



NAVY-MARINE CORPS RELIEF SOCIETY®

2024
IMPACT
REPORT

CELEBRATING 120 YEARS OF MAKING A DIFFERENCE FOR SAILORS, MARINES, AND THEIR FAMILIES



CELEBRATING 120 YEARS OF BEING THE OFFICIAL

Navy-Marine Corps Relief Society (NMCRS) is proud to mark 120 years of dedicated service to Sailors, Marines, and their families. Throughout this remarkable history, NMCRS has provided more than \$2 billion in support to over 5 million individuals. Behind these extraordinary numbers are the donors and volunteers who have made it all possible.

Every dollar tells a personal story—of relief during hardship, of resilience during uncertainty, and of readiness to take action. The Society is proud to play an important role in the financial, personal, and family readiness of those who wear the uniforms of the Navy and Marine Corps.

The idea of NMCRS came about in 1820 when Commodore Isaac Hull, Commander of the Charlestown Navy Yard in Boston, held a meeting to explore how to support the widows and families of officers killed in battle or died in service. Although no formal organization emerged then, the spirit of community and responsibility endured. It wasn't until 1904 that the vision took shape, creating a Society rooted in honor, compassion, and service.

Since its founding, NMCRS has been a trusted partner in supporting the lives of Sea Service members. Volunteers and donors form the Society's backbone, giving time, energy, and resources to make a meaningful difference. Whether through large-scale disasters or personal financial setbacks, NMCRS continues to be a source of stability and strength.

NMCRS donors are more than supporters, they are partners in a mission that spans generations. Those contributions have ensured the Society remains a vital force, standing ready to serve those who wear the cloth of this nation. With every dollar given and every hour volunteered, the legacy continues.



NON-PROFIT OF THE NAVY AND MARINE CORPS

The timeline is presented as a vertical line with circular markers on the right side, branching out to the left and right to indicate events for each decade. The years are listed in large, bold, red font. The text for each decade is in a smaller, black font. The Navy Relief Society logo is located in the bottom left corner of the timeline area.

1904
Navy Relief Society founded.
First meeting at home of Mrs. Anna Cowles, wife of CAPT William Cowles, sister of President Roosevelt.

1910s
May 1st was designated Navy Relief Day and was celebrated in honor of Admiral Dewey and his commitment to the Society.

1920s
Visiting Nurse program founded.
Mission amended to include active duty.

1930s
Mission updated to include assistance to retirees.
Thrift shops established.

1940s
Clarence Dillion chaired the National Citizen's Committee to raise money for the Society.
"Teach and travel" team was formed (now called Area Trainers).

1950s
Camp Pendleton Auxiliary Rodeo fundraiser hosted Roy Rogers and his horse Trigger.

1960s
Education assistance fund established.
Formalized reciprocal assistance agreements with other Military Aid Societies.

1970s
First Marine flag officer to hold position of Society President.


1980s
Financial education program and Budget 4 Baby® program formalized.

1990s
Retiree Fund Drive established.
The Society's name was changed from Navy Relief Society to Navy-Marine Corps Relief Society.
Launched www.nmcrs.org.

2000s
Centralized functions at headquarters.
Quick Assist Loans of \$300 created to combat predatory lenders.
Pentagon Assistance Fund established in response to 9-11 attack.

2010s
Increased Quick Assist Loans to \$500.

2020s
COVID rapid response loan implemented to support pandemic related needs.
Pet travel assistance loan created to offset increased costs to transport pets to and from overseas duty stations.
Quick Assist Loans increased to \$1,000.



MISSION

Build financial stability and well-being for Sailors, Marines and their families.

VISION

To be the most trusted resource to meet the emerging needs of our global community of Sailors and Marines.

GUIDING PRINCIPLES

- **PARTNERSHIP:** We work in partnership with the Navy and Marine Corps to deliver our mission.
- **RESILIENCY:** We foster client resiliency through assistance and education.
- **DIGNITY:** We preserve the dignity of our clients by providing confidential and respectful services.
- **STEWARDSHIP:** We responsibly steward the funds entrusted to us.
- **RECOGNITION:** We recognize and celebrate our incredible volunteer workforce.



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Navy-Marine Corps Relief Society is recognized by the Internal Revenue Service as a 501(c)(3) charitable organization (EIN 53-0204618). Charitable contributions from individuals, corporations and foundations are tax-deductible to the fullest extent allowed by law. Navy-Marine Corps Relief Society does not share any personally identifiable information with outside parties.

COMMANDANT OF THE MARINE CORPS



On behalf of the United States Marine Corps, I extend my sincere congratulations to Navy-Marine Corps Relief Society for another outstanding year of steadfast service to our Sea Service members and their families.

In 2024 alone, NMCRS supported more than 208,000 active duty and retired Marines, Sailors, and their loved ones - delivering over \$50 million in financial assistance through interest-free loans and grants. Whether through emergency travel support, housing assistance, budgeting workshops, or crisis relief, NMCRS provides immediate, practical help that keeps our force focused and ready.

These services are critical to the mission. When a Marine is confident their family is supported - whether it's food on the table, stable housing, or help in a time of crisis - they are better prepared, mentally, physically, and emotionally, to meet the demands of service. That is combat readiness at its foundation.

To the more than 3,400 volunteers who staff thrift shops, provide financial education, and build awareness in our communities—you are the driving force behind this effort. And to the generous donors who make these programs possible, thank you for standing shoulder to shoulder with those who serve.

Navy-Marine Corps Relief Society remains a pillar of strength delivering stability in moments of uncertainty and reinforcing the resilience of our force. Your compassion and commitment continue to make a meaningful difference in the lives of those who defend our nation.

Semper Fidelis,

A handwritten signature in black ink, appearing to read "Eric M. Smith".

Eric M. Smith
General, U.S. Marine Corps
Commandant of the Marine Corps



CHIEF OF NAVAL OPERATIONS



It is with immense pride and heartfelt gratitude that I recognize Navy-Marine Corps Relief Society for another extraordinary year of service. Your unwavering dedication continues to be a beacon of strength and

reassurance for Sea Service members and their families around the globe.

In 2024, NMCRS stood by Sailors, Marines, and their loved ones—offering critical support in times of real need. More than 5,900 clients received budgeting help while navigating financial uncertainty. Over 4,200 expectant parents prepared for their growing families through the Budget for Baby® program. More than 12,000 clients received personalized care through the Visiting Nurses. These numbers reflect not just services provided—but lives impacted, readiness preserved, and families stabilized.

The true strength of NMCRS lies not only in what it provides—but where and how it serves.

For those serving at sea—isolated, far from home with limited access to immediate resources—

NMCRS is often the quiet force behind the mission. When a Sailor aboard ship receives word of a family emergency or worries about financial strain back home, NMCRS steps in delivering immediate, compassionate assistance. This isn't just support—it's operational continuity. It's emotional stability. It's what enables our Sea Service to answer the call without distraction or delay.

To the volunteers and donors who fuel this mission—thank you. Your compassion and generosity travel farther than you'll ever know reaching berthing areas of ships halfway around the world.

On behalf of the U.S. Navy, thank you for helping to keep our force strong, focused and never alone—afloat or ashore.

Sincerely,

A handwritten signature in dark ink, appearing to read "J.W. Kilby".

J.W. Kilby
Admiral, U.S. Navy
Acting Chief of Naval Operations



PRESIDENT'S YEAR IN REVIEW



In 2024 we reached a major milestone celebrating 120 years of service, community and resilience. As I look back, I am filled with a deep sense of pride. This past year Navy-Marine Corps Relief Society didn't just meet the moment—we exceeded it. In times of calm and crisis, our mission to support Sailors, Marines, and their families has never been more essential, and our impact has never been more profound.

Powered by the compassion of over 3,400 incredible volunteers and 185 dedicated employees across 213 locations worldwide, NMCRS has been a force for good in the lives of tens of thousands. Their tireless dedication is the soul of our organization—and the reason we were able to deliver life-changing support to those we serve.

Behind every statistic is a powerful story. In 2024, we provided more than \$50 million in interest-free loans and grants to over 48,000 clients. These were not just numbers—they were meals on tables, roofs over heads, cars repaired, degrees pursued, and moments of calm in chaos.

Over 1,000 Sailors and Marines struggled through harrowing conditions last September when Hurricane Helene struck Florida and

Georgia. Communities were devastated. But when the storm hit, so did NMCRS—with speed and heart. Even with the power out and roads flooded, our team mobilized to deliver more than \$630,000 in emergency aid. It was relief when it was needed the most—and hope when it was nearly lost.

But 2024 wasn't just about hardship. Last spring, we turned up the energy with our "A Roaring Good Time" Ball which raised \$479,000! It was a night to remember and proof of the power we unlock when we come together with purpose.

None of this would be possible without you—our loyal supporters. Your generosity fuels everything we do. Because of you, NMCRS stands ready to respond, to serve and to uplift those we serve.

Thank you for standing with us through an incredible year. Let's make 2025 even more impactful for active duty and retired Sailors, Marines and their families.

Semper Fidelis,

LtGen Robert Ruark, USMC (Ret.)

President and Chief Executive Officer

BOARD OF DIRECTORS

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Chief of Naval Operations

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Commandant of the Marine Corps
LtGen Michael Borgschulte, USMC
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VADM Richard Cheeseman, USN
Maj Thomas Craig, USMC (Ret.)
MajGen Craig Crenshaw, USMC (Ret.)
VADM Christopher French, USN

Ms. Francine Glavy
VADM Christopher Gray, USN
RADM Sinclair Harris, USN (Ret.)
Ms. Evelyn Honea
MCPON James Honea, USN
Ms. Anne Hughes
Col Robert Love, USMC (Ret.)
Ms. Megan Moffit
MCPO John Perez, USN (Ret.)
SgtMaj Jacob Reiff, USMC
LtGen Robert Ruark, USMC (Ret.),
President/CEO of NMCRS
Ms. Andrea Ruiz
SMMC Carlos Ruiz, USMC

Mr. James Sievert
LtGen Stephen Sklenka, USMC
Ms. Patricia Smith
FLTCM Delbert Terrell, USN
RADM Gregory Todd, USN
RADM Darin Via, USN

COMMITTEES OF THE BOARD OF DIRECTORS

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President/CEO of NMCRS, Chair
VADM Richard Cheeseman, USN
Maj Thomas Craig, USMC (Ret.)
Ms. Francine Glavy
RADM Sinclair Harris, USN (Ret.)
Ms. Megan Moffit

FINANCE COMMITTEE

RADM Sinclair Harris, USN (Ret.), Chair
Ms. Elisa Catalano Ewers
Col Robert Love, USMC (Ret.)
LtGen Robert Ruark, USMC (Ret.),
President/CEO of NMCRS
CDR Wesley Schmidt, USN (Ret.)
Mr. James Koltes, Jr., Sr. Vice President,
UBS Financial Services, Inc. (Ex-officio)

NOMINATING COMMITTEE

VADM Richard Cheeseman, USN, Chair
RADM Sinclair Harris, USN (Ret.)
Ms. Megan Moffit

AUDIT COMMITTEE

Ms. Francine Glavy, Chair
RDML Kevin Byrne, USN (Ret.)
MajGen Craig Crenshaw, USMC (Ret.)
Ms. Anne Hughes
RADM Dave Keller, USN (Ret.)

RELIEF COMMITTEE:

Ms. Megan Moffit, Chair
Ms. Denise Gerring
Ms. Francine Glavy
Ms. Liz Ver Hage
Ms. Cynthia Hill, alternate
Ms. Evelyn Honea, honorary
Ms. Anne Hughes
Ms. Kim Matos
LtGen Robert Ruark, USMC (Ret.),
President/CEO of NMCRS
Ms. Andrea Ruiz, honorary
Mr. James Sievert, honorary
Ms. Patricia Smith, honorary

EDUCATION COMMITTEE:

Maj Thomas Craig, USMC (Ret.), Chair
LtGen Robert Ruark, USMC (Ret.),
President/CEO of NMCRS
MCPO John Perez, USN (Ret.)

OFFICERS OF THE SOCIETY

PRESIDENT, CHIEF EXECUTIVE OFFICER

LtGen Robert Ruark, USMC (Ret.)

EXECUTIVE VICE PRESIDENT, CHIEF OPERATIONS OFFICER

RDML Dawn Cutler, USN (Ret.)

VICE PRESIDENT, CHIEF INFORMATION OFFICER

CAPT Herman "Arch" Archibald,
USN (Ret.)

VICE PRESIDENT, CHIEF FINANCIAL OFFICER

Ms. Carolyn Bauer

VICE PRESIDENT, CHIEF ADMINISTRATIVE OFFICER

CDR Christopher Dour, USN (Ret.)

VICE PRESIDENT, CHIEF DEVELOPMENT AND COMMUNICATIONS OFFICER

Ms. Gillian Gonzalez

ADVISORY COUNCIL

The Advisory Council was established in 2021 to provide guidance and recommendations to the Board of Directors and Society leadership regarding donor outreach, engagement activities and programs. These efforts enable the Society to expand and strengthen programs and services while engaging a broader array of supporters and partners.

Gen John Allen, USMC (Ret.), Strategic Advisor, Microsoft
Mr. Carl Bergeron, SVP and Team Leader, Greater Washington Region Not-for-Profit Banking, Truist
The Honorable James Byrne, Vice President, Ethics & Business Conduct, Lockheed Martin
Mr. Michael Coulter, CEO, Hanwha
Ms. Susan Fallon Brown, Senior Vice President, Monster Government Solutions
LtGen Jack Klimp, USMC (Ret.)
RADM Tom Lynch, USN (Ret.), Executive Chairman, NewDay USA

RADM Dietrich Kuhlmann, USN (Ret.), President & CEO, Navy Federal Credit Union
Dr. Maryalice Morro, DNP, RN, NEA-BC, CAPT, NC, USN (Ret.), Adjunct Faculty, The Citadel; Program Coordinator, Women's Leadership Development Certificate, Villanova University and teaching faculty for DNP/EL program, University of Pennsylvania School of Nursing
Mr. Darryl Peek II, Senior Director of Public Sector Channels and Alliances (FED & SLED) at Elastic

Mr. Bob Pragada, Chief Executive Officer, Jacobs
Mr. Stuart Rubinfeld, President, Matel Realty LLC
Mr. Jason Sutton, Vice President, Chief Information Officer (CIO), Newport News Shipbuilding, A Division of HII
VADM TJ White, USN (Ret.)
Ms. Matice Wright-Springer, Senior Vice President, Booz Allen Hamilton

2024 INFOGRAPHIC



213 WORLDWIDE LOCATIONS



3,400 VOLUNTEERS



185 STAFF

208,000 ACTIVE DUTY AND RETIRED SAILORS, MARINES AND FAMILY MEMBERS ASSISTED THROUGH NMCRS PROGRAMS AND SERVICES



BUDGET FOR BABY®

Provided in-person and virtual financial education workshops to 4,200 expectant parents



THRIFT SHOPS

144,000 patrons provided affordable uniforms, clothing and household items



VISITING NURSES

Over 12,000 patient contacts completed, held 290 classes and 250 support groups sharing educational, wellness and referral information



FINANCIAL EDUCATION

Over 5,900 clients provided 1-on-1 budgeting assistance, information and resource referrals to enhance their financial knowledge



EDUCATION ASSISTANCE

348 grants and interest-free loans provided for undergraduate and graduate studies for active duty and retired spouses and children

FINANCIAL ASSISTANCE

INTEREST-FREE LOANS AND GRANTS: CLIENTS ASSISTED

Basic living expenses (food, lodging, utilities, household set-up)	24,395
Transportation (car repairs, insurance, car payment, rental)	13,234
Family emergency, funeral, medical/dental	5,255
Transportation due to family member illness	1,373
Other (education assistance, pay/entitlement shortfalls)	860

STORIES OF IMPACT

NAVY-MARINE CORPS RELIEF SOCIETY CELEBRATES 60 YEARS OF EDUCATION ASSISTANCE

NMCRS proudly marked the 60th anniversary of its Education Assistance Program, continuing its legacy of supporting the educational goals of military families. Now in its second year utilizing a streamlined, web-based application process, the program selected its 60th class of NMCRS Scholars—comprising children and spouses of active duty and retired Sailors and Marines, as well as service members in select enlisted-to-officer programs.

Remaining true to its original mission from 1964, the program awards scholarships and interest-free loans based on financial need. The cost of attendance and the student’s financial profile, as determined by the Free Application for Federal Student Aid (FAFSA), guide the selection process.

“These scholarships and loans can have a remarkable impact on the spouses and children of service members as they chase their educational and professional goals,” said Andrea Nevin, NMCRS Education Assistance Program Manager. “Military life can present unique challenges for students, and this program aims to ease the financial load toward a degree for children and spouses who indirectly serve too.”

“This scholarship is not just an investment in my education but also in my future career and the positive impact I aspire to make in healthcare. It has encouraged me even more to achieve my goals and contribute meaningfully to the well-being of my patients and the broader community.”

- DANIELLE MAY, USMC SPOUSE



THRIFT SHOP IN JAPAN REOPENS AFTER NMCRS STEPS IN TO HELP THE COMMUNITY



Photo Credit: Lance Cpl. Siwan Lewis

The thrift shop at Marine Corps Air Station Iwakuni, Japan reopened with the help of Navy-Marine Corps Relief Society (NMCRS). The store’s revival began without any inventory, but NMCRS volunteers stepped in to help restock. A ribbon-cutting ceremony was held, marking its grand reopening, highlighting the Thrift Shop’s role in supporting the community by offering affordable goods like clothing and household items. Proceeds support NMCRS’ programs, including financial aid and emergency assistance for Sea Service members and their families.

In 2024, there were 35 Thrift Shops, which continue to be a vital part of NMCRS’s impact. Over the past decade, the number of patrons increased by 45%, and proceeds have grown 94%. Thrift Shops remain an important part of the Society’s mission to be there for Sailors, Marines, and their families during every season of life.

“Always an excellent experience and the employees are so kind and helpful! I could spend all day in there!”

- ELIZABETH BRODIN, CAMP PENDLETON THRIFT SHOP

FORMER NMCRS CLIENT BECOMES DEDICATED BUDGET FOR BABY® VOLUNTEER



Kristen Radloff knows firsthand the life-changing impact of Navy-Marine Corps Relief Society (NMCRS). Years ago, she and her husband—a Navy First Class Petty Officer—faced a financial crisis after relocating to Jacksonville, Florida, for medical treatment. The sudden emergency left them with mounting bills and overwhelming debt. In their time of need, they turned to NMCRS.

That visit became a turning point. NMCRS provided financial assistance for basic needs and transportation, along with compassionate, personalized budgeting support. With determination and guidance, the Radloffs worked tirelessly to pay off \$150,000 in debt over four years.

Grateful for the support, Kristen felt called to give back. She championed the Budget for Baby® workshop, bringing it directly to her husband’s squadron—where it quickly became a popular and appreciated resource for growing families.

Following her husband’s retirement, Kristen returned to NMCRS as a volunteer. Today she leads over 20 volunteers and continues to teach Budget for Baby® workshops, offering the same support and care that once helped her family through their toughest days.

For Kristen, volunteering with NMCRS is more than service—it's a heartfelt way to honor the kindness they once received and to be a beacon of hope for others navigating similar challenges.

“ NMCRS educated us on how our finances will change once baby is here with us. They shared useful links and where to go to get good deals and save money. ”

– KANEOHE BAY, BUDGET FOR BABY® PARTICIPANT

NAVY-MARINE CORPS RELIEF SOCIETY SELECTS VISITING NURSE, SUSAN MCKELVEY, AS THE DAISY AWARD® HONOREE FOR EXTRAORDINARY NURSES



Navy-Marine Corps Relief Society’s (NMCRS) Visiting Nurse Program honored Susan McKelvey, BSN, RN, IBCLC, with the 2024 DAISY Award®, which recognizes nurses for their exceptional work. With more than 20 years of service, Susan provides exceptional support to military families, especially during times of crisis. Her award-winning nomination came from a Navy spouse whose husband was battling severe mental health issues after deployment. Faced with delays and barriers in the military healthcare system, the family turned to Susan. She provided critical resources, guidance, and emotional support, understanding the unique challenges Sea Service members face regarding mental health. Her help enabled the sailor to access the care he needed and supported the entire family as well. Susan’s dedication exemplifies the impact NMCRS Visiting Nurses have on Sea Service families.

HURRICANE HELENE: NMCRS BRINGS SWIFT RELIEF TO FT. EISENHOWER SAILORS AND MARINES



Photo Credit: Sgt. 1st Class David Logsdon

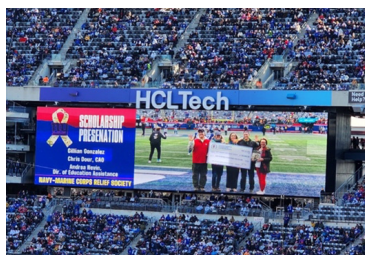
When Hurricane Helene made landfall in late September 2024, few could have predicted the devastation it would unleash hundreds of miles inland. Though the storm slammed into Florida as a Category 4 hurricane, it was the southern Appalachian Mountains that bore the brunt of the relentless wind and rain. Among those hardest hit were the 1,300 Sailors and Marines stationed at Ft. Eisenhower in Augusta, Georgia. The high winds and prolonged rainfall resulted in unexpected impact to those in its path.

As the storm stalled over the region, it brought catastrophic flooding, downed trees, and widespread power outages. The damage rendered many homes uninhabitable, forcing service members to evacuate while recovery efforts began. When Command Master Chief Ken Walton reached out to NMCRS for help ahead of the service members return, the response was immediate. NMCRS deployed a rapid-response team that arrived on-site the very day Sailors and Marines were allowed back to Ft. Eisenhower.

Over three days, the NMCRS team provided \$630,000 in emergency financial assistance to over 1,000 active-duty personnel—offering help with temporary lodging, basic needs, and urgent home repairs.

“I have plenty of Sailors with trees in their houses—many homes are unlivable,” said CMDCM Walton. “The winds were so strong, my roof ripped off like a tuna can being opened. Having NMCRS here so quickly to help is amazing.”

THE GIANTS FOUNDATION DONATES \$100,000 TO NMCRS SCHOLARSHIPS



In a powerful tribute to education, service, and legacy, Navy-Marine Corps Relief Society (NMCRS) received a generous \$100,000 donation from The Giants Foundation during the New York Giants game at MetLife Stadium. The donation was presented in honor of the late Giants owner, Wellington T. Mara, known for his deep commitment to community and character.

This contribution will directly support NMCRS’s Education Assistance program, providing financial assistance to children and spouses of active-duty and retired Sailors and Marines as they pursue higher education. The donation reflects not only a celebration of Wellington Mara’s legacy but also a shared commitment to empowering military families through opportunity and education.

NAVY FEDERAL CREDIT UNION’S \$2M PARTNERSHIP WITH THE BOB WOODRUFF FOUNDATION AND THE MILITARY AID SOCIETIES



Navy-Marine Corps Relief Society is honored to be part of a multi-year, collaborative partnership with Navy Federal Credit Union, the Bob Woodruff Foundation (BWF), and our sister military aid societies—Army Emergency Relief, Air Force Aid Society, and Coast Guard Mutual Assistance. In announcing the partnership in late 2024, NFCU President and CEO Dietrich Kuhlmann stated, “Each of these groups shares Navy Federal’s commitment to America’s veterans, active-duty service members and their families, and

we are honored to be able to support the wonderful work they do on behalf of those who serve and defend our nation.” This partnership includes an annual \$2 million investment distributed across the aid societies, along with access to capacity-building resources and technical assistance from BWF, enhancing our efforts to measure and communicate our impact.



“
They were not only friendly, polite, and helpful, they were also welcoming and worked to find a way to help. They made me feel unashamed of needing help and offered several means to get me where I needed to be in the future.
 ”
 – ACTIVE-DUTY E-7

“

This scholarship represents more than just financial aid; it is an investment in my future and a testament to the sacrifices that military families make.
 ”
 – TRISHA SMITH, USN CHILD SCHOLAR

“
*In more ways than my words can say, so grateful this assistance is available to our military families.
 Thank you!*
 ”
 – ANONYMOUS



RELIEF COMMITTEE REPORT

Since its founding in 1904, the Society has been a steadfast source of comfort and support for families facing the unimaginable. Originally created to aid the surviving spouses and children of fallen service members, the mission of compassion remains at the heart of all we do—even as our services have expanded throughout the years.

In 2024 alone, NMCRS provided more than **\$7 million** in assistance to **285** Navy and **79** Marine Corps survivors. Among them were **11** elderly widows who received monthly financial supplements—totaling **\$46,125**—to cover essential living expenses. These monthly supplements ensure that aging survivors with limited income are able to meet their basic needs with dignity.

Behind this vital support stands the Relief Committee, a group dedicated to ensuring thoughtful, compassionate oversight of the Survivor Assistance program. The committee reviews each case annually, tailoring aid to meet individual needs and considering other available military and community resources. From medical care and housing to unexpected emergencies like dental procedures, NMCRS works closely with each survivor to provide timely, personalized support.

The period following the death of a retired service member can be one of overwhelming grief and uncertainty. Survivors often face a delay in receiving benefits while navigating unfamiliar systems and painful transitions. During this vulnerable time, even a short gap in income can become a source of intense stress. NMCRS steps in to fill that gap—helping with rent or mortgage payments, utility bills, food, and other essentials—so the grieving spouse can focus on healing, not hardship.

Beyond financial support, NMCRS caseworkers walk alongside survivors as they face major life decisions. Whether it's downsizing, relocating to

be near family, or returning to the workforce, we help survivors build a new budget and connect them to critical resources for financial, medical, and emotional well-being.

More than a safety net, NMCRS is a lifeline—honoring the sacrifice of our service members by caring for those they leave behind with unwavering compassion and respect.

Megan Moffit

Chair, Relief Committee

EDUCATION COMMITTEE REPORT

In 2024, Navy-Marine Corps Relief Society provided more than just financial aid—it offered hope and opportunity to 348 spouses and children of active duty and retired Sailors and Marines through \$523,200 in Education Assistance. This included **338** need-based grants ranging from \$500 to \$3,000, and **10** interest-free loans from \$2,000 to \$3,200—removing financial barriers to education for families who serve and sacrifice every day.

Amid a nationwide 30% decline in FAFSA applications—due to delays caused by a federal overhaul—NMCRS saw an inspiring sign of resilience: **613** students applied for assistance, nearly identical to the previous year. Families turned to the Society not only for financial help but for encouragement during challenging times.

Now in its second year with a streamlined online application process, the program collected heartfelt testimonials that brought the true impact to light.

Nearly **90%** of student children and **80%** of spouses reported that their NMCRS award significantly reduced their financial stress. For many Spouse Scholars—juggling classes with deployments, PCS moves, and parenting—these grants provided more than money; they brought peace of mind.

One such scholar, Mikayla Cole, a Marine Corps spouse, shared her journey:

“As a working mother with a full-time job, it has been increasingly difficult to balance work and school while also maintaining my responsibilities during this PCS. I’ve had to decrease my hours at times to compensate for schoolwork, which has made it difficult to evenly contribute financially to our family. This scholarship allows me to take advantage of the extra time away from work to put extra effort into my classwork, while also still allowing me to provide an even contribution to my family.”

For recipients, the impact went beyond the classroom. Many reported feeling a deeper sense of pride in their connection to the military community and the ability to focus more fully on

their dreams. More than 80% said they would have otherwise turned to credit cards or other loans to cover the costs—an added burden they were grateful to avoid.

By investing in education, NMCRS is doing more than easing immediate financial strain. It’s laying the foundation of long-term stability and self-reliance for military families—helping them pursue careers, provide for loved ones, and realize their potential.

For the Navy and Marine Corps families we serve, NMCRS Education Assistance isn’t just support—it’s a promise that their commitment is honored, and their future matters.

Maj Thomas Craig, USMC (Ret.)
Chair, Education Committee

NMCRS PROVIDES OVER \$50 MILLION IN ASSISTANCE IN 2024

The Society stands ready to assist active duty and retired Sailors, Marines and their families through our programs and services by meeting emergent needs and providing financial education. In 2024, over \$50 million in financial and assistance was provided for needs such as basic living expenses, transportation, and emergency travel. NMCRS supported 208,000 clients via financial and non-financial means.

FINANCE COMMITTEE REPORT

The Society’s investments in 2024 consisted of an unrestricted reserve fund and several restricted reserve funds. The market value of the Reserve Fund was \$97.6 million at the end of 2023 and the value increased to \$106.2 million in 2024. The total return for the year was 14.8% after fees and investment expenses.

The Society uses withdrawals to finance the gap between incoming funds from donations, loan repayments and other sources, and outgoing funds used to support Sailors, Marines, and their families, and administrative and overhead costs.

In 2024, a five-million-dollar withdrawal was essential to meet the needs of our clients due to

increased demand for financial assistance. Financial assistance needs increased in 2024, and the Society provided over \$48 million in loan assistance and \$2.3 million in grants.

The chart shows both the market value and the annual withdrawals of the Society’s investments from 2015-2024. Over the ten-year period, the Society has taken out \$74.3 million from its investments.

RADM Sinclair Harris, USN (Ret.)
Chair, Finance Committee

STATEMENT OF FINANCIAL POSITION

For the Year Ending December 31, 2024

ASSETS

Cash	\$198,094
Contributions/Pledges Receivable	\$2,586,504
Contributions Receivable – Estates	\$1,404,004
Prepaid Expenses & Inventory	\$1,844,461
Investments	\$111,186,151
Outstanding Loans	\$26,486,893
Pension Asset	\$1,100,113
Property & Equipment	\$3,809,081
Total Assets	\$148,615,301

LIABILITIES AND NET ASSETS

Accounts Payable	\$3,425,853
Long Term Liabilities	\$247,087
Total Liabilities	\$3,672,940
Net Assets	\$144,942,361
Total Liabilities and Net Assets	\$148,615,301

STATEMENT OF ACTIVITIES

REVENUES

Contributions	\$20,141,641
Investment Return	\$14,509,448
Miscellaneous	\$4,149,170
Total Revenue	\$38,800,259

EXPENSES

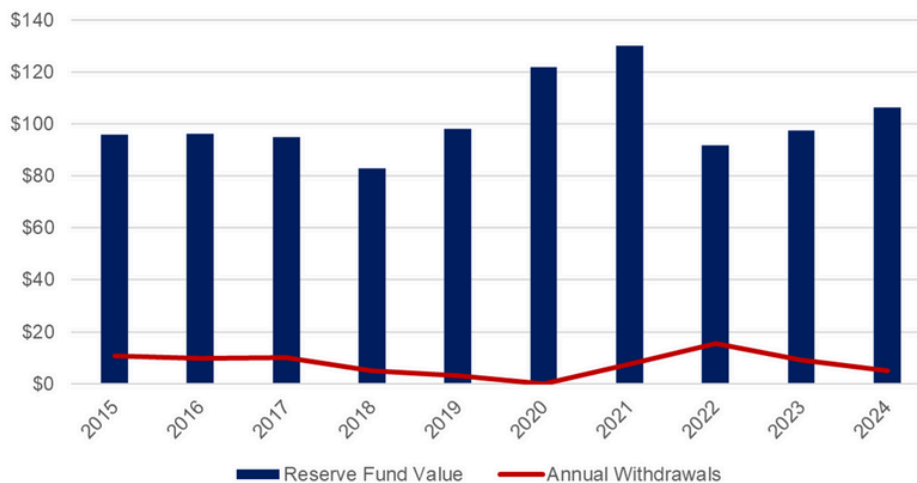
Programs	\$23,908,558
Administrative	\$3,092,196
Fundraising	\$2,952,497
Total Expenses	\$29,953,251
Pension related gain/(loss)	\$4,054,811

Change in Net Assets	\$12,901,819
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Independent Audit: The Society's Financial Statements for the year ended December 31, 2024, were audited by independent auditors from the firm Johnson Lambert LLP, Certified Public Accountants, of Vienna, Virginia. Copies of the report have been provided to all members of the Society's Board of Directors and to the Directors of NMCRS Full-Service Offices. Copies of the audit report are available by contacting the Vice President, Chief Financial Officer, Navy-Marine Corps Relief Society, 875 N. Randolph Street, Suite 225, Arlington, VA 22203-1767.

RESERVE FUND VALUE & USE TO MEET SOCIETY NEEDS

(\$ IN MILLIONS)



FINANCIAL ASSISTANCE NUMBERS

NMCRS OFFICES	CASES	TOTAL LOAN AMT	GRANT AMT	TOTAL AMT
Bahrain	235	\$315,144	\$100	\$315,244
Bangor, WA	628	\$512,748	\$16,554	\$529,302
Beaufort, SC	388	\$400,951	\$5,664	\$406,615
Bethesda, MD	289	\$322,816	\$20,874	\$343,690
Bremerton, WA	545	\$504,476	\$15,596	\$520,072
Camp Lejeune, NC	2,712	\$2,671,348	\$20,157	\$2,691,505
Camp Pendleton North, CA	963	\$814,533	\$4,307	\$818,840
Camp Pendleton South, CA	3,237	\$2,835,770	\$56,257	\$2,892,027
Charleston, SC	253	\$252,232	\$22,438	\$274,670
Cherry Point, NC	743	\$674,739	\$12,935	\$687,674
Everett, WA	269	\$338,528	\$12,819	\$351,347
Fallon, NV	124	\$123,610	\$3,884	\$127,494
Fort Worth, TX	437	\$388,967	\$18,743	\$407,710
Great Lakes, IL	916	\$893,469	\$36,823	\$930,292
Groton, CT	613	\$545,218	\$7,207	\$552,425
Guam	542	\$879,914	\$3,524	\$883,438
Gulfport, MS	548	\$532,383	\$24,079	\$556,462
Headquarters	3,333	\$2,325,378	\$1,562,376	\$3,887,754
Iwakuni, Japan	348	\$365,598	\$1,534	\$367,132
Jacksonville, FL	1,457	\$1,650,136	\$39,518	\$1,689,654
Kaneohe Bay, HI	587	\$582,902	\$25,461	\$608,363
Kings Bay, GA	619	\$517,120	\$30,739	\$547,859
Lemoore, CA	666	\$642,038	\$15,628	\$657,666
Little Creek, VA	1,318	\$1,437,804	\$63,637	\$1,501,441
Mayport, FL	1,185	\$1,308,439	\$28,694	\$1,337,133
MCRD, San Diego, CA	585	\$749,522	\$22,645	\$772,167
Millington, TN	156	\$174,371	\$12,142	\$186,513

FINANCIAL ASSISTANCE NUMBERS

NMCRS OFFICES	CASES	TOTAL LOAN AMT	GRANT AMT	TOTAL AMT
Miramar, CA	1,423	\$1,356,499	\$18,888	\$1,375,387
Naples, Italy	95	\$125,956	\$350	\$126,306
New Orleans, LA	216	\$279,216	\$7,547	\$286,763
Newport, RI	75	\$88,703	\$3,337	\$92,040
New River, NC	699	\$593,215	\$15,182	\$608,397
Norfolk, VA	5,060	\$4,913,426	\$36,401	\$4,949,827
North Island, CA	2,094	\$2,031,720	\$34,079	\$2,065,799
Oceana, VA	1,201	\$1,363,535	\$43,704	\$1,407,239
Okinawa, Japan	1,022	\$1,016,327	\$7,260	\$1,023,587
Parris Island, SC	152	\$145,878	\$1,494	\$147,372
Patuxent River, MD	244	\$261,628	\$22,537	\$284,165
Pearl Harbor, HI	710	\$696,010	\$7,444	\$703,454
Pensacola, FL	1,131	\$949,047	\$38,435	\$987,482
Portsmouth, VA	1,043	\$1,027,203	\$42,266	\$1,069,469
Quantico, VA	482	\$473,219	\$16,290	\$489,509
Rota, Spain	237	\$371,979	\$2,306	\$374,285
San Antonio, TX	384	\$382,747	\$35,930	\$418,677
San Diego, CA	3,361	\$3,511,125	\$304,975	\$3,816,100
Sasebo, Japan	468	\$619,205	\$8,448	\$627,653
Sigonella, Italy	136	\$163,885	\$600	\$164,485
Twentynine Palms, CA	1,024	\$959,270	\$10,551	\$969,821
Ventura County, CA	514	\$546,622	\$5,254	\$551,876
Washington Navy Yard, DC	617	\$809,145	\$28,216	\$837,361
Whidbey Island, WA	643	\$638,506	\$13,564	\$652,070
Yokosuka, Japan	971	\$1,271,829	\$547	\$1,272,376
Yuma, AZ	383	\$318,691	\$1,549	\$320,240
TOTAL	48,081	\$47,674,740	\$2,791,489	\$50,466,229

VOLUNTEER RECOGNITION

MERITORIOUS SERVICE AWARD

The Society's highest volunteer service award recognizes outstanding service and achievement of significant benefit to the Society.

Jean Belton – Oceana
Larry DeGreif – San Diego
Aya Espiritu – Bangor and Bremerton
Charles “Ray” Forehand – Little Creek
Annamaria Haley – Jacksonville
Alecia Hornfeldt – Fort Meade

Suzy Klorig – Bangor and Bremerton
Barbette Lowndes – San Diego
Deborah McCratic-Fox – Fort Worth
Allyson Phillips – San Diego
Maggie Roberts – MCRD
Charlie Romine – Bremerton

SUPERIOR PERFORMANCE AWARD

Recognizes those volunteers who have made a significant contribution to the Society.

Barry Bolger – San Diego
Janice Dickens – San Diego
Michelle Fehrle – Fort Worth
Erica Hawkins – Lemoore

Miranda Lee – Norfolk
Mila Raganit – Little Creek
Lanitha Warnken – San Antonio

PRESIDENTIAL CERTIFICATE OF COMMENDATION

Acknowledges exceptional volunteer service to the Society.

Intisar Al-Hayek – Quantico
Joan Arnold – Annapolis
Robert Atkinson – Jacksonville
Kandy Ballentine – Guam
Amanda Betts – Lemoore
Sarah Boeding – Lemoore
June Brennan – Jacksonville
Star-Maria Brooks – Quantico
Thomas Brown – Camp Pendleton South
Jessica Cai – Bethesda
Katy Carlsward – Oceana
Melissa Clavin – Bahrain
Nancy Cole – Little Creek
Brenda Cryer – Fort Worth
Heather Deviney – Gulfport
Linda Everitt – Pensacola
Hiromi Ewy – Bangor
Katie Flint-Hardt – Guam
Ruth Frank – Pensacola
Andrea Franklin – Fort Worth
Valentina Fresta – Okinawa
YN2 Paloma Garcia Rivera, USN – Fort Worth

Lynda Gardner – New River
Patty Hendershot – Oceana
Hannah Hicks – Okinawa
Suzanne Humphrey – Pensacola
Lisa Johnson – Meridian
Mary Catherine Jones – Norfolk
Danielle Kelly – Great Lakes
Jenni Lawhorn – Gulfport
Miranda Lee – Norfolk
Katie Maloy – Lemoore
Margaret McMahan – Annapolis
Lisa Meuser – San Diego
Andrea Mintz – San Diego
ENS Hannah Montau, USN – Pensacola
Mary Moore – Camp Pendleton South
Cristian MoronesGaspar – Fort Worth
Jazmine Morrow – San Diego
Mindy Neiman – Lemoore
Alex Ng – Camp Pendleton South
Jamie O'Connor – Lemoore
Deanna O'Neal – Bangor
Jennifer Odell – Washington Navy Yard

VOLUNTEER RECOGNITION

PRESIDENTIAL CERTIFICATE OF COMMENDATION (Continued)

Dawn Physioc – Annapolis
Nancy Porter – Oceana
Brad Sargent – Little Creek
Kathy Schwartz – Bahrain

The San Diego People of Color Quilt Guard – San Diego
Kimberly Wasson – Guam
Gwen Yager – San Diego
Donyale Young – Millington

MRS. GRACE GLENWOOD HIGGINSON LIFETIME ACHIEVEMENT AWARD

President and CEO of Navy-Marine Corps Relief Society, Lieutenant General Robert R. Ruark, USMC (Ret.), awarded the **Mrs. Grace Glenwood Higginson Lifetime Achievement Award** to steadfast NMCRS volunteers.

MARGIE ROGERS



On behalf of the Board of Directors of Navy-Marine Corps Relief Society, it gives me great pleasure to commend Margie Rogers as the 36th recipient of the Mrs. Grace Glenwood Higginson Lifetime Achievement Award. This prestigious distinction recognizes Mrs. Rogers' unwavering dedication to improving the lives of Marines, Sailors, and their families since August 2010. Over her nearly 14-year career with Navy-Marine Corps Relief Society New River, North Carolina office, she devoted over 12,000 hours to serving those in need. Budget for Baby® Gift Coordinator, Client Services Assistant, Caseworker, and Chair of Volunteers – her impact was immeasurable. As a Client Services Assistant and Caseworker, she assisted 1,042 clients with \$438,000 in financial support. As Chair of Volunteers, she onboarded at least 120 volunteers and helped to expand the reach of the Society. She encouraged team members to grow professionally and coordinated professional development days; she attended three International Conferences and presided on three hiring boards; and she participated in multiple working groups and gave countless briefs about Society programs and services. She was a tireless advocate for the Society within the community, and her leadership, compassion, and humility inspired those around her to grow and serve. We are proud to recognize Mrs. Rogers' selfless commitment and steadfast allegiance to the well-being of service members, their families, and Society volunteers.

JOHN "JACK" W. ADAMS, REAR ADMIRAL, U.S. NAVY (RETIRED)



On behalf of the Board of Directors of Navy-Marine Corps Relief Society, it gives me great pleasure to commend John "Jack" W. Adams, Rear Admiral, U.S. Navy (Retired) as the 37th recipient of the Mrs. Grace Glenwood Higginson Lifetime Achievement Award. This prestigious distinction recognizes RADM Adams' unwavering dedication to improving the lives of Sailors, Marines, and their families from November 2006 to April 2024. With unparalleled loyalty and extraordinary faithfulness to the men and women of the naval services, this exemplary career naval officer devoted more than 17 years to Navy-Marine Corps Relief Society Bethesda, Maryland office. Serving as

Client Services Assistant, Caseworker, and Casework Lead, his impact was, and continues to be, considerable. He displays an intense desire to help clients, providing comforting words of encouragement and maintaining a contagious positive attitude. As a Client Services Assistant and Caseworker, he has assisted 731 clients with nearly \$842,000 in financial support. Prior to retiring from active-duty service, he served twice as President of the local Navy Relief Society Auxiliary. As President of the District of Columbia Auxiliary from 1984 to 1985, he strongly advocated for Society programs and volunteers. Additionally, as President of the San Diego Auxiliary from 1989 to 1990, he improved volunteer recruiting numbers with the establishment of Navy Relief Volunteer Recruiting Month in September, and he influenced the publication of volunteer recruitment messages. Throughout his career, he has demonstrated professionalism, reliability, attention to detail, and a can-do attitude that encourages a positive office environment. With a lifetime total of over 5,700 volunteer hours, his selfless commitment and steadfast allegiance to the well-being of service members, their families, and Society volunteers are truly exceptional. It is my profound honor to present RADM Adams with the Mrs. Grace Glenwood Higginson Lifetime Achievement Award.

ANNEMARIE JORENBY



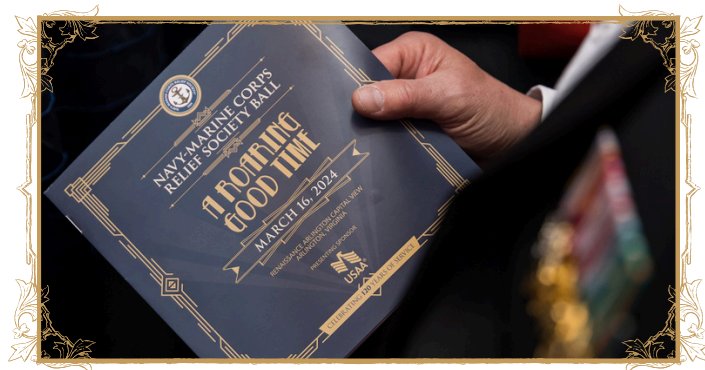
On behalf of the Board of Directors of the Navy-Marine Corps Relief Society, it gives me great pleasure to commend Annemarie Jorenby as the 38th recipient of the Mrs. Grace Glenwood Higginson Lifetime Achievement Award. This prestigious distinction recognizes Mrs. Jorenby and her matchless devotion of over 24,000 hours of selfless assistance to Sailors, Marines, and their families. Since embarking on her volunteer career at NMCRS Bangor, Washington, in December 2000, she served as a Thrift Shop Sorter and Budget for Baby® Blanket Maker. As a Thrift Shop Sorter, Mrs. Jorenby labored tirelessly to sort endless donations and to ensure the delivery of excess items to other deserving charities, oftentimes delivering these items herself. Together with her Thrift Shop team, she demonstrated consistency and efficiency to maintain a pristine shop and quality shopping experience until the shop's closure in July 2005. As a Budget for Baby Blanket Maker for nearly 24 years, she created more than 750 quality handmade items that met program requirements unfailingly. She crafted handmade hats and booties to supplement these gifts to new parents, and she adorned the Bangor office with her American Flag blankets to add to the patriotic décor. In 2009, Mrs. Jorenby received the Gold Presidential Service and the Presidential Call to Service Lifetime Achievement award for her 2008 volunteer hours. In every instance, Mrs. Jorenby displayed unparalleled loyalty, extraordinary faithfulness, and astonishing allegiance to the men and women of the naval services. For her continued exceptional service to others, it is my honor to recognize Mrs. Jorenby with the Mrs. Grace Glenwood Higginson Lifetime Achievement Award.

2024 NAVY-MARINE CORPS RELIEF SOCIETY BALL

On March 16, 2024, senior military leaders, volunteers, donors, and employees gathered for a “Roaring Good Time” to celebrate Navy-Marine Corps Relief Society’s 120-year legacy and raise vital funds to support our mission. The evening was dedicated to the people who enabled the Society to assist over 5 million Sailors, Marines, and their families, delivering more than \$2 billion in financial aid, over the past 120 years.

The 2024 program featured inspiring remarks from The Honorable Erik K. Raven, Under Secretary of the Navy; General Christopher J. Mahoney, USMC, Assistant Commandant of the Marine Corps; and Admiral James W. Kilby, USN, Vice Chief of Naval Operations. The evening also included impactful comments by Fleet Master Chief Raymond D. Kemp, Sr., USN (Ret.).

We extend our sincere gratitude to the many corporate and individual donors whose sponsorship and support made the evening possible. To our key corporate sponsors, we offer our deepest thanks for their unwavering commitment to active duty and retired Sailors, Marines and families.



PRESENTING SPONSOR



PARTNER



VIP RECEPTION SPONSOR



SUPPORTERS



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- Collins Aerospace
- First Command
- GE Aerospace
- Giant Food*
- HII
- Leidos
- Magellan Federal*
- Navy Mutual
- TriWest Healthcare Alliance*
- Truist

*New Ball sponsors in 2024.

DONORS — MAKING A DIFFERENCE

Navy-Marine Corps Relief Society offers its deepest gratitude to the individuals, corporations, foundations, and partners whose extraordinary generosity made a lasting impact in 2024. This report honors those whose contributions—whether financial, in-kind, or through estate gifts—reached \$5,000 or more and helped sustain our mission in profound ways.

We are especially thankful for the ongoing support from active-duty and retired service members who give through allotments, month after month, as a quiet but powerful act of care for their fellow military families.

To every donor: your kindness is more than a gift—it's a lifeline. Your support ensures that when Sailors, Marines, and their families face hardship, they are met with compassion, dignity, and hope. We couldn't do this work without you!

ADMIRAL GEORGE DEWEY CIRCLE (\$1 MILLION AND ABOVE)

Navy Exchange Service Command (NEXCOM)

THEODORE ROOSEVELT CIRCLE (\$100,000 to \$999,999)

Anonymous (1)
Bob Woodruff Foundation
Dean and Cam Williams Foundation
Lakeside Foundation
Lockheed Martin Corporation
LT Paul J. McCann, USN (Ret.)
MCCS - Semper Fit and Exchange Services Division
Navy Federal Credit Union
PMI Global Services, Inc.
The Giants Foundation, Inc.
USAA Foundation, Inc.

GRACE M. HIGGINSON CIRCLE (\$50,000 to \$99,999)

AAFES
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C.E. and S. Foundation
CNA
Mr. Kenneth Gruskin
Mr. and Mrs. Howard B. Jones
Pen Air Federal Credit Union
CDR Michael A. Schuster, USN (Ret.)
CDR Roger Serrano, USN (Ret.)
The Boeing Company
The Shirley and Edward Renfro Foundation

RELIEF COMMITTEE CIRCLE (\$25,000 to \$49,999)

CAPT Raymond W. Atcheson, USNR (Ret.)
Caliber Healthcare Solutions, LLC
Collins Aerospace
Commonwealth of Virginia DMV
First Command Financial Services, Inc.
General Dynamics

Capt Vanya Kasanof, USMC (Ret.)
Leonardo DRS
NEXCOM Civilian Recreation & Social Committee
CDR Donald G. Olson, USN (Ret.)
State of Mississippi Vehicle License Sales
Textron
CDR Jeannie K. Todaro, USN (Ret.)
Women's Auxiliary Commissioned Officers Mess
CAPT Peter W. Wright, USN (Ret), *in memory of Warren F. Wright*

VOLUNTEER CIRCLE (\$5,000 - \$24,999)

Anonymous (3)
CDR Mark T. Ackerman, USN (Ret.)
American Legion Post 180
CAPT Karen A. Anderson, USN (Ret.) and SSgt Earl G. Anderson, USMC
Mr. Roger Anderson
Mrs. Nannette Armstrong
Association of Military Banks of America (AMBA)
LCDR and Mrs. Paul E. Axelson, USN (Ret.)
CAPT Frank Bausch, USN (Ret.)
Mr. and Mrs. Steven Becker
Mr. Donald B. Boyd
CDR Ronald Boyle, USN (Ret.)
Capt Bobby Brown, USMC (Ret.)
Col and Mrs. Wayne Brown, USMC (Ret.)
Alfreda S. Bruen, in memory of Captain George M. Bruen
Mrs. Nancy J. Bryan
Mrs. Jeanne Buckon
CAPT Jenny Burkett, USN
CDR Willard Burney, USN (Ret.)
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Mr. Royce Caplinger
Ms. Nancy Carl
CWO2 Juanita J. Carr, USN (Ret.)
CARS Inc. Donors
CAPT Thomas J. Casper, USN (Ret.)

DONORS — MAKING A DIFFERENCE

CAPT James A. Cecil II, USN (Ret.)
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 Mr. and Mrs. James T. Claxton
 Mr. Martin X. Cline
 Club 60 Inc.
 Mr. and Mrs. David Cohen
 CAPT and Mrs. Robert Colvert, USN (Ret.)
 VADM Robert Conway, USN (Ret.)
 Sgt William Croxville, USMC (Ret.)
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 Defense Orientation Conference Association
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 Mr. Will Dixon
 Mrs. Carolyn Black Dougall
 LCDR and Mrs. Roger F. Dunbar, USN (Ret.)
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 ADM and Mrs. William J. Fallon, USN (Ret.)
 ADM and Mrs. William J. Flanagan, Jr. USN (Ret.)
 Flexivan
 LCDR Timothy L. Fridley, USN (Ret.)
 Ms. Barbara Friedman
 LCDR Warren Galkin, USN (Ret.)
 GE Aerospace
 Dr. Mary Gendernalik-Cooper, *in memory of Col. Wade H. Cooper, USMC (Ret.)*
 Giant Food
 Gifford Family Foundation
 Give Lively Foundation Inc
 Ms. Honey Lynn Goldberg
 Mr. Charles Douglas Gross and Ms. Mary Hasenoehrl
 Mr. Douglas Halvorsen
 Ms. Jeanette Hanst
 CDR Joseph A. Harland, USN (Ret.)
 CAPT and Mrs. William J. Hastie, USN (Ret.)
 SCPO Paul Heermans, USN (Ret.)
 The Hervey Family Non-Endowment Fund
 HII
 Ms. Marjorie Hitchcock
 CDR Harold L. Hockett, USN (Ret.)
 LT J. Kendall Huber, USN (Ret.)
 Mrs. Anne Hughes
 Humble Bundle - Frog God Games
 Mr. and Mrs. Reuben Jeffery, III
 VADM David Johnson, USN (Ret.)
 RADM Michael Johnson, CEC, USN (Ret.) and Mrs. Terry Johnson
 Mrs. Patricia T. Johnson

PO2 Ted Kayton, USN (Ret.)
 Mrs. Leslie J. Kelsay
 CDR Ruth A. Kiraly, USNR (Ret.)
 CAPT Stephen H. Kirby, USN (Ret.) and Ms. Maureen C. Donahue
 Mr. Niels Kistrup
 Kitsap Credit Union
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 RADM Dietrich Kuhlmann, USN (Ret.)
 L3 Harris Technologies
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 Mr. Tom Lefevre
 Leidos
 CDR and Mrs. William Levis, USN (Ret.)
 LCDR Lee Litzler, USNR (Ret.) and Ms. Lylia Needham
 CAPT Barbetta Lowndes, USN (Ret.)
 RADM and Mrs. Steve W. Maas, USN (Ret.)
 Mr. John Magney
 Major Thomas E Benson VFW Post No. 8529
 Marine Corps League
 Marine Corps League- Paul E Boyd Detachment #579
 CPO Paul L. Marischen, USN (Ret.)
 Martha Washington Straus - Harry H. Straus Foundation, Inc
 McCauley Mills Organization
 Mr. W. Kent McClelland
 Mrs. Jane McGuire
 Ms. Vaughn Meister
 Mr. Ronald Mezzetta
 Mrs. Barbara Miller
 Mr. David Mis
 Mr. John B. Molloy & Ms. Catherine Curtiss
 Mr. and Mrs. Robert Naeger
 National Sonar Association
 Navy Mutual Aid Association
 NFL Ventures LP
 Oceanfirst Foundation
 CAPT William O'Connor, USN (Ret.)
 Ms. Diane Otto
 Mr. and Mrs. James Ouimette
 CAPT and Mrs. John E. Pedersen, USN (Ret.)
 Mr. Gary Philbin
 LCDR and Mrs. Alfred B. Phillips, USN (Ret.)
 Point Of View Foundation
 Mr. Edward Porta
 Mr. and Mrs. Craig Primis
 Mr. Chris Radosh
 The Rainwater Charitable Foundation
 Mr. Karlu Rambhala
 Ms. Patricia Ravner

DONORS — MAKING A DIFFERENCE

Raytheon Company
 Religious Offering Fund - NAWS China Lake
 CDR and Mrs. Steven M. Richards, USN (Ret.)
 Mr. Ira Riklis
 CAPT David Robey, USN (Ret.)
 LtGen Robert R. Ruark, USMC (Ret.)
 CDR James K. Ruland, USN (Ret.)
 Ms. Sondra Sampson
 CAPT Ferdinand Michael Schery, USN (Ret.)
 LT Wayne Schumacher, USN (Ret.)
 Ms. Barbara Scrivner
 Silver Gate Yacht Club
 CAPT Dixon J. Smith, USN (Ret.)
 Ms. Margaret Srack
 CDR Lester Steenblock, USNR (Ret.)
 Mrs. Janet Sweeney
 The Treasure Shop at Naval Station Norfolk
 AVCM Stephen R. Theobald, USN (Ret.)
 Triwest Healthcare Alliance
 Truist
 Ms. Muriel J. Utsey
 Uvas Foundation
 Col Klaas Van Esselstyn, USMC (Ret.)
 Ms. Mona Vohra and Mr. Akil Vohra
 CAPT William E. Vollmer, Jr., USN (Ret.)
 VyStar Credit Union
 LtCol Christopher Wagner, USMC (Ret.) and LtCol
 Kathryn Wagner, USMC (Ret.)
 Watne Family Trust
 M. Waynick
 Mr. David Williams
 Mr. Reid Yankowski
 YourCause Employee Giving Program

IN-KIND GIFTS (\$5,000 AND ABOVE)

CAPT Virginia R. Beeson, USN (Ret.)
 CBS New York
 Connecting Veterans Every Day
 Federal News Network - Federal Drive with Tom
 Temin
 KDKA CBS Pittsburgh
 KNTV NBC San Francisco
 PROUD Foundation
 PR Newswire
 WJLA ABC Washington DC
 Women's Improvement Club of Corona
 WTLV NBC Jacksonville
 WTTG Fox Washington DC
 Yahoo! News
 Yahoo! Finance

LEGACY GIFTS

In 2024, Navy-Marine Corps Relief Society was honored to receive **34** estate distributions from **26** extraordinary donors, totaling an incredible **\$7.4 million**. These lasting gifts are more than generous—they are a powerful legacy of compassion and commitment. The impact of these remarkable individuals will live on in the lives of countless Marines, Sailors and their families who find hope and support through the Society. We are deeply grateful for their foresight, kindness, and enduring belief in our mission.

Anonymous (2)
 Estate of LCDR Leon L Andrews, USN (Ret.)
 Estate of CDR John J. Bahm, USN (Ret.)
 Mozelle Behannon Charitable Trust
 Estate of Pearl K. Cadwell
 The Collevocchio Family Trust
 Estate of Rene M. Cooke
 Rose and Henry J. Deeks Charitable Trust
 Ms. Jennie Esposito
 Estate of Cora P. Fosdick
 Estate of Helga K. Hynson
 George P. Lumsden Trust
 Estate of Sharon Malinka
 Edward Stephen Murphy, Jr. Living Trust
 MCPO John D. O'Connell, USN (Ret.)
 Estate of CAPT John B. Oldershaw, USN (Ret.)
 Estate of Carolyn O'Toole
 The John Pemberton Living Trust
 CAPT Harriett E. Porch, USN (Ret.)
 Estate of CAPT Ann D. Reynolds, USN (Ret.)
 CAPT Marie Senzig, USN (Ret.), *in memory of*
Francis N. Senzig
 Virgil Soreide Survivor Trust
 LtCol Robert J. Sproul, USMC (Ret.)
 Estate of Lee Raymond Vandaveer
 Estate of Edward Zapski

The Society works diligently to maintain an accurate database. Please notify the Development Department at (800) 654-8364 of any inaccuracies so that we may update our records.

CLARENCE DILLON SOCIETY



In 1942, NY financier Clarence Dillon led a fundraising campaign that raised more than \$10 million to meet the Society's expanding needs created by America's entry into World War II. For his work, he received a citation from the Navy and a Presidential Certificate of Merit.

The Clarence Dillon Society recognizes individuals who have named Navy-Marine Corps Relief Society as a beneficiary of their estate. Enrollment in this honorary society is simply a matter of advising the Society that you have created an estate gift such as a bequest intention or a charitable trust or have designated the Society as a beneficiary of a retirement plan or life insurance policy. Donors may also establish a charitable gift annuity with the Society and receive annual payments for life; upon their death, the remainder of the annuity is put to work serving Sailors, Marines and their families.

Legacy gifts are vitally important to the long-term vitality of the Society and ensure that future demands for financial assistance from active-duty and retired Navy and Marine Corps service members can be met. We are deeply grateful for the thoughtful future generosity of these **295 members** of the Clarence Dillon Society.

Anonymous (32)
 CAPT Rudolph Abel, Jr., USN (Ret.)
 Ms. April Alcorn
 Donald and Solveig Aldrich
 Ms. Katherin B. Allen
 Ms. Jacquelyn M. Alphonse
 Mr. Edward L. Anderson
 SCPO Richard M. Anderson,
 USN (Ret.)
 Mr. Larry Andes
 CDR Peter Angelina, USN (Ret.) and
 Jan Angelina
 Ms. Amber Applegate
 SCPO Lee S. Armstrong, USN (Ret.)
 CPO Andrew Ayers, USN
 GySgt and Mrs. Larry W. Baker,
 USMC (Ret.)
 CPO Mitchell O. Barker, USN (Ret.)
 CDR Russell W. Barnhill, USN (Ret.)
 Mr. and Mrs. Steven Becker
 CAPT and Mrs. William W. Bennett,
 USN (Ret.)
 LCDR Albert Betancourt, USN (Ret.)
 Mr. and Mrs. Asa Betancourt
 Mr. and Mrs. Richard Bisetti
 LCDR Richard A. Blackman,
 USN (Ret.)
 SK1 Yolanda Blackwell, USN (Ret.)
 Mr. and Mrs. Malcolm Blundell, *in
 memory of CAPT Peveril Blundell,
 USN*
 Mr. Johannes Brenner

Robert E. Brice, *in memory of HMCS
 Robert Lee Brice, USN (Ret.)*
 Mr. Doug Bronson
 Chaplain Benedict J. Brown,
 USN (Ret.)
 Alfreda S. Bruen, *in memory of
 Captain George M. Bruen*
 PO1 Bradford L. Bucher,
 USNR (Ret.)
 Ms. Sara Butko
 Mr. and Mrs. Robert B. Butler
 Mr. Stephen D. and Mrs. Pamela N.
 Butler
 CAPT John Anthony Carbone, USN
 (Ret.), *in memory of John A
 Carbone Jr.*
 SCPO Robert D. Carson, USN (Ret.)
 Ms. Emily M. Carter
 Chief David Casey, USN (Ret.)
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