MARINES AND SAILORS SUPPORT THE FUND DRIVE...

WHATEVER IT TAKES!
The Society touches hundreds of lives every day. Our volunteers provide financial assistance to those facing a family emergency - or a critical situation. We try to help everyone who is eligible and in need. The Society's Budget for Baby workshops, financial education, and one-on-one budget counseling are designed to teach good decision-making skills that translate into better, more financially responsible decisions. In this issue, we feature our Quick Assist Loan program, which has tremendously reduced the number of military families negatively affected by the payday loan trap.

We are able to provide such extensive support because of the generous contributions of our own active duty and retired servicemembers through the two fund raising campaigns that happen each Spring. The Active Duty Fund Drive in support of the Navy-Marine Corps Relief Society and the Secretary of the Navy's Direct Mail Campaign to Retirees take place each year in March and April. These fund drives offer unique opportunities to ensure active duty and retired Marines and Sailors learn about the Society's programs and services, as well as giving them the opportunity to support Shipmates and fellow Marines through their donations.

We are also able to leverage donations effectively because of the significant number of trained, dedicated volunteers who work alongside our staff. In 2012, the Society's 3,700 volunteers and small cadre of employees coordinated $64 million in assistance and services, including $43 million in interest-free loans and grants to more than 61,000 Marines, Sailors and their families. Our staff and volunteers work with servicemembers every day to help them make good decisions, and choose the wisest path for their futures.

With your faithful and generous support, the Society will remain on track and prepared to meet our commitment in 2013 and beyond.

Sincerely,

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

Charitable IRA Rollover extended through 2013

Are you over 70½ years old and want to be tax smart with your IRA? With a charitable rollover, you can avoid paying unnecessary taxes while supporting a cause you love.

The charitable IRA rollover provision allows individuals age 70½ and older to donate up to $100,000 each year from their Individual Retirement Accounts (IRAs) to public charities without counting the distributions as taxable income. Contact your IRA plan administrator to transfer your funds directly to NMCRS where they will be immediately put to use assisting Sailors, Marines, and their families in their time of need. Transfers for tax year 2013 are allowed until December 31, 2013. To learn more, go to www.myplanwithnmcrs.org or call Kate Hillas, Director, NMCRS Planned Giving Programs at 703-696-7481 or toll free 800-654-8364.

NOTES OF THANKS…

I just want to say thank you to all of the amazing people that work with this society. I know that the money isn’t ‘free,’ but I don’t know where we would be if we didn’t have it. Thank you SOOOO much for everything you do, and all of the families you help.”

USMC Client, San Onofre Office

Cover: Marines with Special-Purpose Marine Air-Ground Task Force Africa 13 “serve their time” during a jail and bail fundraiser to support the Navy-Marine Corps Relief Society. Marines and Sailors donated money to have a coworker arrested and temporarily “jailed.” (USMC photo by Cpl. Timothy Norris.)

Cover insert: Capt. Logan Jones, commanding officer of the guided-missile cruiser USS Vicksburg (CG 69), takes a pie in the face from FCCS Gregory Maxwell. The event benefitted the Navy-Marine Corps Relief Society. (USN photo by Mass Communication Specialist Nick C. Scott.)

This organization has earned the Guidestar Exchange Seal, demonstrating its commitment to transparency.

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.

Got a story? Submit it online at communications@nmcrs.org or to NMCRS at 875 N. Randolph Street, Suite 225, Arlington, VA 22203. We cannot be responsible for returning photos or documents.
Expanding The Quick Assist Loan Program

Reducing stress on servicemembers helps to reduce stress on the force. That is where the Navy-Marine Corps Relief Society can help. Ensuring that Sailors and Marines facing financial hardships receive assistance, and helping them learn to become financially stable have long been primary goals of the Society.

Unfortunately, servicemembers may sometimes become targets of predatory lenders offering easy credit, buy cars without considering the cost of insurance and maintenance, or commit to expenses that require a spouse’s income from a job that doesn’t transfer to a new duty station. As a result, debt can pile up surprisingly fast, and financial strain can make it difficult to deal with life’s day-to-day challenges, or to save for the future.

Several years ago, Society caseworkers and directors began to see servicemembers paying exorbitant interest rates on loans, then coming to NMCRS for help after beginning to spiral down the financial disaster path. The Society realized there was a need to create a program that would bring Sailors and Marines into our offices instead of going to payday lenders and other high-interest loan providers and, in 2007, launched the Quick Assist Loan (QAL) program.

Our QAL Program made it easy for eligible active duty Sailors and Marines to get up to $300 in less than 15 minutes, by walking into any of our 51 full service offices located around the world. We began to see an increase in the number of Sailors and Marines coming into our offices for financial assistance. We also began to see a reduction in the number of payday lenders doing business outside the gates of Navy and Marine Corps installations.

In 2012, after evaluating the QAL program, it was clear that the increased costs of food, gas, car repairs, and travel were driving up the demand for the amount of financial assistance needed to meet basic living and unforeseen, urgent expenses. As a result, we tested a pilot program to increase the QAL to a maximum of $500. After four months, the Society’s board of directors voted to expand the QAL limit to $500 across the Society. Today, eligible active duty Sailors and Marines can receive a $500 QAL quickly and easily. The payback period is flexible, between 3 and 10 months. The default rate on loan repayment continues to be less than 2 percent.

Although a QAL must be paid in full before a servicemember can qualify to receive another QAL, aid may be available through our traditional financial assistance. Those who request a third QAL must complete a financial fitness plan and meet with one of the Society’s financial educators to better determine the root cause of the financial stress.

Our philosophy remains the same: to help people change detrimental financial behaviors by educating them about how to create and stick to a budget, assessing their financial health, and learning to manage their debt. The QAL program allows the Society to reach more Sailors and Marines, provide interest-free solutions to meet urgent needs, make referrals for additional resources, and minimize servicemembers’ time away from work. To learn more, visit www.nmcrs.org/QAL.
TRIBUTE TO A VOLUNTEER

Sheila Christy

Long after her husband retired from the Marines, dedicated volunteer Julia “Sheila” Christy kept crocheting baby blankets as a volunteer for the Navy-Marine Corps Relief Society. Sheila passed away in January 2013 after contributing a remarkable 153,000 volunteer hours to the Society, during which she created more than 5,100 beautiful blankets to keep generations of babies warm and cozy.

Sheila began volunteering for the Society in the 1970s when her husband was a Master Gunnery Sergeant stationed at Marine Corps Base Camp Lejeune. After her husband retired from the Marines and the family moved to Sharon, Pennsylvania, Sheila remained a Camp Lejeune volunteer. The Camp Lejeune NCMRS office would send her yarn every month, and she would return baby blankets.

The Society distributes blankets made by Sheila and others at our Budget for Baby workshops, where we help young families of Sailors and Marines understand the costs they will incur when the new family member arrives. The blankets are part of an infant gift bag the Society provides that includes clothes, bedding, and other key items for baby’s first months. Sheila’s number of service hours far outpaced any other Society volunteer. “When she reached 100,000 hours of service in 2007, we were running out of ways to recognize her,” said Jessica McManus, Volunteer Support Relief Services Assistant at the Camp Lejeune NMCRS office. “So we created a scrapbook of photos of our clients holding their babies wrapped in her blankets.” Active duty Marines in their dress blues from the local recruiting station near her home presented it to her, and Sheila was thrilled. The Navy-Marine Corps Relief Society is grateful to Sheila for her many years of faithful service, for keeping thousands of babies warm, and for setting a new standard for volunteer service.

NATIONAL VOLUNTEER WEEK 2013

Volunteers are the core of our existence. Volunteers define our history, maintain our relevance, maximize our resources, ensure excellent service, and shape our future. The Society could not function without volunteers. We cherish our volunteers because we understand how much discipline and determination it takes to give up some of our own time to give back to others. This year during National Volunteer Week, April 21-27, we will be celebrating and thanking our 3,700 volunteers. Read about some of our volunteer appreciation activities on our Facebook page (facebook.com/nmcrs). To volunteer, visit nmcrs.org/helping.
YOUR DONATIONS AT WORK

Hospital Corpsman First Class James Benac spent 20 years in the Navy caring for the medical needs of his fellow Sailors and Marines on bases and ships all over the world. So when Benac became ill and needed assistance, it was only fitting that the Navy-Marine Corps Relief Society would come to his aid.

In 2012, Benac received a diagnosis of acute myeloid leukemia. His doctor referred him to the Medical University of South Carolina in Charleston for treatment. After weeks of traveling 90 minutes each way between Beaufort, where he lives, and Charleston for doctor visits, he began to feel the financial impact of paying for gas, food, and parking - in addition to the burden of his illness.

A longtime supporter of the Navy-Marine Corps Relief Society while on active duty, and a previous recipient of a short-term loan from the Society when his father was terminally ill, Benac knew he could turn to the Society for financial guidance.

“Initially, we just went for help with our budget,” Benac said, because the costs of commuting frequently to Charleston for medical care were mounting. Benac also realized that because of his illness, his family would be living only on his wife’s income for a while. He asked the financial counselor at the Society to help them develop a budget for that new reality.

Meanwhile, after his chemotherapy treatments were over, Benac's doctors suggested a bone marrow transplant, and told him he would have to stay in Charleston—near the hospital—for about three months afterward while his body adjusted to the new bone marrow. After a successful bone marrow transplant, Benac remained in the hospital to recover, then found a place nearby that could accommodate him and a full-time caretaker.

“It was all one level so I wouldn’t have to climb stairs. My mom came from Alaska to help for several months, and my wife, who still had to work in Beaufort, came to visit as much as she could,” said Benac.

To pay both their mortgage in Beaufort plus the cost of renting a place outside Charleston would’ve been too much, Benac said. “It would have depleted our savings and we wouldn’t have been able to make it. We were already dipping into savings to pay the medical bills.”

So Benac returned to NMCRS to ask if they could help him pay his temporary lodging and we agreed.

Now, a few months after the transplant, “I’m doing well,” Benac said. “The transplant was successful and went smoothly. I’m back in Beaufort, still recovering, and I visit Charleston once every couple of weeks. They’ll keep decreasing the visits depending on how I’m doing.”

Benac is grateful for the Society’s assistance. “If NMCRS hadn’t helped, we’d be very far in debt. We would’ve had to use credit cards, sell a car, maybe even sell our home. Because the Society was able to help us, we didn’t have to do any of that. NMCRS is a very good organization.”

Visit our blog at www.legacy.planwithnmcrs.org to read the compelling story of a young Marine whose wife faced a rare and complicated form of cancer shortly after they were married, and how the Navy-Marine Corps Relief Society was able to help.

2012 DOLLARS PROVIDED FOR MEDICAL/DENTAL RELIEF

- $1,042,485 for expenses at non-military facilities
- $4,072,677 for transportation due to family member illness

Visit our blog at www.legacy.planwithnmcrs.org to read the compelling story of a young Marine whose wife faced a rare and complicated form of cancer shortly after they were married, and how the Navy-Marine Corps Relief Society was able to help.
What began more than a decade ago as passing the hat in a bar—among people dressed as Santa—has become a signature act of corporate philanthropy that means a lot to the Navy-Marine Corps Relief Society.

Stateside Associates, a national state government affairs consulting firm, has long been a generous contributor to the Society’s work, thanks in part to one of its principals, Michael Behm.

The relationship began in 1999 with the Santa Stumble, a holiday event that Behm and his friends launched to celebrate the holiday season at various locations in Georgetown. Participants were required to dress as Santa, elves, or reindeer. In recognition of the holiday spirit of giving, revelers were also invited to make a donation to the Navy-Marine Corps Relief Society. Over the years, the event grew to hundreds of attendees and the contributions to NMCRS became thousands of dollars. Behm chose the Society as the beneficiary of the event because of the work that Stateside Associates performed for Department of Defense agencies and programs. DoD staff he had worked with over the years had always spoken highly of the Society and its work on behalf of Marines and Sailors.

“We help the military develop better relationships with states, sustain its installations, and ease the challenges veterans and their families face,” Behm explained. “As our relationship with the Department of Defense grew, our firm’s desire to give back to the men and women serving in uniform also increased.”

“I’m not familiar with another charity more committed to changing and influencing the lives of Sailors and Marines than the Navy-Marine Corps Relief Society,” Behm said. Behm appreciates that the Society is both a national organization helping Sailors and Marines and their families stationed around the world, and is headquartered locally in Arlington, as is Stateside.

Working near NMCRS headquarters, Behm has enjoyed the opportunity to meet with NMCRS personnel. “I’ve been fortunate to see firsthand how NMCRS helps the active duty Sailors and Marines and their families. The work the NMCRS staff performs is hard, heartwarming, and sometimes heartbreaking. Their visiting nurses are real heroes, spending time helping injured veterans and their families cope with real problems. That kind of commitment is really important to our company.”
DONOR STORY

New Jersey Mayor Officiates Weddings While Honoring Sailors and Marines

Within 12 months of reporting to his first duty station in Pensacola, Randy Pace faced a personal tragedy.

“I got a phone call from my squadron telling me to call home,” Pace recalled. “I got the news that my oldest sister had been killed in a house explosion. Soon there was a knock at my door. The duty driver said ‘pack a bag and come with me.’ I went to the squadron and the duty officer met me at the door, handed me a plane ticket and envelope and said, ‘the duty driver is taking you to the airport to go home.’ On the way to the airport, I opened the envelope, which had a little more than $100 in cash. I went home and came back in 10 days. When I got back, one of the guys in the squadron pulled me aside and told me about NMCRS and explained that’s where my plane ticket and the cash had come from. ‘They do this for Sailors who don’t have money for these things. When you can, pay them back.’”

“I was floored,” Pace explained. He realized Sailors in the squadron had made all the arrangements on his behalf, including applying to the Society for the plane ticket and money for incidentals. “From that point forward, I set up a monthly allotment to NMCRS,” Pace said.

Throughout the 24 years of his Naval career, Pace always made a point of dedicating time and resources to the Society. He served as an NMCRS fund drive coordinator, took classes, and volunteered. He has continued to give since his retirement in 2003 as a Chief Damage Controlman.

Upon retirement, Pace stayed home with his two children while his wife worked. He expected to be done with public service, but as he became involved in his community of Medford Township, NJ, Pace realized he could contribute more.

“I served my country protecting our freedoms,” he explained, “and found out the elected officials in my own backyard weren’t serving the public trust. I ran for office and here I am.”

When Mayor Pace took office in January 2012, he learned that New Jersey residents who requested a mayor officiate their wedding ceremonies were asked to pay a fee for the mayor’s time. Because performing these ceremonies is a voluntary service, it’s up to the mayor whether he accepts the money or does something else with it.

“We decided it would go to charity. The first thing I thought of was NMCRS because of my experience with them.” So when a couple comes to Medford Township and requests that Pace officiate their wedding, the clerk tells them the fee is $75 and the check should be written to NMCRS.

So far the mayor has performed nine weddings and the couples have enthusiastically donated the fee to NMCRS. Thank you Mayor Pace!

NMCRS ESO Albany Reopens

The Society re-opened an Emergency Services Office (ESO) at Marine Corps Logistics Base (MCLB) in Albany, GA with a ribbon-cutting ceremony. Although NMCRS ESO Albany is not a full-service office typical of larger bases, according to NMCRS Kings Bay Director Brandi Frazier, “the Albany ESO will provide much of the financial assistance and education available at a full-service office.”

Society volunteers Heather Challet and Nicole Onuska operate NMCRS Albany. Both Heather and Nicole are certified as NMCRS Emergency Service Caseworkers.

Closed for nearly six months, “the decision to recruit and train Society volunteers and re-open the Albany ESO was based on the increasing demand for need-based financial assistance from this community—especially from military retirees. The depressed local economy, lack of employment, and increasing costs of medical and dental care make it harder and harder for military retirees to live on a fixed income” said Cheri Nylen, Director of HQ Casework Division.

“The Society provides much-needed funds to active duty and retired service members in need and there are no other military aid societies in the area. I am very excited that we can meet these needs once again at MCLB Albany,” said Brandi Frazier.

Society volunteers Heather Challet and Nicole Onuska join Col Donald Davis, Commanding Officer, MCLB, at a ribbon-cutting ceremony for the reopening of the NMCRS Albany Emergency Services Office.
WAYS TO GIVE

Here are some ideas to consider when deciding how to make your charitable contributions:

**Credit card**
Go to [http://donations.nmcrs.org/donate](http://donations.nmcrs.org/donate) or call 800-654-8364 to use your credit or debit card.

**Check**
Mail your gift to:
NMCRS
875 N. Randolph Street, Suite 225
Arlington, VA 22203-1767

**Securities**
Appreciated stock can be a wonderful gift, as you will get credit for the full market value of the stock and may avoid paying capital gains tax. Please contact us at 800-654-8364 for transfer instructions.

**Charitable Gift Annuity**
Support the work of the Society with a gift and receive annual payments for life.

**Retirement or Insurance Plans**
Include the Society as a primary or secondary beneficiary of a retirement or insurance policy, and leave a gift when you no longer need the funds.

**Gifts in Your Will or Trust**
Consider including the Society in your will, trust or other estate planning documents and touch the lives of future Sailors, Marines and their families.

**Matching Gifts**
Increase the impact of your gift by requesting a matching gift from your employer’s human resources office. Spouse and retiree gifts may also be eligible.

For information about bequests, charitable gift annuities or other estate gifts, please call Kate Hillas or CAPT Shelley Marshall, USN (Ret) at (800) 654-8364, or email legacy@nmcrs.org.

**Have you considered a charitable gift in your will?**

To ensure that Sailors and Marines are given compassionate support in their time of need, please consider the following language:

I give and bequeath to the Navy-Marine Corps Relief Society, a non-profit, charitable organization (EIN 53-0204618) which is incorporated in Washington, DC, and whose headquarters is located at 875 N. Randolph Street, Suite 225, Arlington, VA, 22203-1767, (choose one) the remainder of my estate after all other distributions have been made, OR___% of my estate, OR $___(specific dollar amount). This gift is to be used by the Navy-Marine Corps Relief Society for such purposes and in such a manner as deemed appropriate.

**Free Estate Planning Information**
[www.planwithnmcrs.org](http://www.planwithnmcrs.org)

The Navy-Marine Corps Relief Society does not provide legal or tax advisory services. Work with your attorney and financial advisors to plan charitable arrangements that work best for you and your estate. The information contained herein is intended solely for general informational purposes.