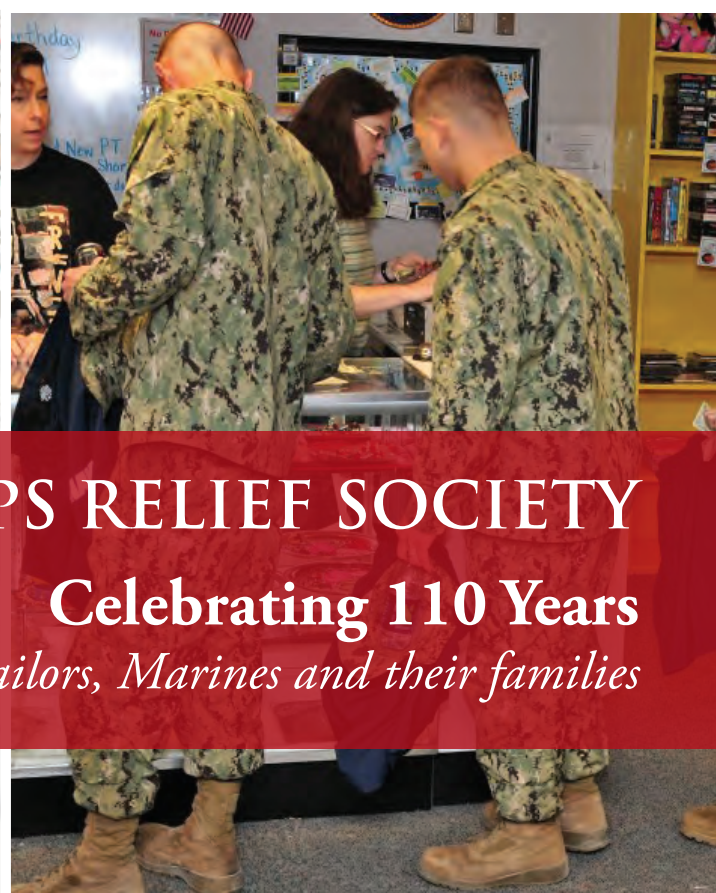




# LEGACY

Summer 2014 | ISSUE 18

NEWSLETTER



NAVY-MARINE CORPS RELIEF SOCIETY

**Celebrating 110 Years**

*Serving Sailors, Marines and their families*



## From the Signal Bridge



Our 110th Anniversary celebration continues with a look at events from 1950 to 1989. Society leadership made some significant policy decisions during those years.

Taking care of widows and orphans was the impetus for the establishment of the Society in 1904. During the Korean War, the Society began to provide small

monthly payments to widows and mothers whose husbands and sons had been killed in action. Widows of servicemembers declared MIA or POW began to receive financial assistance during the Vietnam War. As it has for 110 years, financial support of military widows continues today under careful oversight of the Relief Committee.

Financial assistance to help military children attend college was an important new service that began in the 1960s. The GI Bill made higher education possible for their fathers and mothers who served in WWII. Society leadership recognized that education had made a difference in every aspect of the American way of life, and helping to educate military children was integral to the Society's mission.

In 1979, a handful of Sailors aboard USS Nassau (LHA-4) volunteered to become certified as Society caseworkers, delivering financial assistance aboard ship during deployments. Today, more than 200 active duty Sailors and Marines serve as Society Volunteers providing emergency financial assistance to shipmates and fellow Marines. Recently, volunteer-operated local service offices (LSO) have been established in Newport News, Virginia, Lakehurst, New Jersey and Meridian, Mississippi. Before the end of 2014, there will be LSOs in Camp Hansen, Okinawa and Bahrain, bringing the Society's Quick Assist Loan program to men and women stationed overseas.

Most importantly, because of your generosity, the Society provided \$48.5 million in financial assistance to 65,358 clients in 2013. That's a 15% increase over 2012. The 2013 Annual Report, Audited Financial Statement and IRS Form 990 are available at [www.nmcrcs.org/report](http://www.nmcrcs.org/report). Sound stewardship of your gifts is our pole star.

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

## Your Support Helps Society Thrift Shops Offer Bargains and a Sense of Community

An antique wooden box used on a British naval ship in 1936 was found on the shelf at the Everett Thrift Shop. One lucky bride found the perfect wedding dress, with the original \$700 sales tag still attached, for the bargain price of \$10 at the Camp Pendleton Thrift Shop. Most items sold at Society thrift shops are more practical, such as small housewares, clothing and uniforms, but you never know what you might find.

Navy-Marine Corps Relief Society volunteers operate 23 thrift stores located on Navy and Marine Corps bases around the world. These stores provide an economical way for active duty and retired servicemembers and their families to furnish their homes, outfit their growing families and complete their sea bag. In critical times, such as after a natural disaster or a home fire, Society thrift shops help meet emergency needs.

"We had a young sergeant with a family whose house burned down," said Camp Pendleton Thrift Shop Lead Jenny Vetch. "We were fortunate to have recently received a donation of kitchen kits, which included a toaster, microwave, dishes, and silverware, all contained in a large tub. We also provided bedding and towels and were able to set this family up with everything they needed to live in temporary housing. They had a small child, so we took them to the children's section and found socks, bibs and play clothes. The family was overwhelmed with the Society's support and what was given to them at no charge" Vetch explained.

"We do a big business in gently-used uniforms" states Evelyn Liberty-Topliff, Director, NMCRC Groton. Sailors and Marines getting promoted or leaving the service donate uniform items. A new uniform can cost \$50, while a freshly cleaned and pressed

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, and 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.



## 110 YEARS OF SERVING

A trip through the history of the Society

# 1950

Korean War - Society begins financial assistance for convalescent and rehabilitative leave, and small monthly payments to elderly widows and mothers of Sailors and Marines killed in action.



gently-worn uniform at a Society thrift shop will only set you back about \$3. At the Groton Thrift Shop, “when we have an abundance of uniforms, we have a buy one, get one free sale” Liberty-Topliff explained.

The Camp Pendleton Thrift Shop serves 12,000 customers each year. The shop was recently renovated to make it compliant with the Americans with Disabilities Act. “Our thrift shop is next door to the Warrior Hope and Care Center, so many of our customers need special access,” explained NMCRS Camp Pendleton Director, Meredith Lozar. “Now those in wheelchairs or on crutches, as well as parents with babies in strollers, can easily come to shop,” she explained.

Everyone loves a bargain, and Bag Sale Days are popular at many stores. One day each month at the Groton Thrift Shop, whatever fits into a brown paper bag is only \$3. Customers of the Rota Thrift Shop include servicemembers from all four branches of the service and many retirees. These customers can get their first bag free on their Service’s birthday and their next bag for \$1.

“We’re here to help Sailors, Marines and their families, not make a profit,” said Groton Thrift Shop Lead Shelley Cramer. “That’s why our shop charges a flat fee for clothing—\$1 for kids’ items, \$2 for adult items. “If we help someone get a warm coat, they’re going to appreciate it and spread the word,” she said.

Your donations make it possible for Society thrift shops to provide a sense of community and a welcoming place for retirees and young families alike. This intergenerational exchange also fosters a nurturing environment. “I love to see a child get a new bike,” said Meredith Lozar. “I love it even more when a retiree pays for it,” which happens often. “There’s an awful lot of ‘pay it forward’ in our check out lines. If the person checking out is short a few dollars, often the person behind them will help pay.”

In December, the Rota Thrift Shop puts on a Santa’s Workshop just for children of servicemembers. “We save the best of the best stuff and set up a special shop for kids,” said NMCRS Rota Director, June Brennan. “Parents aren’t allowed to come in. Instead, we have volunteers who come as Santa’s elves and help the kids shop for things on their lists.” Elves wrap the gifts and the children get their photo taken with Santa Claus.

Thrift shops are staffed by Society volunteers. They accept, sort, clean, price, tag and shelve all donated items. Volunteers are

diverse: they range from teenagers to senior citizens, include active duty servicemembers, retirees and even family members. A young man with special needs works in the Everett thrift shop, accompanied by a job coach from a program designed to help him learn skills and ultimately find a job in the community. Typically, Society thrift shops are open regular hours on specific days each week, but volunteers spend a lot more hours behind the scenes.

While the thrift shops want to keep their shelves stocked, there are a few things they can’t accept. Dangerous items are turned over to the proper authorities and some items are kept under lock and key, such as uniform swords, and are available by request. Other items, such as used mattresses, car seats, underwear, and bedding, may not be acceptable. Most stores try to repurpose or re-donate any items that they can’t sell. In Groton, Shelley Cramer sends pajamas, socks, and underwear that her shop can’t accept to a local homeless shelter and gives stained bedding to a veterinary hospital for four-legged patients.

Whether you’re a shopper, a donor, a volunteer, or all three, NMCRS thrift shops are an economical source for everyday needs and eclectic amusements. They also offer a fun, welcoming place to find a sense of community on military bases.



**AUGUST**  
**17**

**August 17 is National Thrift Shop Day. Support your Society thrift shop and get a bargain!**

1952

Society visiting nurses participate in community immunization campaigns.



1957

Society begins offering handmade items and baby care essentials to Sailors and Marines expecting their first child.



## Volunteering Keeps Retiree Connected to Navy

Joe Pinnell was a Navy Supply Corps Officer when he first learned about the Navy-Marine Corps Relief Society. He was assigned to audit the checkbook each month for the Society's New Orleans office. "That assignment turned me on to what they did and how they did it and who they helped," he says. His affinity for the Society, along with his loyalty to the Navy, continued to grow throughout his 26 year career. When Pinnell retired in 1982, he decided to volunteer for the Society to keep connected to the Navy. He earned his 3,000 hour volunteer pin in 2013.

Pinnell became deeply impressed with the Society in 1977, when Congress failed to pass the Economic Stimulus Appropriations Act and no one in the military was going to get a paycheck. Pinnell recalled, "what the Navy Relief Society did was liquidate its entire reserve fund." The Society said, "We'll hold a Navy payday as much as we can." The total cost of a Navy payday then was about \$600 million, so they couldn't cover everything but it could help those who were most desperate." At the last minute, Congress acted so Sailors and Marines could get paid, and the Society kept its money, minus, of course, the interest it lost by converting its investments to cash. But Pinnell continues to admire that the Society was ready to do what it could for Sailors and Marines.

When he first began volunteering as a budget counselor at the NMCRS Jacksonville Office, Pinnell learned that the Society had recently helped three Chief Petty Officers whose wives had cancer. Each of them needed stem cell treatment, which was still experimental, so the Navy could not pay for the treatment or



authorize it at military hospitals. Instead, the Society gave each family a grant so they could have the procedures done in civilian hospitals. Thankfully, each wife recovered. Later, when one of the Chief Petty Officers was so grateful that he wanted to pay the grant back, Pinnell encouraged him to make a donation instead, which he did.

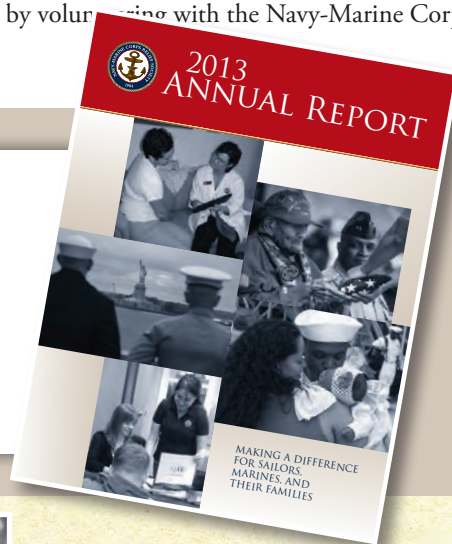
Between his introduction to the Society and when he started volunteering, Pinnell enjoyed a variety of active duty assignments that took him all over the world and provided diverse challenges. "I never had a bad tour," he said.

"The Navy's been good to me and I miss it." Pinnell said. "I guess something gets in your blood. After an exciting Navy career, I'm glad I can say thanks by volunteering with the Navy-Marine Corps Relief Society."

## 2013 Annual Report

The 2013 Annual Report is now available on-line at [www.nmcrs.org/report](http://www.nmcrs.org/report) or by requesting a copy from:

**Navy-Marine Corps Relief Society**  
875 N. Randolph St., #225, Arlington, VA 22203.



# 1964

Vietnam War – Increases need for Society financial assistance. Society also provides assistance to families of MIAs and POWs



Society begins financial assistance to children of active duty, retired and deceased Sailors and Marines pursuing undergraduate education.

# YOUR GENEROSITY AT WORK IN 2013

**NMCRS TEAM**



**3,791**

VOLUNTEERS



**30**

TRADITIONAL VISITING NURSES



**23**

COMBAT CASUALTY ASSISTANCE VISITING NURSES



**169**

ADMINISTRATIVE STAFF

## PROGRAMS

**24,745**

Home visits and other contacts with mothers and newborns, elderly retirees, widows and widowers



**31,563**

Home visits and other contacts to provide Combat Casualty Assistance (CCA)



**7,605**

Moms and dads attended a Budget-for-Baby workshop



**5,801**

Gift bags with hand-made blankets and other items provided to expectant parents



## FINANCIAL ASSISTANCE

Interest-free Loans and Grants



BASIC LIVING EXPENSES (FOOD, LODGING)	\$20,604,121
TRANSPORTATION (INSURANCE, CAR PAYMENT, RENTAL)	\$10,447,761
CAR REPAIRS	\$4,238,654
TRANSPORTATION DUE TO FAMILY MEMBER ILLNESS	\$3,729,062
FAMILY EMERGENCY	\$3,934,357
OTHER (PAY ENTITLEMENT SHORTFALLS, PREDATORY LOAN AVOIDANCE)	\$1,593,726
FUNERAL EXPENSES	\$1,227,962
HOUSEHOLD SET UP	\$1,345,921
MEDICAL/DENTAL (NON-MILITARY MEDICAL FACILITIES)	\$955,610
EDUCATION	\$376,214

**65,358** Clients received financial assistance

**48.5**  
MILLION

## INFLOWS

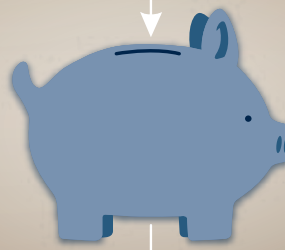
LOAN REPAYMENTS  
\$40 MILLION

CONTRIBUTIONS  
\$17.9 MILLION

RESERVE FUND WITHDRAWAL  
\$11 MILLION

OTHER (THRIFT SHOPS)  
\$900,000

**\$69.8**  
MILLION



**\$69.8**  
MILLION

## OUTFLOWS

FINANCIAL ASSISTANCE  
\$48.5 MILLION

PROGRAMS  
\$18.4 MILLION

MANAGEMENT & GENERAL  
\$1.8 MILLION

FUNDRAISING  
\$1.1 MILLION

**1972**

A new, computerized military pay system causes many payday delays and shortfalls, increasing the need for Society assistance until payday issues could be resolved.



**1979**

First shipboard Society office aboard USS NASSAU (LHA-4). Active duty volunteers now provide Society emergency financial assistance around the globe on Navy ships.





## DONOR STORY

### Navy Nurse Continues Her Legacy with Generous Donation to Society

After a lifetime of caring for others, retired Navy nurse, Commander Evelyn DeMarco Yellig, established a charitable gift annuity which will pay her an income for life and also provide financial assistance for Navy and Marine Corps families. "I've had a wonderful life and want to make a difference for others less fortunate than me," said Yellig.

At 5 years old, Yellig, her twin sister and two brothers were adopted by different relatives when their mother died at the age of 30 during the height of the depression. Yellig's adopted family valued education and ensured that she learn a skill that would allow her to support herself. Yellig attended nursing school at White Plains (NY) Hospital where she received her registered nurse degree. She then worked as an RN in New York City for several years. One day, in June 1952, during the Korean conflict, Yellig walked into a Navy recruiting office and her naval career began.

Over her 21-year career, along with receiving her Bachelor's and Master's degrees, Yellig served as a flight nurse and was stationed at various naval hospitals and clinics around the world. Her overseas tours included Hawaii and Japan, caring for Soldiers and Marines returning from Korea and later, Vietnam. She lived and married in San Diego, retiring from Balboa Naval Hospital. After enjoying a brief seven year retirement, Yellig and her late husband, HMCS Raymond Yellig, moved to Indiana to help run a family business, – Santa Claus Land – where her father-in-law was the original beloved Santa Claus (see photo below) until he died at 80 years.

Yellig said she was motivated to create a charitable gift annuity with the Navy-Marine Corps Relief Society because "the Navy was very good to me. I received more education than I ever dreamed possible, traveled all over the world, met fascinating people and made life-time friendships. Now it's my turn to pay it back."

Thank you, Commander Yellig, for continuing to take care of Sailors, Marines and their families!



### Marine Corps Marathon Team Training to Raise Money for Society

When 30,000 runners hit their stride this fall in the 39th Marine Corps Marathon, more than 50 of them will be racing for the Navy-Marine Corps Relief Society. For the second year, the Society is sponsoring a team of runners, which includes staff, volunteers, active duty servicemembers, and civilian supporters.

Director of NMCRS Gulfport, Alice Huffman will be running with the Society team. This will be her fifth Marine Corps Marathon. "Running with the team gives you the opportunity to stay connected throughout your training with other people who have the same goals—raise money for the organization and finish 26.2 miles."

Huffman hopes to raise \$1,000 by asking for donations and hosting small events. Each team member sets his or her own fundraising goal, with all donations going toward the Society's work to help Marines, Sailors, and their families.

The event also includes a 10K run, which some team members will participate in instead of the Marathon, but they will still raise money for the Society. You can contribute to the team's efforts at [www.nmcrs.org/mcm2014](http://www.nmcrs.org/mcm2014).



# 1981



DOD funding shortfalls and budgetary constraints result in increased need for Society's financial assistance to cover non-payment of PCS travel and moving allowances.

# 1983



As a result of the economic climate and increased need for financial assistance, Society begins offering budget counseling workshops and financial education.

## YOUR DONATIONS MAKING A DIFFERENCE

### Healthy Start for Babies Through Society Visiting Nurse Program

When Society visiting nurse Cheryl Mills arrives at the home of a mother and her newborn, she brings a suitcase. Upon occasion, a father greets her at the door with great relief and says, “Thank goodness you’re going to spend the night!” Much to his disappointment, Mills reveals that her suitcase contains a baby scale. Mills is one of 25 Society visiting nurses who help military families learn the skills that will give them and their newborn a great start.

Ashley Hall was seven months pregnant with her first baby when the Navy transferred her husband, Tyler, to Corpus Christi, Texas. Like most expectant parents, she had a lot of questions. Fortunately, she soon heard about the Society’s visiting nurse program and discovered that Cheryl Mills had lots of answers.

In addition to being a registered nurse, Mills is also an International Board Certified Lactation Consultant, which enables her to help moms confidently nurse their babies and address any problems that may arise.

“She’s like a baby care class that comes to your house,” Hall said. “I’d taken childbirth education classes and been advised to find a lactation consultant to come to my house to answer questions about breastfeeding. But it’s crazy expensive! When I found out the Navy-Marine Corps Relief Society visiting nurse was free, I was floored!”

Mills visited Hall at home before the baby was born and spent a couple hours going through the house to make sure all of the baby equipment was safe and that the family had what they needed for a newborn. Mills went through the basics of infant care with Hall and offered advice about navigating the military medical system.

“Cheryl is the warmest, friendliest, most comforting mother figure you could ask for,” Hall said.

Once Hall’s daughter, Charlotte, was born, Mills visited them in the hospital to see how mom and baby were doing. Like many moms, Hall experienced some challenges.

“When Cheryl came to the hospital she just started teaching,” Hall explained. “She picked up Charlotte, adjusted the way I was holding her and helped me get her latched correctly. She guided me through the whole breastfeeding process. I continued to have some

issues and Cheryl kept coming back until Charlotte and I both were comfortable.”

Mills also visited mom and newborn at home every few days to check on mom and weigh Charlotte to ensure she was gaining enough weight.

“My mission and objective is to assist, direct, and support the new mother in meeting her goals,” said Mills. “I’ll visit weekly or until mom says to me, ‘I’m good.’” Mills also connects families with other community resources if needed.

“With all the uncertainty and fear of caring for a newborn, when Cheryl visits, she gives you confidence and helps you know you’re doing the right thing.” Hall explained.

A sister and brother have joined Charlotte since then, and with each pregnancy and birth, Mills has come to help Hall, serving as a liaison with doctors, advising Hall on how changes to her diet might affect nursing, and answering her many questions.

“Cheryl gave me peace of mind. Knowing there’s a well-trained expert sitting in your living room telling you that you’re doing ok—to have that person to rely on is just amazing.”



Ashley Hall, Navy spouse and mother of three, looks on as Society Visiting Nurse, Cheryl Mills, weighs the newest member of their family.

# 1987

USS Stark (FFG 31) attacked by Iraqi aircraft killing 37 Sailors. As a result of the generosity of the American public, the Society establishes the USS Stark Education Fund for the spouses and children of the servicemembers killed in the attack.



# 1989

Hurricane Hugo strikes Puerto Rico, the Southeastern U.S., and Charleston, SC. The Society responds with financial assistance to the large population of USN and USMC families.



# MAKE A REAL DIFFERENCE IN THE LIVES OF YOUR FELLOW SERVICE MEMBERS WHILE ENJOYING FIXED PAYMENTS FOR LIFE!

A charitable gift annuity (CGA) with the Navy-Marine Corps Relief Society offers an immediate income tax deduction, fixed annual payments for life, and membership in the Clarence Dillon Society. Your gift to the Society will be put to work serving Sailors, Marines and their families when they need it most.

Here is a sample of current annuity rates, based on the American Council on Gift Annuity tables:

Annuitant Age(s)	Rate**	Gift Amount	One Time Deduction**
70	5.1%	\$10,000	\$4,099
80	6.8%	\$10,000	\$5,020
90	9.0%	\$10,000	\$6,294
80 & 75*	5.3%	\$10,000	\$4,087
85 & 80*	6.1%	\$10,000	\$4,603

### IT'S EASY:

- ★ You transfer a minimum of \$10,000 cash or appreciated securities to the Society
- ★ In return, you receive fixed annual payments for the rest of your life, at an appealing rate based on your age

\* Based on 2 annuitants, different ages

\*\*As of May 2014. Subsequent months may generate higher or lower charitable deductions based on the monthly IRS discount rate.



“MARGARET AND I ARE PROUD TO HELP THE NAVY-MARINE CORPS RELIEF SOCIETY PROVIDE ASSISTANCE TO THOSE SAILORS, MARINES AND FAMILIES IN NEED, WHILE ALSO PLANNING FOR OUR FUTURE.”

– MSGT THOMAS A. GAFFORD, USMC (RET.)

To learn more, or request a no-obligation illustration of how a CGA would work for you, go to [www.nmcrs.org/giftcalc](http://www.nmcrs.org/giftcalc) or call Kate Hillas, Director of Planned Giving Programs at (800) 654-8364.



NAVY-MARINE CORPS  
RELIEF SOCIETY

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