WITH YOUR SUPPORT

SEA SERVICE MEMBERS ARE LEARNING TO LIVE WITH THE

NEW NORMAL

SERVING SAILORS, MARINES, AND THEIR FAMILIES
October marked the first anniversary of my stepping into the role as President and Chief Executive Officer of Navy-Marine Corps Relief Society. I was honored to take the helm last fall and begin a new chapter supporting Sea Service members and their families. This past year has been so much more than I could have imagined. 2020 got off to a great start and then the pandemic changed everything. It is hard to believe we have been supporting Marines, Sailors and their families either remotely or on significantly modified schedules for months now. I continue to be proud of our incredible staff whose creativity and dedication to serving our clients is limitless.

You have been an integral part of the Society’s journey this year, your donations have made it possible for us to provide more than $2.6 million in assistance to those affected by COVID-19. Your support has allowed us to offer COVID-19 Rapid Response Loans up to $1,500, and to expand our services to cover families that needed to adapt their homes to help their children learn virtually. You were there when the USS Bonhomme Richard (LHD 6) caught fire, and when we had a record hurricane season.

As our cover shows, there were many lessons learned this year, from families having to adjust to a new normal, to restriction of movement stopping PCS moves, and extending deployments as health and safety became the main focus of the Navy and Marine Corps. At the Society we have also learned a lot about ourselves this year, and have adjusted the way we provide services to limit in person contact as much as possible. We’ve also turned our Budget for Baby® class into a virtual workshop.

In this issue of Legacy you will read about how, at the beginning of the pandemic, Chaplain Melendez needed our help when he had to move his family on short notice. He said “The NMCRS gave me more than financial relief. It was much deeper than that. It was peace of mind. I am so thankful for them and for those who have donated.” You will learn about how our Education Program is helping Katiemarie Owen’s mission to support children of disabled veterans. And you’ll meet Roger (last name withheld), a former Sailor donor who used his IRA to give back to the Society and give himself a tax break!

Your generosity and that of donors like you has kept the doors open at NMCRS for over 116 years. This year took us through some unchartered waters, and we adapted our services to maintain our level of assistance to Sailors, Marines, and their families. With your support we look forward to finishing 2020 strong, and being ready for 2021. Thank you for your continued patronage!

Stay safe,

LTGEN JACK KLIMP, USMC (RET.)
President and Chief Executive Officer

Photos courtesy of: Shutterstock (front cover), Petty Officer 3rd Class Michael Achterling (page 7) and Julia Casper (back cover)
Decades of Dedicated Navy Service, Topped Off with Extremely Generous Gifts to Help Sea Service Members Everywhere

by George Crankovic

Roger serving as Lt. Commander MSC, Medical Service Corps, on reserve active duty in Washington DC at the Bureau of Medicine. His service in the Navy is why Roger gave his generous gift to the Society.

“Growing up, I was a rebel rouser – hard to control,” Roger says. “So my mother thought I should go into the Navy. I thought so too.”

And that’s what he did. Roger was 18, and right after high school, he was in the Navy, a proud seaman recruit, eventually becoming a Navy Corpsman – which earned him the nickname Doc – and a Commander.

He didn’t know it back then in 1961, but the Navy would be a part of his life for the next 41 years and beyond. That includes a very generous gift in his retirement for the Navy-Marine Corps Relief Society because of everything the Navy did for him.

But still, in his early days as a recruit, he wondered whether he’d made the right decision.

“I joined the Navy because I wanted to see the world,” Doc says. But the first place the Navy sent him was an island naval station near his hometown. After that, he was stationed on the USS Finch that was home ported at the same place. “I didn’t want to stay around home,” he says, laughing. “I wanted to go somewhere!”

There’s more. On the USS Finch, he was assigned to the deck force, which he didn’t like. The ship was a destroyer escort radar with pig iron in the bottom and radar on the top. “That thing could roll 45 degrees in the water,” Doc says. Even worse, on the deck force, he was assigned eight hours of watch, followed by a full day of work. “It was tough,” Doc says. “I thought, ‘What did I get myself into?’”

But it all worked out. Doc transferred out of the deck force and saw plenty of places, including New Orleans at Mardi Gras, Washington DC, Japan, Hong Kong, the Philippines and many others.

After three years of active duty, Doc left the Navy. He decided to go to college on the GI Bill to study business administration. While in college, he worked in a variety of jobs as an orderly in a local hospital, at a sawmill one summer, and as a forest fire lookout and firefighter. He also served in the Navy Reserves. He couldn’t get the Navy out of his system.

“In the Reserves I climbed up in rank to Senior Chief,” Doc says. Then, after 20 years, Doc made Ensign and began working in the Medical Service Corps.

He continued rising through the ranks, eventually making Commander. But the reserve unit under his command was far away from where he lived. “So I had to drive 100 miles there and back to be the commanding officer of that unit. It was a pain,” he says, laughing. “But that’s what you do.”

While in the Reserves, Doc put his college degree to work and had a successful career in banking. He invested his money wisely, including an IRA. And now he’s at a point where he’s required to take distributions from his account. And that’s what led him to make a very generous gift to the Society. His gift comes directly from his IRA to the Society, and he pays no taxes on the amount of the donation, which also counts as part of his Required Minimum Distribution (RMD). So it benefits the Sailors and Marines the Society serves, and it benefits him too. “One thing I really don’t like,” he says with a chuckle, “is paying taxes.”

But before he donated, Doc did his research. He checked into the Society and the efficiency of our operations. And he was convinced that this is where his gift would be put to the best use.

He wanted his gift to do something important – to help Sailors, Marines, and their families when they’re struggling with financial hardship. “Those folks in the Navy and Marines – along with their families – they’re the ones who take care of us,” Doc says, “so we have to take care of them.” That’s a big part of it.

But there’s something else too – something that hits even closer to home. “It’s payback,” Doc says. Supporting the Society is his way of paying the Navy back for the opportunities he received. “The Navy definitely helped me get ahead,” Doc says. “I did pretty well for a small-town kid, and that’s because of the Navy. I appreciate that, and I like to show it.”
Katiemarie Owen, otherwise known as Miss Carolina Foothills 2020, is on a mission to support children of disabled veterans, much like herself.

by Simran Sethi

“My platform is advocacy and adoration for children of disabled veterans. Not only does it bring awareness to troops but it also brings awareness to the families of disabled veterans because it’s the entire family that’s affected,” Katiemarie says about her pageant mission. “It’s a great feeling when people come up to me and say, ‘thank you for talking about this because we’re in the same situation.’”

Katiemarie’s father, Chief Petty Officer, Stephen Owen, was in the Navy for 23 years before he retired and has a close relationship with his daughter, who says she is definitely “Daddy’s little girl.”

“We just want to live life to the fullest every day as best as we can and that’s something that my dad really does strive for; being happy and taking one day at a time,” Katiemarie says.

Katiemarie has found a passion in helping families just like hers, and with the support of Navy-Marine Corps Relief Society’s Education Program, she believes she is well on her way to making an even greater impact on children of disabled veterans. The Education Program started in 1904 with giving aid to military orphans to attend school, and is now giving out approximately $240,000 annually in education interest-free loans and scholarships and interest-free loans to spouses and children of active duty, retired, and deceased service members. The funding is for undergraduate education and, starting in 2020, master’s programs as well.

Katiemarie’s father is unable to work due to his disability and her mother is now his full-time caretaker, so the financial support from NMCRS for the past three years has kept Katiemarie’s education alive and helped make it possible for her to attend her dream school, Furman University in South Carolina.

“The Navy pays so much for disabled veterans but when you see your mom have to quit her job to be a full-time caretaker, it makes me feel really blessed for everything NMCRS does for me. It allows me to study and do the activities I want,” says Katiemarie, a rising junior studying communications and art.

One of her latest art projects is sewing masks for local veterans during the pandemic. She even personalized a few for the Education Program office, led by Beverly Langdon. Langdon, who started out as a volunteer, has been with NMCRS for 13 years now and is currently the Education Program Director.

WHO IS ELIGIBLE

NMCRS Education assistance is available for:

- Children and spouses of active duty or retired Sailors and Marines (including retired Reservists drawing military retirement pay)
- Children of deceased Sailors and Marines who died on active duty or after retirement
- MECEP or MECP students (or selectees)

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There is an immense amount of financial opportunities for students to take advantage of in the program, Beverly says, but as of right now, many students are not applying or may not know of the program so she encourages any qualifying student to apply (See eligibility requirements on NMCRS.org/education). She says the most rewarding part of her job is being able to help service members see their children attend college and be a part of driven students’ academic experiences, like Katiemarie Owens, who sent Beverly the picture of herself in her sash and crown.

“It’s one of the most expensive four years that they have to put their children through which makes it more crucial for us to be there to support them financially,” says Beverly.

The NMCRS Education Program has allowed Katiemarie to pay it forward to her community, and her advice to other students is to apply to the program that has supported her educational goals.

For more information on the Education Program or application deadline, visit NMCRS.org/education or contact education@nmcrs.org. Application opens January 1, 2021.

NMCRS’ COVID-19 RAPID RESPONSE LOAN HELPS FAMILY ‘GET UP TO SPEED’ FOR AT HOME LEARNING EXPENSES

A service member with five school-aged children, ranging in age from 6 to 15 was assisted with $1500 for at home learning supplies, including funds to increase his internet speed at home. The children had spent April and May learning from home full time, and are starting this school year at home three days a week. Now that the teachers are prepared for the at-home learning model, there is constant online meeting and video streaming going on all over his house. “There was a lot of lag time, and the children were very frustrated. They just wanted to be able to do their work and participate in the class. It was chaos in the house.” With the increased internet speed, the classes are now working for the children, and relative calm has returned to the house.

NCC(EXW) JAMES CONDON
Director “Bluejackets”
DET BLUE/TAOC Columbus
An Impact On: The Melendez Family

by Ashley Estill

You can’t pour from an empty cup.

As a spiritual caregiver, how could LT (CH) Nahum Melendez, USN, focus on the emotional struggles of his staff and patients, when having troubles himself? As a chaplain, there was something inside him that knew the right people would be put in his path.

Flashback to February, when Chaplain Melendez started his journey, with his wife and daughter by his side.

“I was a reservist for three years and in February, the nation called, and I answered,” Chaplain Melendez began.

He had to move from Texas, to the Washington, DC area to again serve our nation for the United States Navy. A quick transition just as a global pandemic hit the United States was not an ideal time for Chaplain Melendez to relocate his family. Immediately, he worried about taking care of his wife and daughter financially, while complying with the Navy’s demands.

Relocating – even with advance notice – is a complicated process, followed by many expenses. A perfect storm of a situation, Chaplain Melendez worried about all their emergency funds being exhausted since reimbursement wasn’t available right away.

Chaplain Melendez met with an NMCRS representative the next morning at the Navy Yard location.

Wayne Osbourne, Director of Loan Administration for NMCRS manages repayment of loans once a loan is provided to someone in need. Mr. Osbourne spent 20 years in the United States Marine Corps, retiring as a Gunnery Sergeant, and has spent the last 15 years at NMCRS. He assists service members like Chaplain Melendez every day.

“When I spoke to LT Melendez, just like any other client, his reaction was so appreciative,” Wayne said. “We were able to provide him relief funds for rent, food and gas – all basic housing needs.”

This support allowed Chaplain Melendez to not only care for his family, but care for his Navy family as well. Without worry hanging over his head, he could focus on the morale and emotional struggles of his staff and patients.

“The NMCRS gave me more than financial relief,” Chaplain Melendez said. “It was much deeper than that. It was peace of mind. I am so thankful for them and for those who have donated.”
When the USS Bonhomme Richard (LHD-6) burst into flames on July 12, many people looked for ways they could help the Sea Service families impacted by this tragedy. Those looking to make a difference included some of the Navy-Marine Corps Relief Society’s youngest donors! From a lemonade stand, to the Cub Scouts collecting donations on behalf of the Society, we are thankful for the leadership and generosity demonstrated by these families. Your support helps NMCRS in so many ways to continue our mission of serving Sea Service families, today and for generations to come.

DEVASTATING USS BONHOMME RICHARD FIRE, INSPIRES OUR YOUTH DONORS INTO ACTION

NMCRS North Island Director, Traci Schuck receiving a check from Cub Scout Pack 374 from Menifee, CA. The Cub Scout Pack raised over $700 to help Sailors on the USS BHR.

NMCRS San Diego Director, Barry White collecting donations from the Kofonow family whose lemonade stand raised over $600 for the Sailors on USS BHR.
SAVE ON TAXES WHILE SUPPORTING SAILORS AND MARINES IN NEED

Here are two easy ways you may avoid some taxes and support the Society:

1. With a gift of stock or mutual funds you may avoid capital gains and investment taxes and enjoy a charitable income tax deduction.

2. Use all or a portion of your Required Minimum Distribution from your IRA to make a gift directly to the Society and avoid paying income taxes on the amount you donate.

For assistance in making a gift of stock, mutual funds, or a charitable IRA gift, please contact:
Kate Hillas
Director, Planned Giving Program, at 800-654-8364 or kate.hillas@nmcrs.org

MAKE A DONATION IN LIEU OF A HOLIDAY GIFT

This holiday season, give a gift that helps Sailors, Marines, and their families – and honors a friend or family member – all at the same time.

To make a gift in honor of a colleague or loved one, visit www.nmcrs.org/donate or contact us at 800-654-8364. We will be happy to send a card to your honoree, acknowledging your generous support, in their name, to the Navy-Marine Corps Relief Society.

With your donation, you will be bringing holiday joy to your honoree and ensuring that NMCRS stands ready to assist Sea Service members and their families each and every day.

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.

The Navy-Marine Corps Relief Society's Legacy® Newsletter is published three time 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.