Helping Sea Service Families Evacuate and Recover from Natural Disasters
Be prepared – a lesson we’ve all learned. Every day, team NMCRS helps Sea Service members and their families be prepared for the financial challenges of military life. Our volunteers provide budget counseling and personal financial management education and, when a family's financial challenges are insurmountable, we provide interest-free loans and grants.

At this time of year, as you would expect, our team is prepared for another hurricane season. As you read the article about four of our offices and the volunteers who responded to last year’s season of four category IV hurricanes, you can be sure we are again ready to help Sea Service members and their families evacuate, recover, and thrive.

You will also learn how a young Marine, Charlie Poole, prepared for a life of military service, but found himself unprepared for the physical and mental impacts of combat duty. His story, about how Sonja Dillard, a Society Combat Casualty Assistance Visiting Nurse, helped him prepare for a new life living with PTSD helps us understand the resiliency of those who serve.

And then there’s Lieutenant Commander Glenn Ellis – who prepared for a difficult life on the farm. Then, a chance encounter opened up the world to him. After a naval career, and another in naval shipbuilding, he finds joy in his garden. And, because of his deep commitment to Sea Service families, his legacy gift ensures the Society is prepared - prepared to serve Sailors, Marines, and their families.

We hope you will enjoy reading this edition of the Legacy Newsletter. I encourage you to “tell a friend” about the Society, the men and women we serve, and how our mission helps them be prepared. Your support is important to the Society, the Navy, the Marine Corps and the nation.

Sincerely,

Admiral Steve Abbot, U.S. Navy (Retired)  
President and Chief Executive Officer
The scene was similar in Kings Bay, Georgia. “Many young military families live paycheck to paycheck,” said NMCRS Kings Bay director, Megan O’Connell. “They don’t have extra funds to get in their car and drive off not knowing how far they’ll be driving, how much gas they’ll need, or how many nights they’ll need to pay for a hotel.” NMCRS Kings Bay helped more than 400 clients with emergency funds to evacuate.

**After the Storm**

Even after Hurricane Irma passed over Kings Bay, it took a while before people could return to their homes. When the base re-opened a week later, NMCRS Kings Bay volunteers set up at the Fleet and Family Services Center as part of the Emergency Family Assistance Center (EFAC) team working with many other government and nonprofit entities assisting service members and families.

O’Connell remembers a retired chief petty officer who walked into the EFAC carrying a laundry basket. “‘Everything I own is in this laundry basket,’ he said. He’d lost everything else.”

NMCRS volunteers worked tirelessly to meet immediate needs. “We provided commissary gift cards for food and essential items. It was hard work, but those in need were grateful,” O’Connell said. NMCRS Kings Bay provided $239,000 in interest-free loans and grants for Sea Service families to recover after Hurricane Irma.

Monika Woods recalls another Navy family whose entire home was flooded. “They lost practically everything they owned and were in temporary housing for four months while their home was refurbished. It was difficult to watch families who had left their homes in lifeboats, leaving everything behind, then returning to devastation, followed by weeks of waiting for an insurance adjuster to come, and finally waiting even longer to be reimbursed so they could begin to rebuild their lives.”

Service members and families from NAS Key West, which remained closed for three weeks, were also in need. So Woods and one of her volunteers flew to Key West and set up shop providing emergency financial assistance to returning service members and families under difficult conditions. “We stayed focused on talking to each client and helping them get the funds they needed to put their lives back together.”

Initially, NAS Corpus Christi wasn’t expecting to evacuate, so NMCRS emergency assistance wasn’t activated. Eventually, personnel and families were evacuated to Fort Worth, as were those from NAS Kingsville. As soon as Hurricane Harvey passed, NMCRS San Antonio director, Angela Botkin, loaded water and supplies into her car and drove to Corpus Christi to provide emergency financial assistance.

The extent of evacuations, relocations, and widespread damage caused by Hurricane Harvey in Texas were unusual, especially for cities located hundreds of miles inland. After Hurricane Harvey, NMCRS Fort Worth director, Sharon Zacharias traveled to Houston to provide assistance to recruiters assigned to Marine Recruiting Station Houston. “The financial need was much more extensive than what we typically see,” said Zacharias. “Their cars had been swept away and their homes extensively damaged. We put them up in hotels, gave them funds for essential items and food, and connected them with FEMA.”

“I remember a young Marine spouse who was expecting her first baby. Their home had been flooded and was full of mildew and fungus. They were living in the house because their landlord insisted they continue to pay rent since the house still had electricity, but she was concerned about staying there, breathing that air, and how it would affect her baby,” said Zacharias. “We referred her to legal assistance for help.”

In addition to helping service members after Hurricane Maria, NMCRS also helped service members stationed nationwide. “We received many requests from service members whose families lived in Puerto Rico,” said Winnie Ursini, NMCRS Casework Manager. “Those families weren’t prepared for the aftermath of Maria which included weeks without electricity and water. We helped families relocate to the U.S. and provided funds for basic furniture, household items, food, and clothing.”

**Lessons Learned**

“We learned it’s very important to be prepared” was the resounding response from everyone we asked. And, because of you, NMCRS is prepared! Our employees and volunteers are well-trained in disaster assistance, passionate about helping Sea Service families, and committed to serving when and where they are needed.

The Society’s budget counseling and money management education and workshops help Sailors and Marines navigate the various stages of life and careers. And your donations help Sea Service members and their families evacuate, protect their families, and face the unexpected challenges of fires, floods, and hurricanes.

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**“Many young military families live paycheck to paycheck”**

**In 2017, NMCRS provided more than $1 million in disaster assistance.**

NMCRS does not receive any funds from the Department of the Navy or any other government source
Charlie Poole – A Sailor, A Marine, and a Combat Veteran

Charlie is 10th generation military. He remembers being at Camp Lejeune when a cousin who was a retired Marine, gave him a USMC cap. “I was young, but knew then I wanted to be a Marine,” he said.

Although he had a rough start, Charlie’s dream of becoming a Marine kept him going. “My dad was murdered when I was nine,” he explained. “My mom died when I was 15. At 15, I was raising my little sister, who was six. I was going to school, playing sports, and working. I was always told, ‘All you’re going to do is work in a mill. You’ll never go anywhere.’ When I graduated high school, I was ready for the Marine Corps.”

Unfortunately, the Marines weren’t ready for Charlie. Because he had several tattoos, the USMC recruiter turned Charlie away. “For nine months I tried to get in and they wouldn’t let me because of the tattoos. Finally, I walked across the hallway to the Navy recruiter. They said ok and I went to Navy boot camp.”

Four years into his enlistment, on a visit home, he decided to try to join the Marines again. This time, the recruiter welcomed Charlie to the Marine Corps. “His boss from the recruiting command called me and asked me about my tattoos and what they meant. I had to write a paragraph about each one.” Once the recruiting command was satisfied that Charlie’s tattoos were not gang symbols or subversive, he was in.

“I was 30 years old, and standing on the yellow footprints at MCRD Parris Island, SC,” he recalled. “I was meritoriously promoted twice in the Navy and I was a petty officer first class, but at Marine Corps boot camp they dropped me back down to private. I completed Marine Corps combat training and MOS [Military Occupational School], got to my unit, and a month and a half later, I was deploying to Iraq.”

“I was in Northern Iraq in the middle of nowhere working with the U.S. Army,” Charlie said. “They made me ride in the back of a seven-ton vehicle that wasn’t armored up. There were open seats in an MRAP (mine resistant ambush protected) vehicle but they wouldn’t let me ride in it. I was raising hell saying this was wrong. We were driving by Fallujah. I was afraid I was going to die because I was in the back and we were getting shot at.”

Charlie’s unit was guarding a forward operating base for Special Forces and tank crews, as well as patrolling a local town, standing 24- to 48-hour watches. “I’d gotten to know this little girl in the town,” Charlie explained. “I used to give her food. Just as action north of us was happening, we got trapped in an IED explosion. I watched a car blow up and obliterate that little girl and some other people. The explosion blew the front of the MRAP up in the air slamming down so hard it knocked me out, knocked my teeth out, and screwed up my back. A lot of my problems came from that explosion. I’m just now able to talk about it.”

Following recovery, Charlie was assigned to Marine Security Guard (MSG) duty. He was assigned to NATO in Belgium. “When I got to Belgium, I’d been up for 24 hours. They didn’t let us sleep and I was up for 14 days. I was hallucinating. They took me to a doctor who diagnosed me with PTSD. I was sent home from MSG duty.”

He was then assigned to MACG 28. “I was the number one sergeant in my unit. I was the training chief of MACG 28 with five squadrons and one battalion under me. But my PTSD kicked into overdrive and I started having memory loss and other problems.” Charlie was reassigned to a Special Forces command in Tampa, Florida. Six months later, he was deployed again to Iraq, embedded in an Army unit. During that tour he
helped evacuate the US Embassy in Yemen, fought against ISIS, and received an Army achievement medal.

Following the tour, Charlie was reassigned to MACG 28 but still struggled with PTSD. “The stress was so bad. I developed a drinking problem,” he said. “In 2015, I was sitting in my truck with a loaded weapon. I cocked it and put it under my chin. It didn’t fire. I threw it down on the floorboard. God was looking out for me. I went to a staff sergeant I knew and said I needed help. I’d been going to counseling but it wasn’t enough. I was bawling, I’d just tried to blow my brains out. My fellow Marine took me to the sergeant major, who said, ‘We’ve got your back. We’re going to take care of you.’” Charlie was assigned to the Wounded Warrior Battalion; however, he wasn’t well and was taking a lot of medications. He got a DUI. “I’d been to PTSD clinics and alcohol rehab clinics, trying my best to get clean, but I was taking medicines and drinking. I was stressed. I didn’t know what I was going to do when I got out of the Corps.”

Charlie’s medical board claim was denied, and because of his DUI, he was docked 60 days of pay and demoted to corporal. He was medically retired from the USMC in December 2016.

Fortunately, around that time, Charlie was introduced to Sonya Dillard, Combat Casualty Assistance Visiting Nurse for the Navy-Marine Corps Relief Society. “She visited me in my home, and said, ‘Here’s what we’re going to do.’ She went with me to the VA and helped me get into rehab there. She helped me write my state representative, who looked into my medical board denial. It came back with 100% approval and listed me on permanent and total disability.”

“If it wasn’t for Sonya, and NMCRS, I’d probably be a dead man right now,” Charlie said. “I would not be where I am if not for her. I’m clean. I go to all my VA appointments. I got my credit fixed. I’m buying a house. Sonya wrote a letter to help me get permanent disability payments from social security and two years back pay. She helped me get into a PTSD clinic in Texas that helped me a lot. She helped me get into FOCUS where I met a guy who became my mentor. All of that is because of the help Sonya gave me.”

“Now I tell everybody about the Society. I’ve referred four other combat-injured veterans to the Society’s visiting nurse program. Now they all have a Society visiting nurse and their lives are better - just like mine is.”

I’m serious when I say - if it wasn’t for Sonya and the Society, I wouldn’t be where I am today. I would be drunk under a bridge or dead. Because of my combat duty, I’ll probably never be who I was a long time ago, but I am a newer, better me, because the Society helped me.”
A Legacy of Service Continues Through Bequest to the Society

It was when he was walking along the street in a small farming town in rural Illinois at the height of the Great Depression that Glenn Ellis saw the Sailor in his white uniform. A poor country boy, Glenn had never seen a Sailor before, and he'd never seen anything as impressive as that crisp, white uniform. In an instant, the course of his life was changed.

“He was so taken with that uniform,” says Glenn’s daughter, Jean, “that he decided to join the Navy.” And so he did. Glenn joined in 1936, as an apprentice seaman, just 18 years old. The Navy opened up the world to him in a way that he never could have imagined while growing up in poverty on that farm in Illinois.

Farming was a hard life. With cows, horses, hogs, crops, and orchards to take care of, the chores never ended. When he wasn’t farming, he rode a horse to the one-room schoolhouse for lessons. Glenn and his brother, Claude, picked up coal along the railroad tracks. In the winter, they stuffed their shoes with newspaper to keep their feet warm. It was a difficult life, too. Glenn’s mother died of tuberculosis, incurable at the time, when he was just three.

But he found the Navy, and he loved it from the start. A proud mustang, he rose in rank steadily, including promotions to warrant officer, ensign, lieutenant, and after 20 years he retired as a lieutenant commander. He served in duty stations all around the world, from Bremerton, WA, to Portsmouth, NH, to Australia, Bermuda, New Caledonia in the South Pacific, and many more. And he served on some of the most famous ships in the fleet, including the USS Lexington (CV-16), the USS Kingfish (SS-234), and the USS Fulton (AS-11). His highest command was officer-in-charge of the USS Silversides (SS-236).

He was serious about his duty, but not above having a little fun too. For entertainment, there was boxing. Glenn found he was pretty good. And there was dancing at the local bars where Bing Crosby would be singing. It was a time right out of a Hollywood movie, a time that doesn’t exist anymore.

After his 20 years in the Navy, Glenn still wasn’t done with ships. He went to work for Electric Boat in Groton, CT, building submarines. He spent 27 years there, becoming shipyard superintendent. Then, in retirement, Glenn returned to his gardening. He grew potatoes, leeks, chard, tomatoes – just about every vegetable. And he baked sweet bread, made pickles, and canned vegetables. Even into his eighties, Glenn was in his garden almost every day, tilling, planting, and harvesting.

But he was never far from the Navy. That was his heart. That and the Navy-Marine Corps Relief Society. “My father told me that many years ago the Society helped him, his first wife and children when he was a young service man,” Jean says. “He was very grateful for the help he received from the Society.”

That’s why Glenn included the Society in his will – to honor his duty and service to his country, and leave a legacy with the Society. It’s a testament to his commitment to Sea Service members and those who serve our nation.

The gift Glenn left is a generous one from a caring man who appreciated the Navy, the opportunity to serve, and the support of the Society at a time when he needed it. “I’m proud of my father for how he lived and how he chose to leave a legacy,” Jean says. “I hope the gift he gave to the Society will help someone to be successful in the service - just as he was - and to better the lives of our military families.”

You’re also part of a tradition of service. Together - you and other friends of the Society, along with distinguished Sailors like Glenn Ellis, are supporting our mission – taking care of shipmates and fellow Marines.

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
# The Impact of Your Dollars

## NAVY-MARINE CORPS RELIEF SOCIETY

### 2017

**NMCRS TEAM**
- **4,343** Volunteers
- **22** Traditional Visiting Nurses
- **23** Combat Casualty Assistance Visiting Nurses
- **149** Administrative Staff

### 465,347
Volunteered
Hours

### PROGRAMS
- **26,208**
  Home visits and other contacts with mothers and newborns, elderly retirees, widows and widowers
- **27,325**
  Home visits and other contacts to provide Combat Casualty Assistance (CCA)
- **7,096**
  Moms and dads attended a Budget-for-Baby workshop
- **4,796**
  Gift bags with hand-made baby blankets and other items provided to parents-to-be

### FINANCIAL ASSISTANCE

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Living Expenses (Food, Lodging)</td>
<td>$18,869,356</td>
</tr>
<tr>
<td>Transportation (Car Repairs, Insurance, Car Payment, Rental)</td>
<td>$11,388,051</td>
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<tr>
<td>Family Emergency</td>
<td>$4,087,176</td>
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<tr>
<td>Transportation Due to Family Member Illness</td>
<td>$2,716,787</td>
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<tr>
<td>Household Set-Up</td>
<td>$2,205,215</td>
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<tr>
<td>Other (Pay Entitlement Shortfalls, Predatory Loan Avoidance)</td>
<td>$1,789,391</td>
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<tr>
<td>Personal Transportation Expenses (PCS, Gas, Parents to Bedside)</td>
<td>$1,773,226</td>
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<tr>
<td>Funeral Expenses</td>
<td>$1,074,754</td>
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<tr>
<td>Medical/Dental (Non-Military Medical Facilities)</td>
<td>$663,170</td>
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<tr>
<td>Education</td>
<td>$262,000</td>
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</tbody>
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**54,066** Clients received financial assistance

**$44.8 MILION**

### INFLOWS

- **$60.4 MILION**
  - Loan Repayments
  - Contributions
  - Other Receipts (Thrift Shops)

### OUTFLOWS

- **$69.1 MILION**
  - Financial Assistance
  - Programs
  - Management & General
  - Fundraising

**NOTE:** The difference between inflows and outflows during 2017 was covered by funds from the society’s investment reserve and other assets

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Were you inspired? Pass your copy of Legacy® Newsletter to a friend!
Rates Are on the Rise

Receive Tax Savings and Lifetime Income!

Act now to lock in reliable payments and 2018 tax savings with a charitable gift annuity.

Are you looking for reliable payments to supplement your retirement income, or want to avoid capital gains taxes? With the recent increase in payment rates, today is a good time to create a charitable gift annuity with the Navy-Marine Corps Relief Society (you must be 65 or older and the minimum donation is $10,000).

You’ll 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
• A possible 2018 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

For a no-obligation, personalized illustration of your payment rate, annual payment, and tax savings, contact us at philanthropy@nmcrs.org.

The 2017 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 2017 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.