OUR MISSION
To provide, in partnership with the Navy and Marine Corps, financial, educational and other assistance to members of the Naval Service of the United States, their eligible family members and survivors when in need; and to receive and manage funds to administer these programs.

VISION
As a non-profit, volunteer service organization, we use both financial and non-financial resources to identify solutions to meet emerging needs. We help clients improve personal financial skills and encourage individual financial responsibility.

GUIDING PRINCIPLES
We provide effective client service in a consistent, compassionate, and non-judgmental manner.

We are committed to preserving the dignity, self-respect and confidentiality of our clients.

We are responsible stewards of the funds entrusted to us by our donors.

We provide our volunteers and employees with the training and resources to be effective – offering consistent services throughout the Society.

We recognize the vital role our volunteer force plays in the delivery of Society programs and services.

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The Navy-Marine Corps Relief Society is recognized by the Internal Revenue Service as a 501(c)(3) charitable organization (EIN 53-0204618). Charitable contributions from individuals, corporations and foundations are tax-deductible to the fullest extent allowed by law. The Navy-Marine Corps Relief Society does not sell, trade or otherwise transfer to outside parties mailing lists or any personally identifiable information.
Greetings from the Secretary of the Navy

The Navy-Marine Corps Relief Society matters – to me, to Navy and Marine Corps leaders, and to Sea Service members and their families.

The Society is our lifeline when disaster strikes, when a young family is struggling with basic living expenses between pay days, or when Sea Service members face seemingly insurmountable financial challenges. For 114 years, the Society has helped generations of Sea Service members and their families face many hardships associated with military service, deployments, and frequent relocations. In 2018, the Society once again successfully met that mission while remaining faithful stewards of donors’ dollars.

As I travel around the Fleet and Force meeting the dedicated and patriotic Sailors and Marines who serve our great nation, I am comforted knowing the Society is standing by to lend a helping hand to those in need. The Society is a most trustworthy and reliable organization of amazingly talented volunteers and employees willing to go the extra mile to ensure families are taken care of when Service Members are away from home.

For another year of outstanding mission accomplishment, I say “well done” to the Navy-Marine Corps Relief Society. To the donors whose faithful support makes a difference—every day—to members of the Sea Service, I say “thank you”!

Sincerely,

Richard V. Spencer

BOARD OF DIRECTORS

Chair
Admiral John M. Richardson, USN, Chief of Naval Operations

Members
Admiral Steve Abbot, USN (Ret.) [Chair, Executive Committee]
Vice Admiral Robert P. Burke, USN [Chair, Nominating Committee]
Rear Admiral Bruce B. Engelhardt, USN (Ret.) [Chair, Audit Committee]
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Vice Admiral Forrest Faison, III, MC, USN
Vice Admiral William D. French, USN (Ret.) [Chair, Finance Committee]

Mrs. Andrea Green
Sergeant Major of the Marine Corps Ronald L. Green, USMC
Vice Admiral John G. Hannink, JAGC, USN
Vice Admiral Mary Jackson, USN
Mrs. Martha Merz [Chair, Education Committee]
Mrs. Megan W. Moffit [Chair, Relief Committee]
Mrs. D’Arcy Neller
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Brigadier General David G. Reist, USMC (Ret)
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Lieutenant General Michael A. Rocco, USMC
Rear Admiral Brent W. Scott, CHC, USN
Mrs. Amy Smith
Master Chief Petty Officer of the Navy Russell L. Smith, USN
Rear Admiral Christopher Weaver, USN (Ret)
A Message From

The Commandant of the Marine Corps

One of the highest priorities as Commandant is to ensure Marines have the support and services they need to take care of their families and are ready to carry out any mission when our Nation calls. Organizations like the Navy-Marine Corps Relief Society are instrumental in providing peace of mind and vital assistance for our Marines, Sailors, and families.

Whether training, deploying into harm’s way, or recovering from natural disasters at home, our Marines and Sailors know they can count on the Society to provide caring and compassionate support and financial assistance to their families. Funds from generous donors allow the children of our Sea Service members to pursue educational opportunities, provide for in-home visits from registered nurses to assist mothers with newborns and elderly retirees, and help struggling families become financially self-sufficient through a variety of programs and services.

In 2018, the NMCRS contributed nearly $2 million in disaster assistance to more than 3,000 active duty and retired families. As Hurricane Florence threatened our bases in the Carolinas, the Society helped families evacuate ahead of the storm, remain in temporary housing as the flood waters receded, and to recover and rebuild when they returned home. When Hurricane Michael hit the Florida Panhandle a month later, the NMCRS again provided much-needed support to impacted families.

Our people are our greatest asset. Keeping faith with our Marines, Sailors, and families is crucial to our mission readiness. Many thanks to the Navy-Marine Corps Relief Society, its employees, volunteers, and donors for helping us take care of our own. Marines are grateful for your tireless efforts and support.

Semper Fidelis,

Robert B. Neller
General, U.S. Marine Corps
Commandant of the Marine Corps

Executive Committee
Admiral Steve Abbot, USN (Ret.), Chair
Vice Admiral Robert P. Burke, USN
Rear Admiral Bruce B. Engelhardt, USN (Ret.)
Vice Admiral William B. French, USN (Ret.)
Mrs. Martha Merz
Mrs. Megan Moffit

Audit Committee
Rear Admiral Bruce B. Engelhardt, USN (Ret.), Chair
Mrs. Elisa Catalano Ewers
Rear Admiral David P. Keller, SC, USN (Ret.)

Education Committee
Mrs. Martha Merz, Chair
Admiral Steve Abbot, USN (Ret.)
Brigadier General Peter B. Collins, USMC (Ret.)
Brigadier General David G. Reist, USMC (Ret.)
A Message From

The Chief of Naval Operations

The United States Navy remained forward deployed in 2018, protecting our shores from attack and advancing our nation’s interests and strategic influence around the globe.

As it has for more than a century, the Navy-Marine Corps Relief Society (NMCRS) played a vital role in our readiness and the quality of life for those who serve. The 4,500 employees and volunteers, who made up the NMCRS team, provided compassionate and dedicated support to those facing financial challenges while serving our country at home and around the globe.

As Chairman of the Board of Directors, I am proud to report that the NMCRS provided more than $43 million in interest-free loans and grants to 51,085 Sea Service members and their families. The Navy-Marine Corps Relief Society’s financial assistance, budget counseling, Budget for Baby® workshops, visiting nurse services, and thrift shop operations substantially impacted the operational success of our Navy. On behalf of my wife, Dana, our Sailors and their families, and our entire Navy team, I offer my sincere appreciation for a job well done!

Bravo Zulu and keep up the great work!

Sincerely,

J. M. Richardson
Admiral, U.S. Navy

Finance Committee
Vice Admiral William D. French, USN (Ret.), Chair
Admiral Steve Abbot, USN (Ret.)
Brigadier General Peter B. Collins, USMC (Ret.)
Rear Admiral Bruce B. Engelhardt, USN (Ret.)
Mr. James L. Koltes, Jr., Sr. Vice President, UBS Financial Services, Inc. (Ex-officio)
Rear Admiral Christopher E. Weaver, USN (Ret.)
General Joseph J. Went, USMC (Ret.)
Colonel William E. Zamagni, Jr., USMC (Ret.)

Relief Committee
Mrs. Megan Moffit, Chair
Admiral Steve Abbot, USN (Ret.)
Mrs. Elisa Catalano Ewers
Mrs. Andrea Green
Mrs. Martha Merz
Mrs. D’Arcy Neller
Mrs. Dana Richardson

Nominating Committee
Vice Admiral Robert P. Burke, USN, Chair
Vice Admiral John G. Hannink, JAGC, USN
Mrs. Megan Moffit
Brigadier General David G. Reist, USMC (Ret.)
Just as Sailors and Marines proudly serve our country, we proudly serve them. The Navy-Marine Corps Relief Society believes in taking care of people. Our mission has always focused on providing financial assistance and education, and other programs and services that meet the needs of active duty and retired Sea Service members and their families. And 2018 was no exception!

Evacuation and recovery from floods, wildfires, and Hurricanes Florence and Michael resulted in nearly $2 million in disaster assistance for more than 3,100 Sailors, Marines, and their families. It was all part of the $43.4 million in interest-free loans and grants that helped 51,085 clients meet the financial challenges of extended deployments, family separation, and unforeseen family emergencies.

Unexpected emergencies impact all of us from time to time. Expensive car repairs, the hospitalization of a loved one, untimely death with associated funeral expenses, a spouse loses their job – life happens – and when one of these events occurs, our best laid plans and rainy day funds may simply be inadequate. At such times, the Society is pleased that clients turn to us for help. We are pleased that nearly 4,500 trained, dedicated and enthusiastic Volunteers delivered Society services last year. They invested more than 400,000 volunteer hours helping clients. We’ve never turned away a Sailor, Marine, or Sea Service family who needed our help, and we never will.

The Society assists in many ways besides providing interest-free loans and grants. Our 14 traditional and 22 combat casualty assistance nurses combined to make more than 40,000 home visits, helping new mothers with infants, and assisting elderly retirees, widows and widowers. Nearly 5,000 moms and dads attended Budget for Baby workshops to learn the hidden and not-so-hidden costs associated with a growing family. And each couple left the workshop armed not simply with financial information, but with a gift bag which included a hand-made baby blanket made by Society volunteers.

The Navy-Marine Corps Relief Society is able to provide all of these services and financial support as a direct result of your generosity. Your donations are transforming lives, enhancing the combat readiness of our Nation’s military, and helping to keep our country safe and strong. Thank you for your patriotism, and for your faithful and generous support for Sailors, Marines, and their families – and your continued trust in NMCRS to meet the needs of Sea Service members and their families.

With a grateful heart,

Admiral Steve Abbot, USN (Retired)
President and Chief Executive Officer
2018 Relief Committee members were Francine Glavy, Ann King, Martha Merz, and Megan Moffit. They were assisted by alternate members Elisa Catalano Ewers, Beth Mulloy, and Dana Richardson. Ann King and Francine Glavy were welcome additions to the committee this year and both contributed loads of practical advice, enthusiasm and commitment. Martha Merz also served as the Education Assistance Committee Chair for the Board of Directors. Sadly, the committee said farewell to Patty Shelanski when her husband retired from the U.S. Navy and they moved from the Metro DC area.

One of the duties of the Relief Committee is to review all requests for supplemental income from the Society from surviving spouses of Sea Service members. In 2018, the Committee began to fully realize the positive impact of the change to the Survivor Benefit Plan (SBP) requiring both spouses to sign the document when refusing SBP. As a result of this requirement, the number of requests from Navy and Marine Corps surviving spouses in need of supplemental income has substantially decreased and the Committee is now meeting only monthly (vice bi-monthly) to consider new requests. Committee members remain committed to exploring every possible option to best serve surviving spouses of Sea Service members and, as needs are identified, to recommend the Society supplement their monthly income to ensure their basic health and comfort needs are met and the service of their deceased Sailor or Marine continues to be honored.

Relief Committee members also voluntarily served in many other roles: on the Navy-Marine Corps Ball Committee hosting the annual Gala to support the NMCRS; at the NMCRS Washington Navy Yard’s Thrift Shop on Joint Base Anacostia; and as caseworkers for NMCRS Washington Navy Yard. While traveling on personal and professional business, they voluntarily visited NMCRS offices in Guam, San Diego and North Island, California, Norfolk, Virginia and Camp Lejeune, North Carolina. Meeting Society volunteers serving in offices located on Navy and Marine Corps bases and installations around the globe—and witnessing their dedication and commitment to providing financial assistance and education to our nation’s Sailors, Marines, and their families - is a highlight of every visit!

Megan Moffit
Chair, Relief Committee

Financial Assistance to Surviving Spouses

Providing need-based assistance to surviving spouses of active duty and retired Sailors and Marines has been our mission since 1904 – and that mission continues today.

Each year, the Society provides financial assistance to meet urgent, short-term needs such as critical home, heating, and cooling repairs; payment of overdue utility bills, purchasing eye glasses and dentures; and other medical and dental expenses. The Society also provides a monthly supplemental income to surviving spouses whose limited income does not meet the expenses of their basic needs for shelter and food.

The five members of the Relief Committee meet monthly to review surviving spouse cases to ensure that all other financial resources have been considered and the Society’s supplemental income is adequate and appropriate.

In 2018, the Society provided nearly $1.2 million dollars in interest-free loans and grants to 308 Navy and 107 Marine Corps widows and widowers, including more than $167,000 in monthly supplemental income to 38 widows.
The Society’s investments consist of a Reserve Fund, temporarily restricted reserve funds and permanently restricted reserve funds. The market value of these funds was $82.8 million at the end of 2018, as compared to $94.8 million at year-end 2017. The total return on the Society’s investments for the year was -6.48% after fees and investment expenses.

In order to fill the gap between the inflow of funds from contributions, loan repayments and other sources, and the outflow of funds used to provide assistance to Sailors, Marines, and their families, and to defray administrative and overhead costs, the Society withdrew funds from its reserve funds. During 2018, $5 million was withdrawn from the Society’s Reserve Fund, along with $291 thousand in interest generated by the permanently restricted funds, to meet 2018 operating expenses.

The accompanying charts display the market value of the Society’s investments at year-end for the past ten years (2009-2018), and the annual withdrawals from investments during that same period. A total of $78.4 million has been withdrawn from the Society’s investments over the ten year period between 2009 and 2018.

William B. French  
Vice Admiral, U.S. Navy (Retired)  
Chair, Finance Committee

Note: 2015 and 2016 include UBS Line of Credit balance at year-end.
## Statement of Financial Position

**For the Year Ending December 31, 2018**

### Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$1,113,384</td>
</tr>
<tr>
<td>Receivables, Prepaid Expenses and Inventory</td>
<td>$5,455,400</td>
</tr>
<tr>
<td>Investments</td>
<td>$84,286,341</td>
</tr>
<tr>
<td>Outstanding Loans</td>
<td>$21,597,977</td>
</tr>
<tr>
<td>Property and Equipment</td>
<td>$2,716,844</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$115,169,946</strong></td>
</tr>
</tbody>
</table>

### Liabilities and Net Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Payable</td>
<td>$2,086,037</td>
</tr>
<tr>
<td>Long Term Liabilities</td>
<td>$21,981,999</td>
</tr>
<tr>
<td>Net Assets (See Summary of Operations)</td>
<td>$91,101,910</td>
</tr>
<tr>
<td><strong>Total Liabilities and Net Assets</strong></td>
<td><strong>$115,169,946</strong></td>
</tr>
</tbody>
</table>

## Summary of Operations

**For the Year Ending December 31, 2018**

### Beginning Net Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Beginning Net Assets</strong></td>
<td><strong>$99,647,875</strong></td>
</tr>
</tbody>
</table>

### Revenues

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions</td>
<td>$20,293,851</td>
</tr>
<tr>
<td>Investment Return</td>
<td>$(6,641,976)</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$1,071,308</td>
</tr>
<tr>
<td><strong>Total Revenues</strong></td>
<td><strong>$14,723,183</strong></td>
</tr>
</tbody>
</table>

### Expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assistance (Financial &amp; Programs)</td>
<td>$22,476,456</td>
</tr>
<tr>
<td>Administrative (includes depreciation)</td>
<td>$2,966,888</td>
</tr>
<tr>
<td>Fundraising</td>
<td>$1,419,220</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$26,862,564</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pension Related Gain/(Loss)</td>
<td>$3,593,416</td>
</tr>
</tbody>
</table>

### Change in Net Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Change in Net Assets</strong></td>
<td><strong>$(8,545,965)</strong></td>
</tr>
</tbody>
</table>

### Ending Net Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Ending Net Assets</strong></td>
<td><strong>$91,101,910</strong></td>
</tr>
</tbody>
</table>

**Independent Audit:** The Society’s Financial Statements for the year ended December 31, 2018, were audited by independent auditors from the firm Johnson Lambert LLP, Certified Public Accountants, of Vienna, Virginia. Copies of the report have been provided to all members of the Society’s Board of Directors and to the Directors of NMCRS Full Service Offices. Copies of the audit report are available by contacting the Vice President, Chief Financial Officer, Navy-Marine Corps Relief Society, 875 N. Randolph Street, Suite 225, Arlington, VA 22203-1767.
**SOURCES OF FUNDS**

The Society had inflows of $62.1 million in 2018. $40.4 million came from the repayment of the Society’s interest-free loans by clients. Contributions accounted for $20.2 Million (which includes $857 thousand in non-cash contributions). The Active Duty Fund Drive and the Retiree Fund Drive comprised the majority of the financial contributions to the Society. Additional contributions were raised from general contributions and bequests. Other receipts, principally from thrift shop operations, added an additional $1.4 million. In order to balance the difference between operating inflows and outflows in 2018, $3.3 million was withdrawn from the Society’s investment portfolio during the year.

**USES OF FUNDS**

The Society used its inflows to conduct operations as shown on the accompanying chart. Client services, and specifically, financial assistance in the form of interest-free loans and grants ($43.4 million in 2018) to Sailors, Marines, and their family members, based upon financial need represent the largest outflow. Additional programs supported included the Visiting Nurse Program and the Budget for Baby workshops. Client services and administrative costs are funded principally by repayment of the Society’s interest-free loans by clients, contributions, other receipts (including thrift shop income), and, as necessary, withdrawals from the Society’s investment portfolio.

**INFLOWS**

- **Loan Repayments** $40.4 Million
- **Contributions** $20.2 Million
- **Other Receipts (Thrift Shops)** $1.4 Million

**OUTFLOWS**

- **Financial Assistance** $43.4 Million
- **Client Services** $18.3 Million
- **Management & General** $2.0 Million
- **Fundraising** $1.7 Million

**NOTE:** THE DIFFERENCE BETWEEN INFLOWS AND OUTFLOWS DURING 2018 WAS COVERED BY FUNDS FROM THE SOCIETY’S INVESTMENT RESERVE AND OTHER ASSETS
The accompanying charts present a picture of financial assistance provided to active duty and retired USN and USMC service members and their families over the 10-year period from 2009 through 2018 - and the amount and sources of contributions received over that same period.

As shown in the “Financial Assistance” chart, the Society has provided an average of $45.8 million annually in financial assistance - in the form of interest-free loans and grants, while charitable contributions to the Society have averaged $18.7 million per year.

The financial assistance provided during the period 2013 and 2014 reflects the increase in the amount available for a Quick Assist Loan (QAL) from $300 per loan to $500 per loan in 2013. In 2018, the Society again revised the QAL policy to restrict the number of QALs a service member can receive in a career to five (5). This decision is in keeping with the Society’s overarching mission to help every client achieve financial self-sufficiency through budget counseling and education.

Contributions from active duty and retired Sailors and Marines made up about 69% of total contributions received by the Society over the past 10 years, and contributions to the Society from other sources continue to increase slightly, reflecting the prevailing economic environment in the United States. In 2011 and 2012 total contributions were augmented by large bequests.
<table>
<thead>
<tr>
<th>NMCRS Offices</th>
<th>Total Clients</th>
<th>Loans</th>
<th>Grants</th>
<th>Total Assist</th>
<th>Active Duty Fund Drive Donations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bangor</td>
<td>603</td>
<td>$417,084</td>
<td>$11,760</td>
<td>$428,844</td>
<td>$207,647</td>
</tr>
<tr>
<td>Beaufort</td>
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<td>$307,646</td>
<td>$8,560</td>
<td>$316,206</td>
<td>$48,600</td>
</tr>
<tr>
<td>Bethesda</td>
<td>346</td>
<td>$407,615</td>
<td>$15,226</td>
<td>$422,841</td>
<td>$40,591</td>
</tr>
<tr>
<td>Bremerton</td>
<td>923</td>
<td>$602,497</td>
<td>$18,078</td>
<td>$620,575</td>
<td>$159,590</td>
</tr>
<tr>
<td>Camp Lejeune</td>
<td>3859</td>
<td>$2,550,644</td>
<td>$35,469</td>
<td>$2,586,113</td>
<td>$282,115</td>
</tr>
<tr>
<td>Camp Pendleton North</td>
<td>1167</td>
<td>$853,238</td>
<td>$17,425</td>
<td>$870,663</td>
<td>*</td>
</tr>
<tr>
<td>Camp Pendleton South</td>
<td>3172</td>
<td>$2,217,296</td>
<td>$28,717</td>
<td>$2,246,013</td>
<td>$81,164</td>
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<tr>
<td>Charleston</td>
<td>260</td>
<td>$160,829</td>
<td>$840</td>
<td>$161,669</td>
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</tr>
<tr>
<td>Cherry Point</td>
<td>1176</td>
<td>$700,276</td>
<td>$13,301</td>
<td>$713,575</td>
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<tr>
<td>Everett</td>
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<td>$208,763</td>
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</tr>
<tr>
<td>Fallon</td>
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<td>$84,107</td>
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</tr>
<tr>
<td>Fort Worth</td>
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<td>$6,089</td>
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</tr>
<tr>
<td>Great Lakes</td>
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<td>$632,957</td>
<td>$26,176</td>
<td>$659,133</td>
<td>$407,583</td>
</tr>
<tr>
<td>Groton</td>
<td>600</td>
<td>$393,811</td>
<td>$25,593</td>
<td>$419,404</td>
<td>$150,112</td>
</tr>
<tr>
<td>Guam</td>
<td>397</td>
<td>$703,439</td>
<td>$0</td>
<td>$703,439</td>
<td>$145,913</td>
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<tr>
<td>Gulfport</td>
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<td>$480,370</td>
<td>$14,353</td>
<td>$494,723</td>
<td>$130,203</td>
</tr>
<tr>
<td>Iwakuni</td>
<td>255</td>
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<td>$0</td>
<td>$15,219</td>
<td>$103,664</td>
</tr>
<tr>
<td>Jacksonville</td>
<td>1567</td>
<td>$1,313,039</td>
<td>$55,916</td>
<td>$1,368,955</td>
<td>$356,798</td>
</tr>
<tr>
<td>Kaneohe</td>
<td>645</td>
<td>$584,470</td>
<td>$2,535</td>
<td>$587,005</td>
<td>$145,104</td>
</tr>
<tr>
<td>Kings Bay</td>
<td>608</td>
<td>$402,021</td>
<td>$10,887</td>
<td>$412,908</td>
<td>$255,539</td>
</tr>
<tr>
<td>Lemoore</td>
<td>875</td>
<td>$524,368</td>
<td>$3,357</td>
<td>$527,725</td>
<td>$168,834</td>
</tr>
<tr>
<td>Little Creek</td>
<td>1762</td>
<td>$1,501,283</td>
<td>$66,091</td>
<td>$1,567,374</td>
<td>$81,966</td>
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<tr>
<td>Mayport</td>
<td>1037</td>
<td>$734,344</td>
<td>$14,361</td>
<td>$748,705</td>
<td>$281,537</td>
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<tr>
<td>MCRD</td>
<td>555</td>
<td>$539,516</td>
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<td>$549,707</td>
<td>$131,956</td>
</tr>
<tr>
<td>Millington</td>
<td>170</td>
<td>$162,691</td>
<td>$7,694</td>
<td>$170,385</td>
<td>$72,107</td>
</tr>
<tr>
<td>Miramar</td>
<td>1226</td>
<td>$884,170</td>
<td>$12,040</td>
<td>$896,210</td>
<td>$249,825</td>
</tr>
<tr>
<td>Naples</td>
<td>87</td>
<td>$111,272</td>
<td>$0</td>
<td>$111,272</td>
<td>$177,203</td>
</tr>
<tr>
<td>New Orleans</td>
<td>318</td>
<td>$249,979</td>
<td>$8,089</td>
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**PROGRAMS**

- **23,230** Home visits and other contacts with mothers and newborns, elderly retirees, widows and widowers
- **17,425** Home visits and other contacts to provide Combat Casualty Assistance (CCA)
- **4,899** Moms and dads attended a Budget for Baby workshop
- **3,663** Gift bags with hand-made baby blankets and other items provided to parents-to-be

**2018 Financial Assistance & Active Duty Fund Drive Donations**

Clients received financial assistance 63,392

The difference between inflows and outflows during 2018 was covered by funds from the Society's investment reserve and other assets 20.6 million

*Other Receipts* 20.2 million

Infflows 1.4 million

Outflows 1.352,532

Contributions 2.0 million

Education 3,663

Medical/Dental (non-military medical facilities) 23,230

Funeral expenses 51,085

Transportation due to family member illness 4,899

Basic living expenses (food, lodging) 14,14

Personal transportation expenses (PCS, gas, parents to bedside) 22

Transportation (car repairs, insurance, car payment, rental) 140

General 14,14

Loans repayments 141
<table>
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<tr>
<th>NMCRS Offices</th>
<th>Total Clients</th>
<th>Loans</th>
<th>Grants</th>
<th>Total Assist</th>
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</table>

*Camp Pendleton North is included with Camp Pendleton South for Active Duty Fund Drive donations*

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**FINANCIAL ASSISTANCE**

Interest-free Loans and Grants

- **BASIC LIVING EXPENSES (FOOD, LODGING)**: $18,109,445
- **TRANSPORTATION (CAR REPAIRS, INSURANCE, CAR PAYMENT, RENTAL)**: $10,296,286
- **FAMILY EMERGENCY**: $3,411,512
- **TRANSPORTATION DUE TO FAMILY MEMBER ILLNESS**: $2,958,685
- **HOUSEHOLD SET-UP**: $2,342,116
- **OTHER (PAY ENTITLEMENT SHORTFALLS, PREDATORY LOAN AVOIDANCE)**: $2,198,413
- **PERSONAL TRANSPORTATION EXPENSES (PCS, GAS, PARENTS TO BEDSIDE)**: $2,198,413
- **FUNERAL EXPENSES**: $930,535
- **MEDICAL/DENTAL (NON-MILITARY MEDICAL FACILITIES)**: $558,175
- **EDUCATION**: $256,000

51,085 Clients received financial assistance

$43.4 MILLION
Volunteer Recognition

Meritorious Service Award

The Society’s highest volunteer service award, it recognizes outstanding service and unusual achievement of significant benefit to the Society.

- Melissa Campbell – Cherry Point
- Maria Connelly – North Island
- Nammie Limbach – Guam
- Carolyn Phoebus – Pensacola

Superior Performance Award

Recognizes those volunteers who have made a significant, “above and beyond” contribution to the Society.

- Baby Anduze – North Island
- Theresa (Teri) Basil-Flippen – Oceana
- Jean Belton – Oceana
- Sarah Buchholz – Yokosuka
- Ginger Commerford – Patuxent River
- Patrick Drummey – North Island

Presidential Certificate of Commendation

Acknowledges exceptional volunteer service to the Society.

- Natalie Aglibat - Sigonella
- Nicole Andres - Yokosuka
- Erin Aylsworth - Rota
- Dilcia Beckwith - New River
- Jennifer Bonine - Lemoore
- Kristin Boston - San Diego
- Elaine Browning - Yokosuka
- Arlene Bryce - Little Creek
- Sarah Bynum - Corpus Christi
- David Callahan - Yuma
- Shari Carroll - Albany
- Katherine Chiriboga - Okinawa
- Charmaine Coombes - Jacksonville
- Randi Creamer - Pearl Harbor
- Anamaria Degollado - North Island
- Larry DeGreif - San Diego
- ENS Matthew Derden, USN - Dahlgren
- Jimmie Driver - Corpus Christi
- Martha Drummey - North Island
- Julie Foster - Mayport
- Cindy Graf - Guam
- Kate Kapron - New River
- Suzy Klorig - Bremerton
- Denise McCarrel - Yokosuka
- William McGarrett - Oceana
- Pam Moore - Guam
- Janice Portnoy - Patuxent River
- Maria Rajaballey - Guam
- Laurie Riley - Oceana
- Stephanie Rumfelt - Sigonella
- Mandy Seeley - Yokosuka
- Cindy Stevenson - Patuxent River
- Lauren Tell - Yokosuka
- Caroline Turco - Yokosuka
- Ann Wilde - Patuxent River
- Maria Zapata - Yokosuka

- Chris Elvrom - Fallon
- Aya Espiritu - Portsmouth
- Christina Glisson - Cherry Point
- Melinda Hasson - Yuma
- Meaghan Heredia - Jacksonville
- Ibis Herrera - Guam
- Laurene Huffman - Jacksonville
- Nana Im - Yokosuka
- Minte Irmer - Yokosuka
- Donald Kirk - Pensacola
- Matchje Lanzilotta - Yokosuka
- Bobbi Leclerc - North Island
- Sharon Lepine - Kings Bay
- Tod MacAvoy - Rota
- Ashley Miller - San Diego
- Beth Mulloy - Washington Navy Yard
- Laura Nichols - Jacksonville
- Judie Nikles - Lemoore
- LT Michael Orr, USN - Yokosuka
- Lisa Packer - Oceana
- Guadalupe Perez - Yuma
- Kristin Perry - Gulfport
- Stacy Powell - Yuma
- Setsuko Price - Lemoore
- BJ Pruitt - Bangor
- Kara Ramesar - Bremerton
- Judith Robison - Cherry Point
- Jennifer Schultz - Okinawa
- CAPT Sharon Shelton, USN (Ret) - North Island
- Danielle Smith - Bangor
- Phil Thacher - San Diego
- Rusanne Tiger - Yuma
- Natalie VanCleave - Kings Bay
- Minako Wallis - Lemoore
- Jonathan Waters - New Orleans
- JoAnn Wilmer - San Diego
- Diana Zuniga - Pearl Harbor
LCDR Alan Chuderski, USN (Ret)
In 1994, Alan Chuderski, USN began his journey with the Society as an Aviation Boatswain’s Mate Aircraft Handler First Class (ABE1) on active duty—and with every Navy transfer, he faithfully continued to volunteer to serve his shipmates. Alan Chuderski’s 24 years of dedicated service to the Navy-Marine Corps Relief Society as an active duty Sailor included service while assigned to USS America (CV-66), USS Carl Vinson (CVN-70), and Naval Air Station Lakehurst, New Jersey. Upon retirement from his naval career, he has continued to volunteer with NMCRS Lakehurst. Throughout his remarkable volunteer career, he has performed brilliantly as an Active Duty Shipboard Representative, a Caseworker, Thrift Shop Lead, Budget for Baby Program Lead, and as Chair of Volunteers for NMCRS Lakehurst. In each capacity he has passionately advocated for the Society’s clients. Specifically, retired Navy Lieutenant Commander Chuderski maintains client assistance records and budgets and, as a Society Caseworker, has disbursed more than $670,000 in financial support to Sailors, Marines, and their family members assigned to Joint Base McGuire-Dix-Lakehurst, New Jersey. In his role of Thrift Shop Lead, he offers invaluable guidance to volunteers and manages the reporting and storage of sales records. He has also been instrumental in the development and implementation of Local Service Offices from which Society volunteers can now provide Quick Assist Loans® at remote Navy and Marine Corps Installations. Furthermore, he represented the Society during Joint Base McGuire-Dix-Lakehurst consolidation efforts ensuring the Society’s continued presence aboard each installation and ability to serve Sea Service members and their families. He is a gracious, self-effacing leader and doer who has invested his adult life in the important business of providing comfort, assistance, and knowledge to the Society’s extended military family. Lieutenant Commander Chuderski’s legacy of accomplishments and great volunteer disposition are simply inspirational, and it is a true honor to recognize his many achievements and sacrifices that so fully embody the spirit and intent of the Mrs. Grace Glenwood Higginson Lifetime Achievement Award.

Mrs. Cynthia Kliewer
Mrs. Kliewer’s 28 years of dedicated service began in 1990, and includes service at NMCRS San Diego and Camp Pendleton, California; Newport, Rhode Island; Pearl Harbor, Hawaii; Little Creek, Virginia; London, England; United States Naval Academy, Annapolis, Maryland; Washington Navy Yard, District of Columbia; and NMCRS Headquarters, Virginia. During her career, she performed a variety of roles, including Client Services Assistant, Caseworker, Budget for Baby® Instructor, Thrift Shop Contributor, and twice as Chair of Volunteers. In 2010, when her family moved to Orlando, Florida, she embarked on a different journey as a virtual volunteer supporting the Society’s Headquarters Volunteer Support Program. As a Program Specialist, she processes requests received through the NMCRS website from individuals across the globe who are interested in volunteering with the Society. Understanding that a professional reply—which is both timely and personal—will greatly improve the probability of a prospect becoming a volunteer, Mrs. Kliewer employs her knowledge of the each NMCRS office’s different cultures, physical locations, and area traffic patterns to route each potential volunteer’s request to the most appropriate NMCRS offices. She graciously interacts with individuals, sometimes over the course of several days, to ensure they have the proper information as well as to guarantee the original inquiry is delivered into the correct hands. Each of these important first encounters forever shapes prospective volunteers’ opinions of the Navy-Marine Corps Relief Society. Of note, Mrs. Kliewer receives more than 90 requests a month, nearly 1,100 requests yearly, and has responded to over 5,400 requests since 2013 - each one garnering a thoughtful reply from Mrs. Kliewer. In the age of automation, it is this virtual human interaction of reading and navigating each inquiry for the best response that single-handedly helps the Society’s volunteer recruiting efforts. Mrs. Kliewer’s legacy of accomplishments and great determination are simply inspirational, and it is a true honor to recognize her expertise and sacrifices that so fully embody the spirit and intent of the Mrs. Grace Glenwood Higginson Lifetime Achievement Award.
The Clarence Dillon Society recognizes individuals who have named the Navy-Marine Corps Relief Society as a beneficiary of their estate. Currently, 245 members strong, enrollment in this honorary society is simply a matter of advising the Society that you have created an estate gift such as a bequest intention or a charitable trust, or have designated the Society as a beneficiary of a retirement plan or life insurance policy. Donors can also establish a charitable gift annuity with the Society and receive annual payments for life; upon their death, the remainder of the annuity is put to work serving Sailors, Marines and their families.

Legacy gifts are vitally important to the long-term viability of the Navy-Marine Corps Relief Society and assure that future demands for financial assistance from active duty and retired Navy and Marine Corps service members can be met. We are deeply grateful for the thoughtful generosity of these members.

Cumulative List of Active Members

Anonymous (28)
CAPT Rudolph Abel, Jr., USN (Ret)
Donald and Solveig Aldrich
Mr. Edward L. Anderson
SCPO Richard M. Anderson, USN (Ret)
Mr. Larry Andes
CDR Peter Angelina, USN (Ret) and Jan Angelina
SCPO Lee S. Armstrong, USN (Ret)
CPO Mitchell O. Barker, USN (Ret)
CDR Russell W. Barnhill, USN (Ret)
CAPT Walter E. Beam, MSC, USN (Ret)
CAPT and Mrs. William W. Bennett, USN (Ret)
LCDR Albert Betancourt, USN (Ret)
Mr. and Mrs. Richard Bisetti
ATCS Curt D. Block, USN (Ret)
Mr. and Mrs. Malcolm Blundell - in memory of CAPT Peveril Blundell, USN
Robert E. Brice, USMC (Ret) - in memory of HMCS Robert Lee Brice, USN
Mr. Doug Bronson
Chaplain Benedict J. Brown, USN (Ret)
VADM Nancy Brown, USN (Ret) and LtCol Peter M. Hesser, USMC (Ret)
Col William Brown, USMCR (Ret)
Ms. Mary Ann Carrico-Mitchell - in memory of LCDR William Ray Mitchell, USN
SCPO Robert D. Carson, USN (Ret)
GSCM Michael A. Cleesattel, USN (Ret)
Mr. Brian D. Connelly
Col Wade H. Cooper, USMC (Ret) and Dr. Mary Gendernalik-Cooper
LCDR* and Mrs. Glenn R. Coulter, USN (Ret)
CAPT Russell W. Crooks, Jr., USN (Ret)
Mr. Ryan T. Currie
Mrs. Catherine Fay Dahlstrom - in memory of Lawrence J. Fay, Jr.
CPO Byron Dahmer, USN (Ret)
GySgt Willard L. Dale, USMC (Ret)
CDR and Mrs. James R. Dase, USN (Ret)
VADM and Mrs. George Wilmot Davis, USN (Ret)
CAPT John H. Deasy, SC, USN (Ret)
CAPT Joseph Lee DeGuise, USMC (Ret) - in memory of Joseph Frank DeGuise, USMM 1917-1921
Mrs. K. L. “Duck” Drake
LCDR Frank W. Duesi, USN (Ret)
PO1 Kerry R. Dunn, USN (Ret)
SCPO David M. Dutcher, USN (Ret) - in memory of his father, Bernal C. Dutcher, Jr., USN
Joanne Eck - in memory of John Eck
LCDR and Mrs. Bruce Edelson, USN (Ret)
CAPT Roger E. Ekman, USN (Ret)
P01 Betty J. Ellis, USN (Ret)
P01 Henry Eymann, USN (Ret)
Mrs. Barbara A. Fagan
CAPT Celine A. Finn, NC USN (Ret)
CAPT Gregory F. Fischer, USN (Ret)
GySgt Richard J. Fitch, USMC (Ret)
CDR Linda M. Frazier, USN (Ret)
Mrs. Donna G. Fredricksen - in memory of LCDR Robert A. Fredricksen, USN
Charles and Karen Fredrickson
MSgt Thomas A. Gafford, USMC (Ret) and Margaret Ann Barham
PO1 Jose C. Garcia, USN (Ret)
PO2 Reynaldo Garcia, Jr., USN (Ret)
CAPT and Mrs. Bernard E. Goehring, USN (Ret)
PO1 Francis D. Gunterman, USN (Ret)
LCDR W. Duane Goodlett, USN (Ret)
HMC Willard D. Gubbins, USN (Ret)
Dr. and Mrs. Daniel Gubin
CDR and Mrs. Steven A. Guzauskis, USNR (Ret)
LCDR and Mrs. Harold E. Haas, USN (Ret)
Ms. Ethel Haker
MCPO Robert E. Hamell, USN (Ret)
CPO Lonnie Hamm, USN (Ret)
Mrs. Paula B. Hargrave - in loving memory of CDR Paul E. Hargrave, USN
Mr. Eric Harris
Mr. and Mrs. Thomas Harris
Mr. Robert F. Hellmers - in memory of his father, Frederick Matthew Hellmers, USN
MCPO and Mrs. Robert Henshaw, USN (Ret)
MCPO Joseph H. Hill, USN (Ret) - in memory of Nancy P. Hill
LT John G. Hines, Jr., USN (Ret)
Mrs. Eileen A. Hintzen - in memory of AOC Richard F. Hintzen, USN
CAPT Margaret Holder, USN (Ret) and CDR Robert D. Finney, USN (Ret)
CPO Bert L. Horwitz, USN (Ret)
LT Raymond E. Hughes, USN (Ret)
Mr. Christopher William Ince, Jr.
CAPT John H. Irons, SC, USN (Ret)
SN Henri James, USN (Ret)
CDR Kenneth W. Johnson, USN (Ret)
MM2 (DV/SW) Robert T. Kelly, Jr., USN (Ret) - in memory of his brother, Stephen E. Kelly
Mr. Eugene Kendall
Ms. Eileen Graydon Ketchum
PO1 Richard Kiroy, USN (Ret)
Mrs. Lilian Jean Klepac - in memory of Frank Klepac, Jr.
CPO James D. Klock, USN (Ret)
CDR Donald D. Kobiliz, USN (Ret)
CAPT Dana Koch, USN (Ret) and LCDR Raymond Koch, USN (Ret)
CAPT James Kovalcik, USN (Ret)
John J. and Beatrice F. Kovel
Maj and Mrs. Richard S. Krolak, USMC (Ret)
GySgt Paul T. Kuras, USMC (Ret)
CDR and Mrs. Robert R. Kurz, USN (Ret)
CDR Ronald R. Lepak, USN (Ret)
PO1 Edward F. Lewis, USN (Ret)
CDR Dorothy K. Lins-Hanson, USN (Ret)
CDR Jonathan Lipps, USN
PNCM Jose P. Loares, USN (Ret)
Mrs. Patricia L. Lofland - in memory of MMCM Trusten "P." Causey Lofland, USN (Ret)
CAPT Diann K. Lynn, USN (Ret)
CDR Doris C. MacClelland, NC, USN (Ret)
CWO4 Dan MacPherson, USN (Ret)
Col James G. Magee, USMC (Ret)
CAPT Charles Arthur Martin, USN (Ret)
LtCol Frank W. Martino, USMC (Ret)
CDR and Mrs. Lawrence J. Mason, USN (Ret)
Ms. Gwendolyn Mason-Smith
MS2 James E. Matthews, USN (Ret)
CDR Florence Coyne McDonald, NC, USNR (Ret)
CAPT Gary A. McDowell, USN (Ret)
AVCM and Mrs. Tom Meadows, USN (Ret)
CPO James W. Mendoza, USN (Ret)
CAPT Lee C. Miles, USN (Ret)
Mr. David M. Minter
CPO David J. Mitchell, USN (Ret)
Mr. Thomas Modesto
CAPT Edward L. Morgan, USN (Ret)
CAPT Dale H. Moses, USN (Ret)
DKC James A. Mosher, USN (Ret)
SCPO Thomas L. Murray, USNR (Ret) - in memory of Frank and Phyllis Murray
SgtMaj Emery R. Naboni, USMC (Ret)
Ms. Elizabeth Nicholson
CPO Gary W. Nickelson, USN (Ret)
CDR Arthur E. Norton, USN (Ret)
CDR Terry L. Norton, JAGC, USN (Ret)
MCPO John D. O'Connell, USN (Ret)
LtCol James E. Page, USMC (Ret)
Norman W. and Diane Pashley - in memory of my years as a Marine
LT Peter Pehl, II, USN (Ret) - in memory of CWO Thomas Leroy Pehl, USN
CPO William R. Pehl, USN (Ret)
UT1 Alexander Pemberton, III, USN (Ret)
FCCM Gaines M. Perryman, USN (Ret)
PO2 Paul S. Philbrick, USN (Ret)
LCDR Louis Piha, USN (Ret)
LtCol Sanford P. Pike, USMC (Ret)
MSgt Jeffrey C. Politte, USMC (Ret)
LT Gilbert Portillo, USN (Ret)
SCPO and Mrs. Timothy W. Powers, USN (Ret)
CAPT and Mrs. Mark G. Prestero, USN (Ret)
CPO Ernest R. Price, USN (Ret)
Col Sara J. Pritchett, USMC (Ret)
CAPT Ronald W. Pyle, USN (Ret)
MCPO Marshall E. Ramsey, USN (Ret)
CPO Starling M. Reece, USN (Ret)
Ms. Helga Risor
CPO Norm Robbins, USN (Ret) and Mrs. Laurie Robbins
PO1 Irving A. Roberts, USN (Ret)
Mr. and Mrs. Glen C. Rose
Mrs. Arthur J. Ruhle - in memory of CDR Arthur J. Ruhle, Jr., USN
PO1 Hubert W. Safford, USN (Ret)
LCDR Gordon J. Sarver, USN (Ret)
CPO John Scaripon, USN (Ret)
Mr. William E. Schlothauer
BT2 Diana D. Simmonswright, USN (Ret)
CAPT and Mrs. Frederick J. Skinner, USN (Ret)
MSgt Ralph F. Smith, USMC (Ret)
PO2 Russell R. Smith, USNFR (Ret)
Col and Mrs. Sherman A. Smith, USMC (Ret)
HMCS Robert D. Smithers, USN (Ret)
Mrs. Paula Souza - in memory of John Souza, Jr.
RMC Mark S. Starin, USN (Ret)
CDR Donald W. Stauffer, USN (Ret)
LCDR Richard Clay "Smoky" Stover, USN (Ret) - in memory of Sam and Helen Stover
PO and Mrs. Ronald Szymonie, USN (Ret)
MCPO and Mrs. Levi B. Tarr, Jr., USN (Ret)
CPO Robert D. Tate, USN (Ret)
Jan Fine Thalberg - in honor of Sgt Jonathan Wesley Rook, USMC
Mrs. Bernice L. Thies - in memory of John Joseph Thies
Mrs. Elizabeth Gaye Thomas - in memory of GySgt Theodore John Thomas, USMC
CDR Jeannie K. Todaro, USN (Ret)
CWO4 Gary Townsend, USN (Ret)
PO1 Ronnie L. Trice, USN (Ret)
CWO4 Gary A. Veblen, USN (Ret) and Akiko Veblen
Mr. and Mrs. Jack Walsh
MCPO George E. Webster, USN (Ret)
LCDR Chester Howard Wheatley, USN (Ret) - in honor of a life spent in the Navy and the work the Society does
TMC Sharyn Williams, USN (Ret)
Mrs. Patricia D. Wilson - in memory of 1stSgt William M. Wilson, USMC
MCPO Kenneth E. Wray, USN (Ret)
Cpl James R. and Linda J. Wright, USMC (Ret)
CDR H. Bradford Wynne, USN (Ret) and Roberta Wynne
CPO Robert D. Wright, USN (Ret)
LCDR Evelyn D. Yellig, NC, USN (Ret)
GySgt Robert E. Young, USMC (Ret)
Deceased
OUR DONORS – MAKING A DIFFERENCE

The Navy-Marine Corps Relief Society is grateful to the many donors, corporations and foundations that support the Society through annual donations, payroll allotments, estate gifts and non-cash gifts. This donor report recognizes individuals and organizations that made gifts to the Society in calendar year 2018 at the $5,000 level and above. We work diligently to maintain an accurate database. Please notify the Development Office at (800) 654-8364 of any inaccuracies so that we may set the record straight.

**Theodore Roosevelt Circle**
($100,000 to $999,999)

- Humble Bundle - Frog God Games
- Lakeside Foundation
- March of Dimes (non-cash)
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- Semper Fit and Exchange Services Division (MCX)
- Navy Exchange Service Command (NEXCOM)
- Navy-Marine Corps Ball Committee
- T-Mobile US, Inc.
- USAA Foundation, Inc.
- Wounded Warrior Project

**Grace M. Higginson Circle**
($50,000 to $99,999)

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- Elerding Family Foundation
- Facebook Donors
- Col and Mrs. Sherman A. Smith, USMC (Ret)

**Relief Committee Circle**
($25,000 to $49,999)

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- Carnival Corporation & PLC
- CARS Inc. Donors
- Frey Foundation
- CDR Lawrence J. Mason, USN (Ret)
- North Texas Military Foundation
- The Shirley and Edward Renfo Foundation
- CDR Roger Serrano, USN (Ret)
- Silver Gate Yacht Club
- USAF Employee Giving
- USAF Educational Foundation
- Women’s Auxiliary Commissioned Officers Mess

**Volunteers Circle**
($5,000 to $24,999)

- Air Force Chaplain Corps Chapel
- AmazonSmile Foundation
- Amelia Island Concours d’Elegance
- Growing In Voices

**Significant Contributions**

| Foundation, Inc. | Grubman Graham Foundation Inc. |
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