Your Support Sends Help for Those in Need

More in Signal Bridge—see page 2

NAVY-MARINE CORPS RELIEF SOCIETY®
Serving Sailors, Marines and their families
Giving Thanks at Year End

Thank you - eight letters that make up two of the most important words in our vocabulary. The Society has much to be thankful for - especially our donors who entrust us with their gifts, and our volunteers who give so freely of their time and talents.

As 2015 draws to a close, we are reminded that throughout this season, Sailors and Marines will be standing the watch, protecting our freedom around the globe. Many will share a meal with Shipmates and Fellow Marines on the mess decks and in chow halls instead of sitting around the family table or singing carols with their loved ones.

We also know there are many men and women still adjusting to life after combat duty. For many, like Sergeant Joe Merritt, who shares his story of recovery in this issue of Legacy®, their struggles are not over. Their battles are not yet all won. Your generous support continues to provide healthcare professionals who visit homes of combat-served Marines and Sailors. Often, they recognize early signs of serious problems. We know that early identification of issues saves lives and can make a huge difference in the entire family’s ability to get back on track and move forward with their lives.

Your generous support of interest-free financial assistance is like a gift that keeps giving all year long as clients repay their loans. But the best part—the most satisfying part of giving—is the warm feeling you get knowing your gifts will bring peace of mind to Navy and Marine Corps service members because they know that, in times of financial crisis or family emergencies, there is an organization that will have their backs.

Thank you for considering the Society in your end-of-year charitable giving - the need is great.

Sincerely,

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

Your Dollars Save Lives

After he returned from Afghanistan in 2009, life began to unravel for Marine Sergeant Joe Merritt. In 2010, his wife suddenly left and he instantly became a single parent of two, an infant and an autistic toddler. Merritt, whose post-traumatic stress disorder (PTSD) had not been diagnosed at the time, said “I was so depressed and overwhelmed. Finally, after a year and a half, I went to behavioral health. I was really struggling with everything. My behavioral health counselor said I was obviously depressed. But I couldn’t even talk about my combat-related issues - only what was going on presently.” Merritt joined the USMC in 2006, after a close friend was killed in Ramadi, Iraq. He shipped out to boot camp the day after his friend’s funeral.

Merritt’s behavioral health counselor referred him to the Navy-Marine Corps Relief Society’s Combat Casualty Assistance Visiting Nurse Program, where he met Society visiting nurse Ann Dalter. “Together, we battled through the military medical system for more than a year to get Sergeant Merritt’s PTSD and traumatic brain injury (TBI) diagnosed,” Dalter recalled.

“Ann called me all the time to check in and see if I needed anything,” Merritt said. “She called to remind me of appointments and found services and resources to help with my kids. She helped me get registered with the USMC’s Exceptional Family Member Program.”

Once he entered outpatient treatment, Merritt’s mental health improved. He found catharsis in art therapy, participating in a program called Combat Paper ([www.combatpaper.org](http://www.combatpaper.org)), which helps veterans articulate their combat experience through art by literally turning their uniforms into paper. Once the cloth becomes pulp and is pressed into paper, veterans can do anything they want with it. “Everybody’s got a story about combat,” Merritt explained. “And those stories are hard to tell sometimes. Combat Paper gives you a medium. You’re taking something you’re so attached to and breaking it down and making it your own. When you’re deployed, you don’t always have a say in what you do. Once your uniform becomes paper, you can have a say. You can paint on it or just shred it and throw it away.”

Then, as his end of active service date approached, Merritt’s mental health began to deteriorate. “I started pulling away from everyone and was getting really depressed again,” he said. “What I had dealt with in combat hadn’t gone away, I’d just repressed it. On top of
that, I had all the stress and anxiety of trying to figure out what I was going to do not being a Marine. I had a really big breakdown and attempted suicide."

Dalter helped Merritt enter an inpatient treatment center. “Ann was my front person, especially while I was hospitalized. She helped tie everything together and made sure I got the help I needed. My kids stayed with my parents. Ann also stayed in contact with my parents and made sure the boys had everything they needed.”

“A big part of what’s helped me recover is getting involved in writing and art projects,” Merritt explained. Now, Merritt is painting, writing, and helping other veterans express themselves through art. In November, his work will be exhibited at his first solo gallery show at the Art League in Ocean City, Maryland. Merritt also painted a mural at the USO at Ft. Belvoir, Virginia. “I use a lot of mixed media,” he said. “For a while I was painting on everything from skateboards to pots and pans. More recently, it’s acrylic on stretched canvas.”

His short stories and poems have been published in an anthology produced by Warrior Writer, a nonprofit created to bridge the gap between veterans and civilians. He’s found that the people he’s met through his art have been as important in helping him heal as the art itself.

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Society Visiting Nurse Ann Dalter: Serving Those Who Serve

She’s been an operating room nurse, an oncology nurse, a field case manager for workman’s compensation cases, and a legal nurse consultant. She spent 26 years in the Navy Nurse Corps, where she rose to the rank of Captain before retiring in 2012. Her vast experience has prepared her well for her role as a visiting nurse for the Society.

Assigned to the Society’s office in Quantico, Virginia, Dalter spends two days a week in the office and the rest visiting her clients in their homes and rehabilitation centers.

While on active duty and assigned to the Marine Corps Wounded Warrior Regiment, she first encountered the Society’s visiting nurses. “I was fascinated”, she said, “by what they were doing for wounded Marines at Walter Reed National Medical Military Center.”

So, after retiring from the Navy, Dalter joined the Society. “What motivates me is reaching into the hearts of these wonderful Marines and Sailors and their families,” Ann said. “I never served in combat, but the Society gives me an opportunity to serve those who did.”

Read the full story about this special nurse at www.legacy.planwithnmcrs.org.
FROM DIFFERENT PATHS, MCM RUNNERS CAME TOGETHER TO SUPPORT SAILORS AND MARINES

108 Marathon Runners – 16 10K Runners

Some raced against themselves, looking to beat their personal records. Others just hoped to cross the finish line. Some ran alone, others with a partner. Some were veteran racers, but others were undertaking a marathon for the first time. While the team representing the Navy-Marine Corps Relief Society at the 40th Marine Corps Marathon (MCM) in October was diverse in many ways, all of them shared the motivation and goal of running to support our work with Sailors and Marines and their families. It was the largest Team NMCRS yet. Our runners were between the ages of 18 and 67 and came from 25 states, Australia and Canada. They were:

• Active duty, retired and former Sailors and Marines
• Navy and Marine Corps spouses and family members
• Society employees and volunteers
• Patriots running to support USN and USMC service members and their families

TOGETHER THEY RAISED MORE THAN $60,000 FOR SAILORS, MARINES AND FAMILIES IN NEED. Thank you, Team NMCRS!

Fun Facts

• 1 runner completed his 15th MCM
• 1 runner celebrated his 67th birthday on the course
• 5 couples crossed the finish line together
• 783 donors supported these runners and their names were listed on the signs carried by family and friends cheering along the 26.2 mile course
Helping Military Families – A Life-Long Commitment

The Vietnam War was raging, and Jack Brown was in the Navy. He joined as a teenager, and in the 20 years that followed, he had a variety of duty assignments, advancing to Senior Chief. But the job he was proudest of was also the most demanding – parachute rigger. When reporting to his first squadron, he had no idea how much it would mean.

While Jack was serving aboard an aircraft carrier off the coast of Vietnam, his skipper’s plane was shot down. After ejecting, his skipper was captured and spent six years in a POW camp.

When the POW was released, there was a celebration. The officer made a special point to invite Senior Chief Brown. The two men stood together as Shipmates. That’s when the Skipper told the audience, “Because of this man - my parachute rigger - my chute opened after I ejected. Jack, you saved my life.”

The two men toasted each other, two warriors, and two patriots showing their respect for each other. “It was a very special memory for him,” said Virginia Humphries, Jack’s sister.

The Senior Chief corked that bottle and put it away for a few years. When he retired from the Navy, Brown invited his former skipper to the retirement ceremony. Out came that very same bottle, and the Shipmates raised their glasses again, each honoring the other’s patriotism and dedication to the Navy.

Shortly after Brown’s wife passed away, his sister’s husband also passed away. The siblings decided to “see America,” Humphries said. They traveled thousands of miles together in a motor home. “My brother regaled me with hours of stories about his life in the Navy. Honor, duty and service above all - that’s who my brother was.”

“He joined the Navy right before his 18th birthday.” Said Humphries. “Our father was in the Navy, and all our uncles served in the Navy during World War II,” she said. “Joining the Navy was something our family did.”

Jack served two tours in Vietnam. He was stationed in Adak, Alaska, and served aboard USS Independence (CV-62), and USS Enterprise (CV-6). His ship was in the Middle East in 1967 around the time of the Six Day War between Israel and neighboring Arab states.

After retirement, Jack Brown traveled the country he loved. Today, his life-long commitment to honor, duty and service continues through his generous gift to the Society from his estate.

“It was no surprise when he left a very generous gift to the Society.”

“For Jack, it was an honor to serve his country,” Humphries said. “We were raised in a family that emphasized love of country, democracy, individuals, and American exceptionalism. For us, it was just part of life, and that’s what we did.”

Throughout his Navy career, Senior Chief Brown knew about and respected the work the Society does for Sailors, Marines, and their families in need. “That’s why he designated the NMCRS a beneficiary of his estate. He had such a heart to help people in the military,” Humphries said. “That was always his passion. He loved this country and he believed in helping military families. As his trustee, I’m honored to send this generous gift to the Navy-Marine Corps Relief Society. My brother’s legacy of commitment to Sailors, Marines and their families will continue for years to come.”

FROM A SUPPORTER

“The Society helped us in 1957 when we were first married. My husband’s ship was out at sea all week. He couldn’t get to Disbursing to start my allotment and things got pretty slim. I finally turned to the Society. They helped us and we sure appreciated it.”

--a grateful Navy family
"The community around veteran arts that I’ve built for myself is so important," Merritt said. "After the suicide attempt I got sober and found so many people who are involved in the same things I am—community programs and art—and they are clean and sober and have been pivotal in my recovery."

Becoming an artist has enabled Merritt to communicate in a way he never found possible before, both through his painting and with language. "My dad was in the military during Desert Storm, but he ended up going to Korea instead of Desert Storm," Merritt said. "He had experience in the military, but not in combat. He always asked me if I wanted to talk about my deployment, but I could never bring myself to talk about my experience. Finally, he came to see my art at one of the galleries. It was easier for me to tell a story or paint a picture than to tell someone. But once it was out in the open we were able to have a full conversation."

Merritt has also relied on Dalter and NMCRS Quantico Director Presha Merritt (no relation, although Presha often jokes with Joe that they are cousins) for honest conversation. "I really can’t say enough nice things about them. Ann and Presha have been hugely helpful getting me through these last couple of years. I talk to both of them on a regular basis."

Life with his boys, while never simple, has gotten better. Merritt loves making art with them. "Some of what’s in the show we worked on together," he said. "Their favorite thing is whatever’s messiest. They both enjoy painting a lot. Some of the stuff I’ve painted is when one of them got into the paint and I just worked over it and incorporated theirs into whatever I tried to do."

"Joe has embraced art as his life’s work," Dalter said. "He’s creating art and writing poetry, and he’s hoping to work with other veterans at Walter Reed National Military Medical Center in Bethesda, Maryland in their art therapy department after he is medically retired from the USMC. He’s received lots of support from the Society and he has a very supportive network, which has made all the difference. He still has lots of work to do, but we’re thrilled to see how well he’s doing."

The Society is committed to providing Visiting Nurse services to combat-served Marines and Sailors, their families and caregivers – for as long as they need us.

Follow Sergeant Merritt as he transitions from the USMC to civilian life. Read his story on our blog: www.legacy.planwithnmcrs.org

Like many other military reunion organizations, the USS Harry F. Bauer Crewman’s Association found its members could no longer travel or attend their annual gatherings. Voting to disband, their members chose to donate the balance of their treasury to the Society.

To Whom it May Concern,

Please find our bank check which the Bauer Crewmen’s Association is donating to the Navy-Marine Corps Relief Society by decision of its Executive Board and Membership. We chose the Navy-Marine Corps Relief Society because of your history helping Navy and Marine personnel resolve financial and other issues. We sincerely hope that the donation we are making will continue to provide the help and support to those who might need it.

The USS Harry F. Bauer (DM-26) was launched in 1944 as DD-738 by Bath Iron Works Corp. It received a Presidential Unit Citation in recognition of heroism in action against Japanese forces during the period March 24 to June 11, 1945. Those who served on board the USS Harry F. Bauer were both Korean and WWII veterans.

Sincerely,

Andrew Franzo

Andrew H. Franzo, Sr.
President
USS Harry F. Bauer – (DM-26)
Crewmen’s Association
What You Need to Know About Estate Planning
Craig Anderson, Esq.

What is estate planning and why do I need an attorney's help?
Estate planning used to mean writing a Last Will and Testament to avoid or minimize estate taxes. But today it’s more complex. Estate planning involves inventorying most everything of value that you own; determining if it’s held in the most productive, reasonable manner and properly insured; and then planning for the distribution of your wealth to children or other beneficiaries, in portions, over time, or after your lifetime. Estate planning requires examining your personal and family goals to ensure consistency of purpose and realistic expectations.

An attorney can make sure that all the pieces fit together with your plans for the future. You may have other advisors, and they are all important. But only an attorney brings the plan into focus by offering independent personal advice without the need to sell you a product or seek a commission. An attorney can also create and execute the documents necessary to pull your plan together.

Other than a Will, what documents do I need?
Whether the Will is a basic, short and simple document or a complex, detailed and lengthy one, it serves several important purposes. It’s the opportunity to name your Executor and alternate Executor, the person who will administer your estate after your lifetime. A Will helps avoid problems and disputes among your heirs about who takes on this role and how it’s performed.

You’ll also need a Will if you intend to leave any charitable gifts. Charitable gifts that are not written and formal will be disregarded by the IRS.

A Will can be used to delay distribution to beneficiaries because of their age (typically, too young, as in minors, or perhaps having special needs), allowing your legacy gift to be safeguarded and protected until the beneficiary reaches an appropriate age.

A Will can also be used to set up a contingent Trust, one that only arises after your lifetime, and only if certain conditions are met. You choose the conditions that will guide your Executor and/or Trustee in carrying out your wishes. Drafting a Will is a vital part of any comprehensive estate plan.

Avoiding taxes isn’t the only factor in estate planning. Control of the assets during your lifetime and after, including periods of incapacity (such as unconsciousness following an accident or injury, or other health-related periods where abilities are impaired), is sometimes the most important quality of a good estate plan. A Power of Attorney – either for a particular or special purpose or a general (and “durable”) Power of Attorney – may help avoid significant loss of time and opportunity if incapacity occurs.

In addition, an advance medical directive, sometimes referred to as a “living will,” can only be accomplished by a person who has the current mental capacity to make it. This document has specific requirements for it to be valid and binding on others, including health care providers. In many cases, this declaration provides the answers loved ones need for very emotionally charged decisions that a person is unable to make on his or her own.

How do I get started and what are the most important documents I need to have?
Most attorneys begin estate planning with a comprehensive inventory of a person's (or couple's) assets and aspirations. In general, a person needs to have information or documents regarding five categories of possessions: 1) deeds for real property; 2) titles for automobiles, boats, etc.; 3) statements for mutual funds or stocks and bonds, etc., whether taxable or contained as part of individual retirement accounts or 401(k) plan or similar tax deferred plans; 4) insurance policies, both life and property coverages; and 5) any other significant documents from which wealth is drawn (a trust or annuity) or represented (an appraisal or valuation report).

By reviewing all the possessions and assets described above, an attorney can explain how each is best handled for personal use and consumption and for ultimate conveyance to children or other beneficiaries. Many of these assets pass by contract or agreement, either through a description in the title or a designation of beneficiary as part of the ownership documents. The power to change some of these designations is usually limited to the title or asset owner, and whether any change is appropriate depends on the whole package of assets and the person’s desire, goals, and alternatives.

Every estate plan created from the interaction between the client and the attorney will have some common features with others, and some unique characteristics that are useful and necessary only to the client. Only in a personal and trusting professional relationship can this process create a plan that serves current and future needs. Course adjustments in future years should be anticipated as a normal part of the process as needs and circumstances change.

Estate planning can be as simple or complex as your needs dictate, but it’s vital to go through the process to ensure that your wishes are carried out as you intend.

The Navy-Marine Corps Relief Society provides helpful resources on estate planning at www.planwithnmcrs.org. Because every situation is different, every estate plan is different. That’s why it’s important to approach your planning in a step-by-step manner with the help of a qualified professional.

Craig Anderson has practiced law for more than 35 years, 20 of which were as an active duty Air Force JAG. He earned his JD from the Indiana University Maurer School of Law and has a Masters of Law from the George Washington School of Law. He focuses his practice on trust and estate law and issues of concern to military veterans and their families.
EVERY DOLLAR MATTERS.
EVERY DONOR MAKES A DIFFERENCE.

Bottom Line Up Front:
The challenges of military life continue to affect the financial stability of Navy and Marine Corps service members and their families, leaving us with a budget shortfall of $9 million.

We're committed to ensuring every Sailor, Marine, and their family who needs financial assistance will get our help. But now we urgently need yours.

Please give generously before December 31.