even more heartwarming when you discover everything that Teresa was going through before her dad got sick.

While deployed to Operation Enduring Freedom in Guantanamo Bay, Cuba, Teresa liked to keep active, and she liked to read her Bible. One evening, she noticed that her vision was blurry. The next day, she scheduled an optometry appointment, expecting to get reading glasses. But the news was far worse.

“The doctor said there was something pressing on the optic nerve in my left eye,” Teresa said. “They Medevac’d me to the Naval Air Station in Jacksonville, FL, where I stayed for three days, then was transferred to Walter Reed National Military Medical Center in Bethesda, MD.”

It was a whirlwind of exams, tests, and stress.

“After examining my eye, the doctors said I had the largest brain aneurysm they’d ever seen, and were surprised I was still alive.”

Shocked, Teresa tried to absorb the news. Then it got even worse.

The doctors also found cancer.

The aneurysm was most critical, and had to be treated first. It took three months, and Teresa lost vision in her left eye. But she was grateful. “I knew it was a miracle even to be alive,” she said.

Teresa’s mom came to Walter Reed to stay with her, but had to return to Texas when Teresa’s dad suffered a heart attack.

Thankfully, when Teresa needed help the most, another caring person appeared, Sheila Rosinski, one of the Society’s visiting nurses.

“She came into my life just in time,” Teresa said. “I was going through a lot of stress. I was sick and alone. It was awful.”

A caring person, Sheila was happy to help. She talked with Teresa about nutrition, physical activity, and other health concerns. She also checked in with Walter Reed and helped Teresa get assigned to a primary care physician there instead of Virginia. Teresa greatly appreciated the help.

“Sheila suggested a lot of resources,” Teresa said. And when Teresa needed to make that emergency visit to see her dad, it was Sheila who made the calls and set things up at the Society’s Bethesda office.

After Teresa was released from Walter Reed, she went to Tranquility Hall, a barracks for wounded warriors. Her cancer went into remission, and she received therapy for handling daily activities with vision in only one eye.

Then, as Teresa’s case was being reviewed by the medical board, Sheila explained how the MedBoard process worked. “She helped me order my inpatient records,” Teresa said. “I knew I was ready to answer any questions the Board might ask because of Sheila.”

Once the Board is complete, Teresa will be medically retired, relocated to Dallas, TX and assigned to another Society nurse.

“We’re there for her,” Sheila said, “for as long as she needs us.”

This is the good you do through your generous support for the Society. You help your fellow service men and women when they need it most.

Profile in Caring:
Society Nurse Sheila Rosinski

“When you’re in the Marine Corps and you need someone to fix a problem, you call the Gunny,” said Sheila Rosinski, a Society visiting nurse and retired Marine Corps Gunnery Sergeant.

If her patients aren’t following medical orders, she sets them straight. “I call it Gunny love,” she said, laughing. When someone feels sick or has an emergency, they call and say, “Gunny, I need help!” And Gunny is there.

Sheila’s work as a visiting nurse grew out of her military career. After high school, she joined the Marines, planning to use the GI Bill to attend nursing school afterwards. “But one thing led to another,” Sheila said, “and I ended up staying for 20 years.”

So, once Sheila retired from the military, she had the opportunity to go to nursing school, and she earned her LPN and RN credentials. “I wanted to do more with wounded warriors,” Sheila said, “and it’s awesome to be able to have this role with the Society.”

Read Sheila’s full story at www.legacy.planwithnmcrs.org

Read more inspiring stories - visit www.legacy.planwithnmcrs.org
Why This Navy Couple Gave a Legacy Gift and the Special Way They Funded It

His career in the Navy has taken CDR H. Bradford Wynne, USN (Ret.) and his wife, Roberta, all over the world in their 48 years of marriage.

For much of that time, Roberta volunteered with the Society, and even today, she and Brad are active volunteers in the Society’s San Diego, CA office.

That’s why it was heartwarming when the couple recently gave a legacy gift to the Society. The Wynnes’ act of generosity will make a difference for Sailors and Marines and their families for years to come. It will be their legacy.

“We’ve always been Society supporters,” Roberta said. “I think the Society uses donors’ money wisely and provides great service that is highly needed.”

“This is a wonderful gift they’ve given, and it’s even more special in how they funded it,” said Kate Hillas, NMCRS Director of Planned Giving.

While the Wynnes were stationed in Hawaii, their daughter Mindi was born. A friend suggested to Brad that he invest early for her education. He took the advice. “But when Mindi went to college,” Brad said, “we had other resources for her education, so that pot of money was still sitting in our investment account.”

But there’s still more to the story.

“I think the Society uses donors’ money wisely and provides great service that is highly needed.”

Years later, Roberta’s mother passed away with wishes that part of her estate be donated to charity. Roberta knew just the one. “I’d recruited my mom as a Society volunteer,” she said, smiling. “She crocheted baby blankets for the Budget for Baby program, and she was very impressed with the Society.”

So Brad and Roberta combined the college savings and a part of the estate to fund a charitable gift annuity with the Society, connecting their family through their generosity.

“For me, it’s giving back,” Brad said.

The Wynnes have always felt that Brad’s Navy career shaped their family because they got the opportunity to live all over the world.

It broadened the whole family’s outlook. And after college, Mindi joined the U.S. Air Force.

“I had a very good career,” Brad said. “The Navy even prepared me for jobs I had after I retired. This gift demonstrates our commitment and respect for the Society and the U.S. Navy.”

You can make a legacy gift, like the Wynnes did. Maybe now’s the time.

FROM A SUPPORTER

“Enclosed is my annual IN MEMORIAM contribution to remember my Dad, his service, how much he appreciated the Society when he needed a loan, and (most importantly) to help a Navy or Marine family or individual with their current needs. Please place this in the hands of someone in need who is serving or has served our country. Many thanks!”

—GEH
When Master Chief Ritchie and His Wife Faced Personal Tragedy, Your Support Was There

Seaman Art Ritchie had just completed his first tour in the Navy. He'd reenlisted and received orders to attend electronics school in Bainbridge, MD. It was 1962.

His wife was expecting their first child, and the couple was renting a bungalow just off the base. Money was tight, but life was good. Until disaster struck.

Their baby was stillborn. Suddenly, joy turned to tragedy. Art and his wife were both suffering. The night it happened at their home, Art didn't know what to do. Afraid for his wife and heartbroken about his child, he made a frantic phone call to the base hospital, and an ambulance soon arrived.

“I was very, very thankful for what the Society did for me.”

In minutes, Art’s wife was in the hospital for an emergency operation. Afterwards, the doctor had good news: Art’s wife would be fine.

He sighed in relief. But soon other news made him desperate again.

The doctor informed Art that the body of his infant had to be buried. Shouldering his grief and worried about his wife, Art had to make the arrangements.

But he didn’t have the money for the funeral. The $250 burial cost seemed like a fortune.

At the time, Art was a young service man trying to raise a family. Their budget was so tight they didn’t even own a TV.

What’s more, Art had just received orders to report to Yokosuka, Japan, after crypto school at Mare Island near San Francisco, CA. He and his wife were planning the cross-country trip to the West Coast with a rented trailer.

With all this crashing down on him, Art heard the doctor say, “Go talk to the Navy-Marine Corps Relief Society.”

He did, and it changed everything.

“When I went to the Society, they gave me their condolences,” Art said. “They helped me find a funeral home. And they gave me a $250 check. That was a Godsend.”

The next day, the funeral service was held. With storm clouds overhead, the minister and two men from the funeral home stood with Art over the tiny coffin as it poured rain.

“My wife was still recovering in the hospital,” Art said. “It was heartbreaking. It was a real blessing to get help from the Navy-Marine Corps Relief Society.”

At the time, Art had never heard of NMCRS—but he’s been a faithful supporter ever since. “There are two charitable organizations that I believe in,” he said. “And the top one is the Navy-Marine Corps Relief Society.”

If the Society hadn’t been there, he probably would have turned to a lender who charged an exorbitant interest rate.

“I was dazed when that happened to my wife and me,” Art said. “I felt so bad about my wife, her being hospitalized, and about the loss of our child. The Navy-Marine Corps Relief Society saved me and my wife a lot of hardship at a very difficult time. I was very, very thankful for what the Society did for us.”

The tale is representative of the good your support does. Art and his wife did go on to raise a family after that tragedy. In fact, his oldest daughter is married to a naval officer. Thank you for giving to help Sailors, Marines, and their families when they need it most.
Helping Others Because She Was Helped

When Yeoman Third Class Calli Burke moved to Washington, D.C. last year to report to her first duty station at the Washington Navy Yard, she had a problem.

Her base housing wasn’t available, so she and her family had to stay in the Navy Lodge for a few weeks. “I didn’t have the money,” Calli said, “and I was worried that it would ruin me financially.”

That’s when she came to the Society, and because of your generous support, she got the help she needed.

“The Society gave me a loan and helped me set up a payment program,” Calli said. She was grateful. So when she heard about the Active Duty Fund Drive, she volunteered to help fund raise.

Her command’s early results, though, didn’t meet her high standards. “We’d only raised $230,” she said. “I was kind of down.”

Calli was determined to do better, and that’s when she got creative. She came up with a three-part fund-raiser. Part one was a breakfast burrito sale. Calli loves to cook, and she prepared 150 breakfast burritos. They sold out immediately.

Part two was a contest. People contributed $3 to vote on the military and civilian personnel who would get a pie in the face at the fundraising event.

Part three took place on the day of the event. Calli put her cooking skills to use again and made pork and chicken barbecue. Again, everything sold out. And then those who received the most votes got their pies in the face while everyone looked on, cheering and laughing.

In the end, Calli’s efforts raised $2,100 for the Society, and the Active Duty Fund Drive chair told her that she may well be the highest per capita fund-raiser in the Naval District Washington.

She was proud and thankful for the chance to support the Society. “The Active Duty Fund Drive is a big deal,” Calli said, “and the Society really helps people!”

The support of our wonderful donors like you helps service members like Calli. Your gifts make everything we do possible.

Yeoman Third Class Calli Burke helps others because she and her family were helped.

SALUTE TO OUR VOLUNTEERS

Here are just a few of the amazing volunteers who are vital to our mission to help servicemen and women—and their families when in need:

- **Monique Rounsavelle** volunteers at the Society’s Everett, WA., location. A Harley rider, Monique is a financial counselor and takes part in charity rides to benefit the Society.
- **Kim Moffat** serves at NMCRS San Diego, CA. A spreadsheet whiz, Kim turns data about volunteers’ work into information that improves how we operate.
- **Mark Felipe** volunteers at Society headquarters, and analyzes workshop demographics and data to better serve participants and streamline costs.
- **Tess Cox** is a volunteer Society caseworker in Kaneohe, HI. She specializes in training other volunteers and bringing in external resources to help Sailors, Marines, and their families.
- **Trevor Pierce**, an economic analyst, serves at Society headquarters. He’s updated our presentation for new volunteers and analyzes monthly volunteer expenses.

Thank you to all who volunteer with the Society. You’re the best!

Read more about these volunteers at [www.legacy.planwithnmcrs.org](http://www.legacy.planwithnmcrs.org)
MAKING A DIFFERENCE FOR SAILORS, MARINES, AND THEIR FAMILIES

2014

NAVY-MARINE CORPS RELIEF SOCIETY

INFLows

- Loan Repayments $43 MILLION
- Contributions $17.8 MILLION
- Other Receipts (Thrift Shops) $.9 MILLION

TOTAL INCOMES $61.7 MILLION

OUTFlows

- Financial Assistance $48.5 MILLION
- Programs $20.3 MILLION
- Management & General $1.8 MILLION
- Fundraising $1 MILLION

TOTAL EXPENDITURES $71.6 MILLION

NOTE: THE DIFFERENCE BETWEEN INFLows AND OUTFlows DURING 2014 WAS COVERED BY A WITHDRAWAL FROM THE SOCIETY’S INVESTMENT RESERVE.

MAKING A DIFFERENCE FOR SAILORS, MARINES AND THEIR FAMILIES — Thanks to your donations

521,914 Volunteered Hours

PROGRAMS

- 23,384 Home visits and other contacts with mothers and newborns, elderly retirees, widows and widowers
- 39,430 Home visits and other contacts to provide Combat Casualty Assistance (CCA)
- 8,153 Moms and dads attended a Budget-for-Baby workshop
- 6,157 Gift bags with hand-made blankets and other items provided to expectant parents

4,067 NMCRS Team Volunteers

STAFF

- 31 Traditional Visiting Nurses
- 23 Combat Casualty Assistance Visiting Nurses
- 168 Administrative Staff

$20,717,562 BASIC LIVING EXPENSES (FOOD, LODGING)

$10,606,393 TRANSPORTATION (INSURANCE, CAR PAYMENT, RENTAL)

$3,728,704 CAR REPAIRS

$3,367,639 TRANSPORTATION DUE TO FAMILY MEMBER ILLNESS

$4,136,200 FAMILY EMERGENCY

$1,632,635 OTHER (PAY ENTITLEMENT SHORTFALLS, PREDATORY LOAN AVOIDANCE)

$1,235,464 FUNERAL EXPENSES

$1,820,844 HOUSEHOLD SET UP

$915,341 MEDICAL/DENTAL (NON-MILITARY MEDICAL FACILITIES)

$338,443 EDUCATION

61,629 Clients received financial assistance

$48.5 MILLION

NOTE: THE DIFFERENCE BETWEEN INFLOWS AND OUTFLOWS DURING 2014 WAS COVERED BY A WITHDRAWAL FROM THE SOCIETY’S INVESTMENT RESERVE.

Full disclosure of the Society’s financial records can be found at www.nmcrs.org/pages/financial-overview

AS OF 4/30/2015 (FINAL)
YOU CAN ENJOY FIXED PAYMENTS FOR LIFE AND MAKE A REAL DIFFERENCE IN THE LIVES OF YOUR FELLOW SERVICE MEMBERS!

A charitable gift annuity (CGA) with the Navy-Marine Corps Relief Society offers an immediate income tax deduction, fixed annual payments for life, and membership in the Clarence Dillon Society. Your gift to the Society will be put to work serving Sailors, Marines and their families when they need it most.

Here is a sample of current annuity rates, based on the American Council on Gift Annuity tables:

<table>
<thead>
<tr>
<th>Annuitant Age(s)</th>
<th>Rate**</th>
<th>Annual Annuity for a $10,000 Gift</th>
<th>Annual Annuity for a $25,000 Gift</th>
</tr>
</thead>
<tbody>
<tr>
<td>70</td>
<td>5.1%</td>
<td>$510</td>
<td>$1,275</td>
</tr>
<tr>
<td>80</td>
<td>6.8%</td>
<td>$680</td>
<td>$1,700</td>
</tr>
<tr>
<td>90</td>
<td>9.0%</td>
<td>$900</td>
<td>$2,250</td>
</tr>
<tr>
<td>80 &amp; 75*</td>
<td>5.3%</td>
<td>$530</td>
<td>$1,325</td>
</tr>
<tr>
<td>85 &amp; 80*</td>
<td>6.1%</td>
<td>$610</td>
<td>$1,525</td>
</tr>
</tbody>
</table>

* Based on 2 annuitants, different ages
**As of July 2015.

IT’S EASY:
- You transfer a minimum of $10,000 cash or appreciated securities to the Society
- In return, you receive fixed annual payments for the rest of your life, at an appealing rate based upon your age

To learn more, or request a no-obligation illustration of how a CGA would work for you, go to www.nmcrs.org/giftcalc or call Kate Hillas, Director of Planned Giving Programs at (800) 654-8364.

Do You Own USAA Mutual Funds?

You can use your USAA mutual funds to help Sailors, Marines, and their families in need—and reduce your taxes! Here’s how: the Society now has an account with USAA, allowing you to transfer your mutual funds to the Society and receive a charitable deduction for their fair market value. To learn more, contact Kate Hillas at (800) 654-8364.