LEGACY
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Your support helps sea service families evacuate and recover from natural disasters.

NAVY-MARINE CORPS RELIEF SOCIETY®
Serving Sailors, Marines, and their families.
From the Signal Bridge

Just as Sailors and Marines proudly serve our country, we proudly serve them and their families. The Navy-Marine Corps Relief Society believes in taking care of people. Our mission has always focused on providing financial assistance, education, and other services to meet the needs of active duty and retired Sea Service members and their families. That mission is as valid in 2019 as when the Society was founded in 1904.

Evacuation and recovery from floods, wildfires, and Hurricanes Florence and Michael resulted in nearly $2 million in disaster relief assistance for more than 3,100 Sailors, Marines, and their families in 2018. It was all part of the $43.4 million in interest-free loans and grants that helped 51,085 clients meet financial challenges.

The lead article here tells in heart-wrenching detail, the trials of just one family impacted by Hurricane Michael – a Category 5 storm that struck Panama City, Florida. Married to a retired Sailor, with two children serving in the military, Sherri Simpson knew where to turn when their ground-floor apartment flooded, and the combination of flood water and mold ruined their clothing, furniture and other belongings. They remained optimistic and came to the Society where an experienced caseworker quickly approved an interest-free loan so the family could purchase their new home – a camper. Imagine their elation when shortly after approving the loan, the local Society staff called to say they had converted $1,000 of their loan to a grant.

The Society is able to address unexpected emergencies because of thoughtful and benevolent donors. Diane Otto has zero ties to the military. She simply saw our name referenced on a website, did her own research, saw that we had a high rating for accountability and transparency, and felt compelled to support the service men and women who serve our country. Contrast her with retired Marine Colonel and combat pilot Sherman Smith, and his wife, Lady, who served our country in World II, the Korean War, and beyond. What these donors share is a common respect and appreciation for the members of our Armed Forces, and a desire to express their patriotism by providing financial support. We owe them a debt of gratitude.

Thank you for helping the Navy-Marine Corps Relief Society have a positive impact on the lives of Sailors, Marines, and their families.

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

Cover: Marines help with clean up at Camp Lejeune after Hurricane Florence. Photo by LCpl Auburne D. Gipson, USMC

Home Sweet Home After Hurricane Michael

From June through November each year, the threat of a hurricane is a constant fact of life for Florida residents. Families in Panama City, situated on Saint Andrew Bay, just a few miles from the Gulf of Mexico, are particularly vulnerable.

“Living in Florida, there will be lots of hurricanes and they’re always warning you about them,” explained Sherri Simpson. “Normally the hurricanes dwindle before reaching the coastline and come in as a Category 1 or 2 tropical storm. Most of the time they’re not as bad as the news makes them out to be.”

So when Hurricane Michael was predicted to hit the Florida panhandle coastline last October, on the heels of Hurricane Florence which devastated the Carolinas just a few weeks earlier, Panama City residents weren’t too worried. “People here have been through so many hurricanes, so honestly, a lot of people don’t prepare. The night before Hurricane Michael hit, the news was saying it was a Category 2, which is not that bad.”

Anytime a storm is imminent, a team of staff members at Bay Medical Sacred Heart Hospital is required to stay overnight at the hospital. “Usually my husband and kids and grandkids don’t come with me to shelter at the hospital, but this time I made them come,” Simpson recalled. “I’ve been through many hurricanes and always felt safe staying at the hospital.” The family also brought their pets, two dogs and a cat, which were housed with other pets in a separate building of the hospital.

By Wednesday morning, October 10, 2018, Hurricane Michael had been upgraded to a Category 5, only the second Category 5 storm to hit the U.S. since Hurricane Andrew in 1992.

“As soon as it was safe, Simpson ran to rescue her pets from the adjacent building which had been completely destroyed. “When we walked outside it looked like a nuclear bomb had gone off. There are no words to describe the destruction.”

“...The Society staff members were so nice and helpful. They helped in every way they could,” Sherri Simpson shared. “If it wasn’t for the Society, we’d have been homeless.”

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Despite the massive damage, hospital staff and their families had to remain at the hospital for several days because it wasn't safe to leave. Simpson worked exhaustively to care for and then evacuate the remaining patients.

When they were finally allowed to leave on Saturday, the Simpsons’ trip home, which usually takes 10 minutes, took four hours because of downed trees and power lines, and flooding across the city. The family discovered their ground-floor apartment had flooded, and because it had been closed up for several days, it was completely covered in mold. All of their belongings were ruined. They slept on the floor of the contaminated apartment that night because they had nowhere else to go.

The next morning the family drove south to Ocala, Florida to stay with Simpson’s dad. The typically five-hour trip took 10 hours. Meanwhile, Simpson was feeling increasingly unwell. In Ocala, Simpson's husband, Robert, took her to the emergency room where they learned she was having a heart attack. She had been recuperating in the hospital in Ocala for about a week when she received a call from her employer, that she was needed back at work in Panama City.

“Both my husband and I are contract employees,” Simpson explained. Her husband retired from the Navy after serving for 21 years and now works as a Saturation Dive Technician, building hyperbaric dive chambers. “We couldn’t just pick up and move from Panama City – we had to go to work and, without an apartment, we had to live in our truck. Eventually, FEMA came in and gave us money to replace our furniture and clothing, but we were not able to stay in FEMA trailers for more than 60 days and we knew our apartment would not be renovated within such a short time frame. We tried to get a loan to buy a camper but didn’t have enough savings to afford a down payment.”

Although Simpson's husband had retired from the Navy before they married, both knew about the Navy-Marine Corps Relief Society. “Robert had used it in the past,” Simpson said. “My dad is a Marine, my son is in the Army, and my daughter had just enlisted in the Air Force. So we knew where we could go for help.”

The Simpsons had already gone through their savings just paying for food and basic expenses after the hurricane. “Every week I would spend $80 at the laundromat,” Simpson said.

The Navy-Marine Corps Relief Society was there for them and provided an interest-free loan so the Simpsons could make the down payment on a 2016 camper. The camper is now home to Robert and Sherri Simpson, one of her daughters who is studying to be a nurse, and one granddaughter. One of Simpson's daughters stayed in Ocala with Simpson's father and another daughter and her husband and children moved inland to another city.

“It’s a no-interest loan, and the monthly repayment is taken out of Robert’s Navy retirement pay,” she said. “Shortly after the Society approved our loan, they called me and said they had converted $1000 of our loan to a grant to reduce how much we had to repay. The Society staff members were so nice and helpful. They helped in every way they could. I know they’re here to help military service members and retirees.”

The renovation of their apartment building is expected to be completed this summer, but Simpson thinks they will continue living in the camper. “I will never underestimate a storm ever again. We will stay in the camper in case we need to leave on short notice.

We are so thankful to the Society for helping us buy the camper. If it wasn’t for the Society, we’d have been homeless.”

If you would like to learn more about ways to support tomorrow's Sailors, Marines, and their families through a gift in your will, please visit www.myimpactwithnmcrs.org

NMCRS does not receive any funds from the Department of the Navy or any other government source.
She's Not Military, But Her Giving Shows How Much She Cares for Sea Service Members and Their Families

That recommendation was important, but Diane did her own research, too, before deciding to give. She checked out the Society’s website, and looked into the help the Society provides for Sailors, Marines, and their families when they’re struggling with financial hardships and other problems. She likes what the Society does. And she especially likes the fact that the Society is rated highly by Charity Navigator for accountability and transparency.

It’s a good thing Diane found out about us. That’s because, each year, she reviews her annual giving, always selecting charities that benefit veterans and service men and women. Then, when she’s required to take a distribution from her IRA account, she donates some of that money to the charities she supports.

Because of a recent rule change by the government, Diane can designate some or all of the minimum distribution from her IRA to be given to charity, and she doesn’t have to pay income tax on that money. “I get a benefit,” she says, “because it allows me to reduce my taxes.” Well, that’s the financial benefit, anyway.

What Diane is far more excited about is the personal benefit, and that comes from doing the right thing for service men and women. The Society is one of eight military-related charities that Diane gives to every year.

“I don’t think the government is doing enough for the people who serve this country,” she says. “In some cases, service members aren’t getting basic supplies, and veterans are just forgotten about. It’s wrong.”

Diane feels so strongly about the need to support service men and women because of the way they sacrifice for our country. “These men and women are putting their lives on the line,” she says. “They’re losing their lives and losing their limbs, and I’m sitting here in a comfortable home.”

This is why Diane respects the military and the people who serve. She recognizes that, without them, we wouldn’t have the freedom we cherish and the way of life we enjoy today. And now, with her gift, she’s doing her part for Sailors, Marines, and their families, so that they can focus on their mission without distractions.

“I’m patriotic, and I believe in this country,” Diane says. “It’s the greatest country on the face of the earth.” This is the spirit that Diane brings to her giving – a spirit of unity, belonging, and caring. “I respect what the Society does, and I’m pleased and proud as a grateful American to be able to make this donation to the men and women who made it possible for me to do so,” she says. “I feel it’s the least I can do.”
Why He Gives: Colonel Smith’s Dedication to the Military, the Society, and the Country

Take a look at the photo you see here. It says everything about honor, duty, and service to one’s country. That includes not only 21 years in the Marine Corps but also devotion to Marines, Sailors, and their families with three extremely generous and special gifts for the Society.

The year is 1960. The man standing in the center in his dress white uniform is Colonel Sherman Smith. To his left is his wife, Lady. The occasion? Colonel Smith is being promoted to Colonel by the Commandant of the Marine Corps, General David M. Shoup.

“That was quite a day,” Colonel Smith says with a chuckle in his modest, unassuming way. Quite a day, to say the least. It was one of many high points in Sherm’s extraordinary military career. Receiving his commission in 1941, Sherm went to the Pacific theater in World War II as a combat pilot assigned to dive bombers for the Northern Solomon and Philippine campaigns. He was awarded the Distinguished Flying Cross, the Bronze Star, and the Air Medal.

At the end of the war, he served in China during the occupation. After that, it was back to the States at Stations in North Carolina, California, and Hawaii. During those years, Lady also served at the medical facilities on base caring for injured service personnel.

In the Korean Conflict, Sherm served in Washington, D.C. as Administrative Assistant and Aide to the Chief of Naval Operations, while Lady served as Vice President of the Junior Army Navy Guild Organization. Sherm was then assigned to the American Embassy in Rome as the Marine Assistant Naval Attaché. Sherm flew Ambassador Clare Boothe Luce on some of her official visits, and Lady served as Embassy Liaison. Next, Sherm attended the Armed Forces Staff College, trained as a jet pilot, and assumed the command of a jet squadron in Japan. There is much, much more to his incredible career. “But that’s not important,” Sherm says, directing attention away from himself. “The important thing is what the Society is doing for Marines and Sailors.” Sherm knows about that, too. He’s seen the Society at work.

He was serving overseas at the time. “The Master Sergeant came to the Executive Officer and myself,” Sherm says, “telling us about a corporal whose wife was in North Carolina. She was living alone and had a medical condition.” Naturally, the corporal was very concerned about his wife back home.

“I had my Executive Officer look into it,” Sherm says, “and he got in touch with the Society. The Society provided a nurse that called on his wife on a regular basis. That relieved the young man in my command of a lot of worry, and it proved to me that the Society is a fine organization.”

Over the course of his career, Sherm referred many service men and women to the Society for help, and Sherm’s wife, Lady, has done a lot of volunteer work for the Society as well. They’re both

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Visit www.myimpactwithmcrs.org to learn more.
Why He Gives  Continued from page 5

devoted to the military and to helping Sea Service members and their families.

This is why Sherm and Lady Smith have given three special gifts that will support the Society's work for years to come. The type of gifts they've given are called charitable gift annuities. It provides funding for the Society while also paying an income for Sherm and Lady in their retirement.

“This type of gift is a very attractive one,” Sherm says, “not only for the extra income it provides for me and my wife, but more importantly for what it does for Sailors, Marines, and their families.” With their generosity, Sherm and Lady have made a lasting impact, funding the Society’s work today and for future generations of Sea Service members.

“We know that the Society is a wonderful organization,” Sherm says. “No one does more for young Marines, Sailors, and their families when they’re facing difficulties. We trust the Society completely. We know that the funds will be distributed carefully and with great love for the men and women serving this country. That's why we're happy to give.”

Colonel Sherman Smith and his wife, Lady (seated), are enthusiastic supporters of the Society. Here they are with Admiral Steve Abbot, president of the Society, and his wife, Marjorie.
The Impact of Your Dollars

**MAKING A DIFFERENCE FOR SAILORS, MARINES, AND THEIR FAMILIES**

**2018**

**NAVY-MARINE CORPS RELIEF SOCIETY**

**NMCRS TEAM**

- **4,396** Volunteers
- **14** Traditional Visiting Nurses
- **22** Combat Casualty Assistance Visiting Nurses
- **140** Administrative Staff

**427,179** Volunteered Hours

**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

**FINANCIAL ASSISTANCE**

Interest-free Loans and Grants

- **$18,109,445** Basic Living Expenses (Food, Lodging)
- **$10,296,286** Transportation (Car Repairs, Insurance, Car Payment, Rental)
- **$3,411,512** Family Emergency
- **$2,958,685** Transportation Due to Family Member Illness
- **$2,342,116** Household Set-Up
- **$2,436,141** Other (Pay Entitlement Shortfalls, Predatory Loan Avoidance)
- **$2,198,413** Personal Transportation Expenses (PCS, Gas, Parents to Bedside)
- **$930,535** Funeral Expenses
- **$558,175** Medical/Dental (Non-Military Medical Facilities)
- **$256,000** Education

**51,085** Clients received financial assistance

**$43.4 MILLION**

**INFLows**

- **$62.1 MILLION**
- **$40.4 MILLION** Contributions
- **$20.2 MILLION** Other Receipts (Thrift Shops)
- **$1.4 MILLION** Other Receipts (Thrft Shops)

**OUTFLOWS**

- **$65.4 MILLION**
- **$43.4 MILLION** Financial Assistance
- **$18.3 MILLION** Client Services
- **$2.0 MILLION** Management & General
- **$1.7 MILLION** Fundraising

**NOTE:** The difference between Inflows and Outflows during 2018 was covered by funds from the Society’s Investment Reserve and Other Assets

AS OF 05/07/2019 (FINAL)

Were you inspired? Pass your copy of Legacy® Newsletter to a friend!
ARE YOU LOOKING TO SUPPLEMENT YOUR RETIREMENT INCOME?

With a charitable gift annuity, you can receive tax savings and lifetime income while making a difference for Sea Service families!

A charitable gift annuity (CGA) lets you enjoy the following benefits:

• Fixed annual income for as long as you live, with payment rates as high as 9.5%, depending on your age (you must be 65 or older and the minimum donation is $10,000)
• A possible 2019 charitable income tax deduction
• Avoid or reduce capital gains taxes when you use appreciated stock to fund your gift annuity
• Payments for up to two people, which provides financial security for you and a loved one
• The satisfaction of making a gift that benefits you today and Sailors and Marines in the future

Act now to lock in reliable payments and 2019 tax savings with a charitable gift annuity.

For a no-obligation, personalized illustration of your payment rate, annual payment, and tax savings, contact Kate Hillas, Director of Planned Giving Programs at (800) 654-8364.

The 2018 Annual Report is now available. As you read the report, you will discover how much your support means to the men and women who stand the watch here at home and across the globe to protect our freedom. We’re proud to report that independent auditors and charity rating organizations continue to find our business practices and mission effectiveness to be consistent with the highest standards of nonprofit management. Thank you for your loyalty and compassion.

Read the 2018 Report online at: www.nmcrs.org/financials

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