FINANCIAL ASSISTANCE AND EDUCATION

The Society's financial assistance and education program aims to be the first resource when economic challenges arise. Through interest-free loans and grants, and financial counseling, NMCRS puts Sailors and Marines on the path to long-term financial stability.

$29.5 MILLION IN FINANCIAL ASSISTANCE IN 2021.

EDUCATION ASSISTANCE

Pursuing an academic dream can often seem impossible. NMCRS' Education Assistance Program helps make the impossible possible by offering education grants and interest-free loans to eligible children and spouses.

235 STUDENTS RECEIVED ASSISTANCE IN 2021.

VISITING NURSES

For 99 years, the care, compassion, and commitment of NMCRS Visiting Nurses has not wavered. They improve the quality of life for Marines, Sailors and their families by providing health education and resource referral to promote health maintenance and continuity of care.

OVER 12,000 VISITS CONDUCTED IN 2021.
MAKING A DIFFERENCE FOR SAILORS, MARINES, AND THEIR FAMILIES

MISSION

To provide, in partnership with the Navy and Marine Corps, financial, educational and other assistance to members of the Naval Service of the United States, their eligible family members and survivors when in need; and to receive and manage funds to administer these programs.

VISION

As a non-profit, volunteer service organization, we use both financial and non-financial resources to identify solutions to meet emerging needs. We help clients improve personal financial skills and encourage individual financial responsibility.

GUIDING PRINCIPLES

• We provide effective client service in a consistent, compassionate, and non-judgmental manner.
• We are committed to preserving the dignity, self-respect and confidentiality of our clients.
• We are responsible stewards of the funds entrusted to us by our donors.
• We provide our volunteers and employees with the training and resources to be effective – offering consistent services throughout the Society.
• We recognize the vital role our volunteer force plays in the delivery of Society programs and services.

Defense Visual Information Distribution Service photos provided by Petty Officer 1st Class Daniel Young, Senior Airman Brandon Cribelar, Petty Officer 2nd Class Alfred Coffield, Gunnery Sgt. Melissa Marnell and Lance Cpl. Michelle Brudnicki.

U.S. Navy photo provided by Zingaro and Petty Officer 3rd Class Jesse Schwab
"THE BIGGEST THING THAT I COULD SAY ABOUT THE IMPACT THAT NMCRS HAS HAD ON MY LIFE IS THE COMFORT AND SECURITY OF KNOWING THAT EVEN IN THE TOUGHEST TIMES, NMCRS WILL BE THERE."

RODNEY HOGG CPO, USN (RET.)
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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.
Since 1904, Navy-Marine Corps Relief Society (NMCRS) has performed as the official charity of the Navy and Marine Corps. Through wars, natural disasters, human-made disasters, and times of personal crisis, the Society has provided a lifeline to those in need.

However, the Society is not just a lifeline, it is a leadership tool and valuable resource. Working in close partnership with Navy and Marine Corps leaders, the Society is a vital contributor to the quality of life and the mission readiness of our Naval Services. Knowing that NMCRS is there provides a great sense of comfort.

For our active duty and retired Sailors and Marines, it is a place to receive confidential, interest-free financial assistance, budgetary management classes, and in some locations, a visiting nurse to provide health resources. These services are provided by a small cadre of dedicated staff and thousands of loyal, compassionate volunteers around the world.

The Society’s mission can only be accomplished through the generosity of donors: individuals, corporations, foundations, and civic organizations, who appreciate military service and understand the sacrifices military families make as well as the emergency situations that can impact their financial welfare.

On behalf of all Sailors, Marines, and their families, I offer my gratitude to the NMCRS staff and volunteers. To the dedicated and generous donors, I say “thank you” for your commitment to our Sea Service family.

Sincerely,

CARLOS DEL TORO

BOARD OF DIRECTORS

CHAIR:
Admiral Michael Gilday, USN

MEMBERS:
General David H. Berger, USMC
Mrs. Donna Berger
Sergeant Major of the Marine Corps Troy E. Black, USMC
First Sergeant Stacie Black, USMC (Ret.)
Vice Admiral Darse E. Crandall, USN
Major General Craig C. Crenshaw, USMC (Ret.)
Mrs. Elisa Catalano Ewers
Mrs. Linda Gilday
Rear Admiral Bruce L. Gillingham, USN
Mrs. Francine Glavy
Rear Admiral Sinclair Harris, USN (Ret.)
Mrs. Cynthia Hill
Lieutenant General Jack W. Klimp, USMC (Ret.)
Vice Admiral Yancy B. Lindsey, USN
Mrs. Megan W. Moffit
Lieutenant General David A. Ottignon, USMC
Vice Admiral John B. Nowell, Jr., USN
Master Chief John Perez, USN (Ret.)
Rear Admiral Brent W. Scott, CHC, USN
Master Chief Petty Officer of the Navy, Russell L. Smith, USN
For more than a century, Navy-Marine Corps Relief Society has been there - on land and sea, at home and abroad - allowing Marines to focus on delivering a combat-ready force. The Society understands that our successes are made possible because of the support of our families and our confidence that they were well-cared for.

As members of the Board of Directors, my wife, Donna, and I offer our sincere appreciation to the Society. Their devoted staff and 3,900 dedicated volunteers are an integral part of our Sea Service family. The compassion and generosity of this organization make a tremendous difference in the quality of life and operational readiness of the Marine Corps.

2021 was a challenging year as the COVID-19 pandemic continued to force new ways of doing business on all of us. I am proud to say that Navy-Marine Corps Relief Society quickly adapted its programs and services to the situation and was able to provide continuous support.

On behalf of those who are currently serving, and those who have served in the United States Marine Corps, I salute the countless generous donors who ensure the Society meets its mission, and provides peace of mind to Marines and their families.

Semper Fidelis,

DAVID H. BERGER
General, U.S. Marine Corps
Commandant of the Marine Corps

FINANCE COMMITTEE:
Ms. Elisa Catalano Ewers, Chair
RADM Sinclair Harris, USN (Ret.)
LtGen Jack W. Klimp, USMC (Ret.), CEO
CDR Wesley H. Schmidt, USN (Ret.)
Mr. James L. Koltos, Jr., Sr. Vice President, UBS Financial Services, Inc. (Ex-officio)

AUDIT COMMITTEE:
Mrs. Francine Glavy, Chair
MajGen Craig C. Crenshaw, USMC (Ret.)
RADM Dave Keller, USN (Ret.)

RELIANCE COMMITTEE:
Mrs. Megan W. Moffit, Chair
Mrs. Donna Berger - honorary
1stSgt Stacie Black, USMC (Ret.) - honorary
Mrs. Linda Gilday - honorary
Mrs. Francine Glavy
Mrs. Cynthia Hill
LtGen Jack W. Klimp, USMC (Ret.), CEO
Ms. Nancy Trollinger

EDUCATION COMMITTEE:
Mrs. Cynthia Hill, Chair
LtGen Jack W. Klimp, USMC (Ret.), CEO
MCPO John Perez, USN (Ret.)

EXECUTIVE COMMITTEE:
LtGen Jack W. Klimp, USMC (Ret.), Chair
Mrs. Elisa Catalano Ewers
Ms. Cynthia Hill
Mrs. Megan W. Moffit
VADM John B. Nowell, Jr., USN

COMMITTEES OF THE BOARD OF DIRECTORS
As Chair of the Board, I am proud to report that Navy-Marine Corps Relief Society continues to be dedicated stewards of donated funds in 2021. As a contributor to fleet readiness, the Society provided more than $29.5 million in interest-free loans and grants to almost 35,000 active duty and retired Sailors, Marines and their families when there was an unforeseen financial need.

In 2021, the Society assisted Navy and Marine Corps families with $1.6 million in critical incident response grants when life-altering disasters struck: a tornado in NSB Kings Bay, Georgia; devastating ice storms in Texas; Hurricane Ida; and wildfires that ravaged California. NMCRS also provided assistance to families in the form of tuition grants and interest-free loans for higher education, Budget for Baby® classes, and for the four-legged family members, pet travel assistance for overseas PCS moves.

Around the globe, 3,900 volunteers contributed over 220,000 hours of service. This devoted team of highly-skilled, compassionate people truly make a difference in the lives of those who benefit from the Society’s programs and services.

The mission of NMCRS is not just focused on financial assistance and education. The Society’s Visiting Nurse program made 12,435 free in-home and telehealth visits to provide educational, wellness, and referral information on health care issues ranging from new and expectant parental concerns, infant growth and development, to adult health.

To the Navy-Marine Corps Relief Society staff and volunteers, my spouse, Linda, and I extend our gratitude and appreciation for your selfless commitment to our Navy and Marine Corps team. I am honored to serve as your Chair.

Sincerely,

M. M. GILDAY
Admiral, U.S. Navy
President’s Year in Review

2021 was a remarkable year. Not only did the Society’s dedicated staff and volunteers assist almost 35,000 Marines, Sailors, and their families with over $29.5 million, but they supported critical events both at home and abroad.

The year started with historic ice storms in Texas, and NMCRS responded with over $818,000 in critical assistance grants. When a tornado touched down in Kings Bay, Georgia, our caseworkers provided financial assistance, and our visiting nurse made sure everyone had the health resources they needed.

Navy-Marine Corps Relief Society’s mission has always focused on providing financial assistance and education, and other programs and services that meet the needs of active duty and retired Sea Service members and their families. I am incredibly proud of our devoted, compassionate staff and volunteers, whose creativity and enthusiasm in serving our clients is limitless.

When Operation Allies Refuge evacuated thousands of families from Afghanistan, Navy-Marine Corps Relief Society supported the efforts. Our offices in Bahrain, Rota, Spain, Sigonella and Naples, Italy assisted by training volunteers and coordinating their support, along with our Thrift Shop volunteers who collected, sorted, and distributed thousands of donated items.

Your support has allowed the Society to create new programs and expand others as the needs of our Sea Service families change. COVID-19 created issues for service members moving overseas with pets; NMCRS stepped in to assist with pet shipping fees, providing loans up to $5,500. The Society saw the need to expand educational assistance; we responded by providing over $600,000 in tuition grants and interest-free loans for undergraduate or master’s degree studies at accredited 2- or 4-year post-secondary, technical or vocational institutions in the United States.

Your donations are keeping Marines and Sailors mission ready, and their families secure in the knowledge that NMCRS is there for them if there is a financial crisis. We are honored to be good stewards of your donations, and we thank you for your commitment to NMCRS.

Semper Fidelis,

Lieutenant General Jack W. Klimp, USMC (Ret.)
President and Chief Executive Officer

Officers of the Society

President, Chief Executive Officer
Lieutenant General, Jack W. Klimp, USMC (Ret.)

Executive Vice President, Chief Operations Officer
RDML Dawn Cutler, USN (Ret.)

Vice President, Chief Financial Officer and Treasurer
Ms. Carolyn Bauer

Vice President, Chief Administrative Officer and Secretary
CDR Chris Dour, USN (Ret.)

Vice President, Chief Development and Communications Officer
Ms. Gillian Gonzalez, CFRE

Vice President, Chief Information Officer
Mr. Willie Williams
NMCRS ANNUAL IMPACT

OVER 34,800 CLIENTS WERE PROVIDED BUDGET EDUCATION AND MORE THAN $29.5 MILLION IN FINANCIAL ASSISTANCE

VISITING NURSES
12,435 visits. Expanded telehealth options to provide educational, wellness and referral information.

BUDGET FOR BABY®
Provided in-person and virtual financial education workshops. Introduced $50 e-gift card to participants.

THRIFT SHOPS
Implemented COVID safety measures for clients to access affordable uniforms, clothing and household items.

FINANCIAL EDUCATION
Over 4,450 clients were provided one-on-one budgeting assistance, information and resource referral to enhance their financial knowledge.

EDUCATION ASSISTANCE
235 grants/interest-free loans provided for undergraduate and graduate studies for spouses and children of active duty or retired members.

FINANCIAL ASSISTANCE

<table>
<thead>
<tr>
<th>INTEREST-FREE LOANS AND GRANTS</th>
<th>CRITICAL INCIDENT RESPONSE GRANTS $1.6M</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic living expenses (food, lodging, utilities, household set-up)</td>
<td>Texas winter storm</td>
</tr>
<tr>
<td>Transportation (car repairs, insurance, car payment, rental)</td>
<td>Kings Bay, Georgia tornado</td>
</tr>
<tr>
<td>Family emergency, funeral, medical/dental</td>
<td>Hurricane Ida</td>
</tr>
<tr>
<td>Transportation due to family member illness</td>
<td>Hawaii water contamination</td>
</tr>
<tr>
<td>Other (education, pay/entitlement shortfalls)</td>
<td>Apartment complex fire, wildfires and individual events</td>
</tr>
<tr>
<td>$15.1M</td>
<td>$6.7M</td>
</tr>
<tr>
<td>$6.7M</td>
<td>$2.8M</td>
</tr>
<tr>
<td>$1.2M</td>
<td>$3.7M</td>
</tr>
</tbody>
</table>
Providing Relief to Marines, Sailors and Our Allies

Pet Travel During Overseas Moves
The Society now offers interest-free loans up to $5,500 to cover the cost of pet travel associated with permanent change of station orders to or from an overseas base. This program was created when commercial and military flights had reduced capacity for transporting pets due to COVID-19. “Pets are treasured members of our families and now Sea Service families won’t have to go into debt or make the difficult decision of leaving their pets behind due to expensive travel costs.” said Rear Adm. Dawn Cutler, USN (Ret.), Executive Vice President, Navy-Marine Corps Relief Society.

Answering the Call to Assist with Support Efforts During Operation Allies Refuge
Operation Allies Refuge evacuated thousands of families from Afghanistan. NMCRS proudly supported the efforts. Several Society offices including; NMCRS Rota, NMCRS Sigonella, and NMCRS Naples, assisted by training and coordinating volunteers to collect, sort, and distribute donated items.

Pictured: NMCRS Rota volunteers assisting with coordinating volunteers and donations. (Photo Credit: NAVSTA Public Affairs)

Sea Service Families Impacted by Tropical Storm Elsa Receive Disaster Assistance Grants
The NMCRS office at Navy Submarine Base Kings Bay, Georgia provided $600 immediate-need grants to 34 active duty and retiree families affected by a tornado, that struck the Eagle Hammock RV Park. The Society provided over $21,600 in disaster relief assistance that could be used for housing at local hotels, food, clothing and toiletries.

Photo credit: Photo by Petty Officer 3rd Class Aaron Saldana

A Safety Net During the Hawaii Water Crisis
NMCRS Pearl Harbor and NMCRS Kaneohe Bay provided more than $600,000 in disaster assistance grants to 1,063 families living in the 13 military housing communities affected by a petroleum leak that contaminated the water supply. Families were left without water for drinking, laundry, washing dishes, and showering. The grants allowed families to pay for household expenses, water, hotel accommodations, and gas due to increased commuting.
THE SPIRIT, DEDICATION, AND COMPASSION FOUND IN OUR STAFF MEMBERS, AND OUR MANY SOCIETY VOLUNTEERS, IS TRULY INCREDIBLE. SO MANY PEOPLE FROM OUR TEAM WORKED TIRELESSLY TO ENSURE FAMILIES HAD NECESSITIES SUCH AS CLOTHING, BLANKETS, DIAPERS, TOWELS AND EVEN TOYS FOR THE CHILDREN WHO WERE EVACUATED. I'M VERY PROUD OF HOW WE WERE ABLE TO COME TOGETHER TO MAKE THINGS A LITTLE BIT EASIER FOR THOSE WHO WERE IMPACTED.”

LIEUTENANT GENERAL JACK W. KLIMP, USMC (RET.)

NAVY-MARINE CORPS RELIEF SOCIETY ANSWERS THE CALL TO ASSIST WITH SUPPORT EFFORTS DURING OPERATION ALLIES REFUGE
RELIEF COMMITTEE REPORT

The Relief Committee members are dedicated military spouses who serve as Society volunteers and are passionate about assisting Sea Service families. Working in partnership with our Headquarters and field caseworkers, the Relief Committee provides financial assistance and resources to surviving spouses who live on a limited income. As the COVID-19 pandemic continues to impact the world, we recognize how these challenging times have affected surviving spouses in many ways, including financially and mentally. Our incredible Visiting Nurses periodically reach out to surviving spouses ensuring they are healthy and safe. We also work with our clients’ families to support their well-being and to help them make important life decisions. Surviving spouses often reach out to let us know how much they appreciate the financial aid they receive from NMCRS, like Ms. Carolyn Fayett.

Ms. Fayett has had a very difficult two years. In addition to living with COVID fears and quarantines, she has experienced a number of health issues which have kept her in the house. One of Ms. Fayett’s favorite activities used to be going out with her friends and shopping for bargains to help her stay within her budget. Recently, she has been unable to do so and relies upon others to do her shopping for her. As a result, she is more keenly aware than ever of her budget, but is always thankful for the assistance she receives from the Society. Ms. Fayett took the time to send us a lovely thank you card expressing her gratitude.

“Y’all help me so much,” she wrote. When asked about the card, Ms. Fayett stated: “I’m always grateful for what I get. It helps me tremendously! I am so thankful for the Relief Committee because I know you are doing your best to help us.”

It always warms my heart to see that our surviving spouses know they can rely on NMCRS, and we, Relief Committee members, are so honored to be of service to these Navy and Marine Corps families.

MEGAN W. MOFFIT
Chair, Relief Committee

FINANCIAL ASSISTANCE TO SURVIVING SPOUSES

Providing need-based assistance to surviving spouses of active duty and retired Sailors and Marines has been our mission since 1904 – and that mission continues today.

Each year, the Society provides financial assistance to meet urgent, short-term needs such as critical home, heating, and cooling repairs; payment of overdue utility bills, purchasing eyeglasses and dentures; and other medical and dental expenses. The Society also provides a monthly supplemental income to surviving spouses whose limited income does not meet the expenses of their basic needs for shelter and food. The four members of the Relief Committee meet to review surviving spouse cases to ensure that all other financial resources have been considered and the Society’s supplemental income is adequate and appropriate.

In 2021, the Society provided nearly $1.3 million dollars in interest-free loans and grants to 236 Navy and 76 Marine Corps widows and widowers, including more than $77,000 in monthly supplemental income to 16 widows.
FINANCE COMMITTEE REPORT

The Society’s investments consist of a reserve fund and restricted reserve funds. The market value of the reserve fund was $130.0 million at the end of 2021, as compared to $122.0 million at year-end 2020. The total return on the Society’s reserve fund for the year was 12.56% after fees and investment expenses.

In order to fill the gap between the inflow of funds from contributions, loan repayments and other sources, and the outflow of funds used to provide assistance to Sailors, Marines, and their families, and to defray operating expenses, the Society withdraws funds from its reserve fund. As the pandemic restrictions eased, demand for assistance grew and $7.4 million was withdrawn from the Society’s reserve fund.

The accompanying chart displays the market value of the Society’s reserve fund at year-end for the past ten years (2012-2021), and the annual withdrawals during that same period. A total of $81.0 million has been withdrawn over the ten-year period between 2012 and 2021.

THE NMCRS RESERVE FUND MAINTAINS THREE-FIVE YEAR OPERATING EXPENSES

THE BAR CHART INDICATES MARKET VALUE OF INVESTMENTS AT YEAR-END ($IN MILLIONS). THE LINE CHART INDICATES ANNUAL WITHDRAWALS.
“I think finding ways to give back to the organizations that help Sailors, whether or not you have been helped by them is really important because you never know when you will be on the receiving end. I also think it’s important for all ranks to make time to volunteer. It shows the crew that it’s not just lip service from the higher-ups, that it’s important. It also sets an example for others to follow.”

LCDR RITARSHA FURQAN, USN
## Statement of Financial Position

For the Year Ending December 31, 2021

<table>
<thead>
<tr>
<th><strong>ASSETS</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$450,374</td>
</tr>
<tr>
<td>Contributions/Pledges Receivable</td>
<td>$4,162,418</td>
</tr>
<tr>
<td>Prepaid Expenses and Inventory</td>
<td>$1,680,839</td>
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<tr>
<td>Investments</td>
<td>$135,610,806</td>
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<tr>
<td>Outstanding Loans</td>
<td>$14,358,459</td>
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<tr>
<td>Property and Equipment</td>
<td>$4,165,065</td>
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<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$160,427,961</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>LIABILITIES AND NET ASSETS</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Payable</td>
<td>$2,312,748</td>
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<tr>
<td>Long Term Liabilities</td>
<td>$13,737,910</td>
</tr>
<tr>
<td>Net Assets (See Summary of Operations)</td>
<td>$144,377,303</td>
</tr>
<tr>
<td><strong>Total Liabilities and Net Assets</strong></td>
<td><strong>$160,427,961</strong></td>
</tr>
</tbody>
</table>

| **BEGINNING NET ASSETS**     | **$123,155,057** |

<table>
<thead>
<tr>
<th><strong>REVENUES</strong></th>
<th></th>
</tr>
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<tbody>
<tr>
<td>Contributions</td>
<td>$17,231,866</td>
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<tr>
<td>Investment Return</td>
<td>$16,254,210</td>
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<tr>
<td>Miscellaneous</td>
<td>$927,025</td>
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<tr>
<td><strong>Total Revenues</strong></td>
<td><strong>$34,413,101</strong></td>
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<table>
<thead>
<tr>
<th><strong>EXPENSES</strong></th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Assistance (Financial &amp; Programs)</td>
<td>$21,771,605</td>
</tr>
<tr>
<td>Administrative (includes depreciation)</td>
<td>$3,017,285</td>
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<tr>
<td>Fundraising</td>
<td>$1,443,506</td>
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<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$26,232,396</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>PENSION RELATED GAIN/ (LOSS)</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$26,232,396</strong></td>
</tr>
</tbody>
</table>

| **CHANGE IN NET ASSETS** | **$ 21,222,246** |

| **ENDING NET ASSETS**     | **$144,377,303** |

**Independent Audit:** The Society's Financial Statements for 2021 were audited by independent auditors from the firm Johnson Lambert LLP, Certified Public Accounts, Vienna, Virginia. The audited report is provided to all members of the Board of Directors and is available online.
“Having the support of the Navy-Marine Corps Relief Society has allowed me to pursue a career path that I am passionate about. I hope to one day use my pharmacy degree to serve the military community that has served me for so long.”

Caroline Keegan

“This award has impacted my education plans, because this year I wasn’t sure if I would have money to continue my education. This grant has helped me be able to continue [college] and earn my degree and knowledge.”

Aliyah Flowers

“I have been fortunate to enter my third year of college debt-free and feeling financially stable following the uncertainties of the COVID-19 pandemic.”

Claire Leidy

“This award has made it much easier to pursue my studies without taking on part-time jobs that interfere with uninterrupted concentration on coursework. Once I have the opportunity to pay it forward to a future generation, I will without hesitation do so.”

Joe Viviano
## Financial Assistance Numbers

<table>
<thead>
<tr>
<th>NMCRS Offices</th>
<th>Number of Clients</th>
<th>Sum of Loan Amount</th>
<th>Sum of Grant Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bahrain</td>
<td>136</td>
<td>$217,020</td>
<td>$2,206</td>
</tr>
<tr>
<td>Bangor, WA</td>
<td>275</td>
<td>$269,395</td>
<td>$3,657</td>
</tr>
<tr>
<td>Beaufort, SC</td>
<td>200</td>
<td>$168,441</td>
<td>$8,176</td>
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<tr>
<td>Bethesda, MD</td>
<td>244</td>
<td>$332,494</td>
<td>$2,089</td>
</tr>
<tr>
<td>Bremerton, WA</td>
<td>396</td>
<td>$323,824</td>
<td>$4,478</td>
</tr>
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<td>Camp Lejeune, NC</td>
<td>1430</td>
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<tr>
<td>Camp Pendleton North, CA</td>
<td>609</td>
<td>$515,764</td>
<td>$34,096</td>
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<tr>
<td>Camp Pendleton South, CA</td>
<td>1184</td>
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<td>$15,109</td>
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<td>Charleston, SC</td>
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<td>Cherry Point, NC</td>
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<td>$280,284</td>
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<td>Everett, WA</td>
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<td>$3,067</td>
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<td>Fallon, NV</td>
<td>69</td>
<td>$50,231</td>
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<td>Fort Worth, TX</td>
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<td>$246,230</td>
<td>$455,701</td>
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<td>Great Lakes, IL</td>
<td>452</td>
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<td>Groton, CT</td>
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<td>Guam</td>
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<td>$734,953</td>
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<tr>
<td>Gulfport, MS</td>
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<td>Headquarters</td>
<td>1676</td>
<td>$1,532,022</td>
<td>$1,925,703</td>
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<td>Iwakuni, Japan</td>
<td>153</td>
<td>$200,178</td>
<td>$250</td>
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<tr>
<td>Jacksonville, FL</td>
<td>939</td>
<td>$984,473</td>
<td>$26,048</td>
</tr>
<tr>
<td>Kaneohe, HI</td>
<td>321</td>
<td>$283,841</td>
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<td>NMCRS OFFICES</td>
<td>NUMBER OF CLIENTS</td>
<td>SUM OF LOAN AMOUNT</td>
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<td>Yokosuka, Japan</td>
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<td><strong>Grand Total</strong></td>
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RECOGNITION AND AWARDS

VOLUNTEER RECOGNITION

MERITORIOUS SERVICE AWARD
The Society’s highest volunteer service award recognizes outstanding service and achievement of significant benefit to the Society.

Kristin Perry — Guam
Beverly Stohr — Headquarters

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

Joseph Blakistone — Norfolk
Debbie Cole — Yokosuka
Sheree Couts — Jacksonville
Mary Cuyno — Pearl Harbor
Beth Dively — Groton
Grace Gaultney — Okinawa
Ann Gerry — Pearl Harbor
Pam Hartley — North Island
Alicia Hornfeldt — Pensacola
Barbara Hrynshen — Naval Academy
Sarah Koeppe — Quantico
Bobbi Leclerc — North Island
YN2(SW/AW) Jade Martin, USN — Pearl Harbor
Barb Newell — North Island
Jane Roser — Naval Academy
Stephanie Rumfelt — Jacksonville
CTR1(IW/SW) Victoria Sengelman, USN — Yokosuka
Bethany Vuolo — Quantico
Donovan Walmer — Naples
Laurel Wlool — North Island

PRESIDENTIAL CERTIFICATE OF COMMENDATION
Acknowledges exceptional volunteer service to the Society.

Samantha Anderson — Kings Bay
John Brink — Mayport
Ginger Commerford — Patuxent River
David Cramer — San Diego
Carol Donnelly — Portsmouth
Kerri Dowling — North Island
Tina Elder — North Island
ENS Brooke Fraasch, USN — Pensacola
Maralee Geil — Pensacola
Holly Godley — Quantico
Linda Hardgrove — Newport
Hannah Hicks — TwentyNine Palms
Mary Hoban — North Island
Angie Ihlenfeld — Camp Pendleton South
CAPT Lev Keely, USPHS (Ret.) — Bethesda
Diane Kenduck — Camp Pendleton North
Gary Kinley — North Island
FSA1 Aaron Larson, USN — Washington Navy Yard
Garry Lavender — Camp Pendleton North
Sara Marick — Okinawa
Patricia McKeon — Bethesda
Debbie McNeil — North Island
Lauren Moen — Guam
Rachel Orengo — Pensacola
Diane Peske — Groton
Patricia Peters — Patuxent River
Crystal Petrich — Yokosuka
Erin Pfeil — North Island
LCDR Thomas Pilson, USN — Naval Academy
Krysten Pizzurro — Washington Navy Yard
Kalan Pope — Sigonella
Janice Portnoy — Patuxent River
Hina Pratt — Bahrain
Emily Rheumae — Yokosuka
John Rickards — Headquarters
Margie Rogers — New River
Shari Roske — Lemoore
Cherie Sargeant — Yokosuka
Cindy Stevenson — Patuxent River
Larry Swanson — Camp Pendleton North
Sarah Thrasher — Lemoore
Bridget Thresher — Guam
Patricia Thumm — Patuxent River
Bethany Vuolo — Quantico
ENS Daphne Willingham, USN — Pensacola
Erica Wise — Guam
Robert Young — Jacksonville
MRS. GRACE GLENWOOD HIGGINSON LIFETIME ACHIEVEMENT AWARD

Lieutenant General Jack W. Klimp, President and CEO of the Navy-Marine Corps Relief Society, awarded the Mrs. Grace Glenwood Higginson Lifetime Achievement Award to four steadfast NMCRS volunteers as part of our celebration of National Volunteer Week for 2021.

LORNA KEAUNUI

On behalf of the Board of Directors of the Navy-Marine Corps Relief Society, it gives me great pleasure to commend Lorna Keaunui as the 28th recipient of the Mrs. Grace Glenwood Higginson Lifetime Achievement Award. As the 28th recipient of the Mrs. Grace Glenwood Higginson Lifetime Achievement Award, Mrs. Keaunui began her Society career in 2006 at NMCRS Pearl Harbor, Hawaii, and has since devoted nearly 25,000 hours to the welfare of Sailors and Marines around the globe. A thrift shop volunteer initially, she assumed responsibilities as Thrift Shop Lead in 2008 and has continued in that role for 13 years. Since 2006, Mrs. Keaunui has worked with 50 thrift shop volunteers, served over 90,000 customers, and helped with sales totaling over $1 million in thrift shop proceeds. As the shop's leader, she welcomes new volunteers from different backgrounds, abilities, interests, capabilities, and roles; and together, they create a cohesive and exceptionally strong team that is dedicated to the Society and the larger community. Committed to clients as well, Mrs. Keaunui considers time spent serving customers as time spent supporting part of her extended family. She greets shoppers by name, recalls where each works on base, and knows names of children and grandchildren. Mrs. Keaunui works tirelessly on every aspect of the thrift shop – supply inventory, donation processing, register work, and a seamless transition to the Clover machine. She sorts, tags, cleans, and organizes. She delivers excess items to local churches, homeless shelters, and the Boys and Girls Club; and she saves donations from rain and weather. Undoubtedly, the success of the thrift shop and its reputation as a valued and essential support service to military families would be impossible without Mrs. Keaunui's constant ability to evolve, adapt, and connect with the community. Her heart, loyalty, and enthusiasm epitomize the fervor with which NMCRS Pearl Harbor operates each day, and she will long be a part of the Pearl Harbor family. For her exemplary and inspiring service and “living with Aloha,” we say Mahalo Nui Loa. It is an extraordinary honor to recognize Mrs. Keaunui with the Mrs. Grace Glenwood Higginson Lifetime Achievement Award.

HOPE PALMER

On behalf of the Board of Directors of the Navy-Marine Corps Relief Society, it gives me great pleasure to commend Hope Palmer as the 29th recipient of the Mrs. Grace Glenwood Higginson Lifetime Achievement Award. As the 29th recipient of the Mrs. Grace Glenwood Higginson Lifetime Achievement Award, this prestigious distinction recognizes Mrs. Palmer and her extraordinary commitment of more than 4,000 hours of selfless assistance to Sailors, Marines, and their families at 6 NMCRS offices including Miramar, California; Yuma, Arizona; Newport, Rhode Island; Cherry Point, North Carolina; Iwakuni, Japan; and Norfolk, Virginia. From the beginning of her volunteer career at NMCRS Miramar in October 1997, she has assumed a leading role, representing all components of volunteer programming – client services assistant, caseworker, on-call caseworker, Casework Lead, Budget for Baby® instructor, Budget for Baby Program Lead, and Chair of Volunteers. With fervor and a heartfelt desire to serve, Mrs. Palmer models determination and compassion. Whether guiding a client through the budget process, teaching a Budget for Baby class, or meeting with new volunteers, she leaves a positive and lasting impact on clients and colleagues. Mrs. Palmer recruits and mentors new volunteers, encourages and motivates veteran volunteers, and is always willing to accept a new task or special project with grace and enthusiasm. At Team Norfolk, she is the driving force during the unique challenges of a global pandemic. In every instance, Mrs. Palmer remains dedicated to her passion of helping clients in their moments of greatest need, and with tireless devotion, she distinguishes herself as the epitome of the volunteer spirit. Consistently performing beyond expectations and upholding a record of remarkable service, she is undoubtedly one of the Society's most cherished volunteers. It is in grateful acknowledgment of her unmatched loyalty, faithfulness, and astonishing allegiance to the men and women of the naval services that we honor Mrs. Palmer with the Mrs. Grace Glenwood Higginson Lifetime Achievement Award.
RECOGNITION AND AWARD

SHARON HERING

On behalf of the Board of Directors of the Navy-Marine Corps Relief Society, it gives me great pleasure to commend Sharon Hering as the 30th recipient of the Mrs. Grace Glenwood Higginson Lifetime Achievement Award. As the 30th recipient of the Mrs. Grace Glenwood Higginson Lifetime Achievement Award. For more than 18 years, Mrs. Hering displayed superb loyalty to the Navy-Marine Corps Relief Society. With service at both NMCRS Everett, Washington, and NMCRS San Diego, California, she devoted time and expertise to the local site Leadership Board as well as the Thrift Shop and Budget for Baby® (B4B) programs. As NMCRS San Diego's Honorary Chair of Volunteers (HCOV), Mrs. Hering promoted a welcoming rapport with volunteers and staff and familiarized herself with the different site responsibilities and assignments. She witnessed first-hand the financial challenges faced by Sailors, Marines, and their families as well as the team's response to assist military families in need. In order to increase the visibility of and appreciation for the Society across the waterfront in San Diego, Mrs. Hering engaged in personal discussions with active duty leaders and their spouses that yielded a more focused, more systemic in-kind support from local Navy leadership. During her tenure as HCOV, she also joined the B4B team. An unwavering force in this program for nearly 15 years, Mrs. Hering assumed duties as interim program lead and class instructor. She conducted over 250 B4B workshops, trained 11 instructors to ensure the continued viability of the program in San Diego, and recruited new instructors. Most recently, Mrs. Hering pioneered the testing and implementation of virtual B4B classes following the onset of COVID-19 that eliminated the option for in-person gatherings. Her extraordinary volunteer commitment that covers nearly two decades is a model of positive, compassionate, and professional service. It is in grateful acknowledgment of her unmatched dedication and astonishing allegiance to Sailors and Marines that we honor Mrs. Hering with the Mrs. Grace Glenwood Higginson Lifetime Achievement Award.

CYNTHIA (CYNDI) HILL

On behalf of the Board of Directors of the Navy-Marine Corps Relief Society, it gives me great pleasure to commend Cynthia (Cyndi) Hill as the 31st recipient of the Mrs. Grace Glenwood Higginson Lifetime Achievement Award. As the 31st recipient of the Mrs. Grace Glenwood Higginson Lifetime Achievement Award. During the period November 2009 to December 2021, Mrs. Hill displayed incomparable loyalty to the Navy-Marine Corps Relief Society. With service at NMCRS Mayport, Florida; NMCRS Naples, Italy; NMCRS Gulfport, Mississippi; and NMCRS Miramar, California, she devoted time and leadership in a number of assignments, including especially Chair of Volunteers and Thrift Shop Lead. At NMCRS Headquarters, Mrs. Hill applied profound knowledge and expert skill as the Society’s subject matter expert for both thrift shop and the volunteer database, Volgistics. At local sites, she inspired office volunteers and thrift shop teams with energized direction, and she focused her vision and passion for thrift shops to oversee renovations. As a Headquarters volunteer, Mrs. Hill employed practical field experience to suggest unified thrift shop guidance. She delivered instruction on sorting donations, item pricing, and acceptable uniforms. She proposed policy updates, devised training tools, and expanded the Clover point of sale electronic payment capabilities at 20 thrift shops. Mrs. Hill, also proficient in Volgistics, assisted with data entry, identified errors, answered questions from the field, and instructed users during training calls. Although at times geographically separated from Headquarters, she worked remotely to support thrift shops as well as Volgistics’ data clean up reports and the archiving of records. A Headquarters’ team member since 2014, Mrs. Hill regularly responded to 33 thrift shops and 52 offices that sought her expertise. She approaches each task with enthusiasm and has a sincere desire to achieve results. Mrs. Hill readily offers her time and talent and is routinely available before and after working hours. She is a servant leader whose commitment to the Navy-Marine Corps Relief Society, its volunteers, and its clients is unparalleled. With more than 8,200 volunteer hours and nearly 12 years of faithful service, Mrs. Hill epitomizes the Society Volunteer, and it is an extraordinary honor to recognize her with the Mrs. Grace Glenwood Higginson Lifetime Achievement Award.
CLARENCE DILLON SOCIETY

The Clarence Dillon Society recognizes individuals who have named Navy-Marine Corps Relief Society as a beneficiary of their estate. Currently 281 members strong, 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 can 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 viability of Navy-Marine Corps Relief Society and assure that future demands for financial assistance from active duty and retired Sailors and Marines can be met. We are deeply grateful for the thoughtful future generosity of these members.

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.

Anonymous (25)
CAPT Rudolph Abel, Jr., USN (Ret.)
Donald and Solveig Aldrich
Mr. Edward L. Anderson
SCPO Richard M. Anderson, USN (Ret.)
Mr. Larry Andes
CDR Peter Angelina, USN (Ret.) and Jan Angelina
SCPO Lee S. Armstrong, USN (Ret.)
CPO Mitchell O. Barker, USN (Ret.)
CDR Russell W. Barnhill, USN (Ret.)
CAPT Walter E. Beam, MSC, USN (Ret.)
CAPT and Mrs. William W. Bennett, USN (Ret.)
LCDR Albert Betancourt, USN (Ret.)
Mr. and Mrs. Asa Betancourt
Mr. and Mrs. Richard Bisetti
ATCS Curt D. Block, USN (Ret.)
Mr. and Mrs. Malcolm Blundell in memory of CAPT Pevert Blundell, USN
Mr. Johannes Brenner
Robert E. Brice, USMC (Ret.) in memory of HMCS Robert Lee Brice, USN
Mr. Doug Bronson
VADM Nancy Brown, USN (Ret.) and LtCol Peter M. Hessier, USMC (Ret.)
Col William Brown, USMCR (Ret.)
PO1 Bradford L. Bucher, USNR (Ret.)
Ms. Sara Butko
SCPO Robert D. Carson, USN (Ret.)
Chief David Casey, USN (Ret.)
GSCM Michael A. Cleesattel, USN (Ret.)
Mr. Brian D. Connelly
Col Wade H. Cooper, USMC (Ret.) and Dr. Mary Gendernalik-Cooper
LCDR* and Mrs. Glenn R. Coulter, USN (Ret.)
Susan B. Crawford
CAPT Russell W. Crooks, Jr., USN (Ret.)
Ryan T. Currie
Mrs. Catherine Fay Dahlstrom in memory of Lawrence J. Fay, Jr., USN
CPO Byron Dahmer, USN (Ret.)
GySgt Willard L. Dale, USMC (Ret.)
CDR and Mrs. James R. Dase, SC, USN (Ret.)
VADM and Mrs. George Wilmot Davis, USN (Ret.)
CAPT Joseph Lee DeGuise, USMC (Ret.) in memory of Joseph Frank DeGuise, USM 1917-1921
Mr. Floyd Dean
CAPT John H. Deasy, SC, USN (Ret.)
Mrs. K.L. “Duck” Drake
LCDR Frank W. Duesi, USN (Ret.)
PO1 Kerry R. Dunn, USN (Ret.)
SCPO David M. Dutcher, USN (Ret.) in memory of his father, Bernal C. Dutcher, Jr., USN
Ms. Joanne Eck in memory of John Eck
LCDR and Mrs. Bruce Edelson, USN (Ret.)
CAPT Roger E. Ekman, USN (Ret.)
PO1 Betty J. Ellis, USN (Ret.)
PO1 Henry Eymann, USN (Ret.)
Mrs. Barbara A. Fagan
CAPT Gregory F. Fischer, USN (Ret.)
Mr. Mike Foley
CDR Linda M. Frazier, USN (Ret.)
Mrs. Donna G. Fredricksen in memory of LCDR Robert A. Fredricksen, USN
Charles and Karen Fredrickson
MGySgt Thomas A. Gafford, USMC (Ret.) and Margaret Ann Barham
PO2 Reynaldo Garcia, Jr., USN (Ret.)
LCDR W. Duane Goodlett, USN (Ret.)
MCPO Robert E. Hamell, USN (Ret.)
MSSgt Ronald P. Hansen, USMC (Ret.)
CAPT and Mrs. Michael T. Hanst, USN (Ret.)
Mr. Evan C. Harden
Mrs. Paula B. Hargrave in loving memory of CDR Paul E. Hargrave, USN
Mr. Eric Harris
Mr. and Mrs. Thomas Harris
AEC William and Ruth Hart, USN (Ret.)
Elda Mae G. Hatch in memory of William Lee Hatch
MGySgt Derek L. Hayes USMC (Ret.) and Ms. Barbara M Perry
Mr. Robert F. Hellmers in memory of my father, Frederick Matthew Hellmers, USN
CDR James F. Helt, USN (Ret.) and Ms. Sandra Helt
MCPO and Mrs. Robert Henshaw, USN (Ret.)
MCPO Joseph H. Hill, USN (Ret.) in memory of Nancy P. Hill
LT John G. Hines, Jr., USN (Ret.)
Mrs. Eileen A. Hintzen in memory of AOC Richard F. Hintzen, USN
CAPT Margaret Holder, USN (Ret.) and CDR Robert D. Finney, USN (Ret.)
CPO Bert L. Horwitz, USN (Ret.)
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PON1 Paul Kahanao, USN (Ret.)
MM2 (DV/SW) Robert T. Kelly, Jr., USN (Ret.) in memory of his brother, Stephen E. Kelly
Mr. Eugene Kendall
Ms. Eileen Graydon Ketchum
PO1 Richard Kiroy, USN (Ret.) in memory of his brother, Stephen E. Kelly
Mr. William E. Schlotthauer
CAPT Dana Koch, USN (Ret.) and LCDR Raymond Koch, USN (Ret.)
CAPT Judith McCarthy, MSC, USN (Ret.)
CAPT Florence Coyne McDonald, USN (Ret.)
CAPT Gary A. McDowell, USN (Ret.)
CAPT James A. McKenzie, USN (Ret.)
CPO Judson Davis, USN (Ret.)
CPO David J. Mitchell, USN (Ret.)
Mr. Thomas Modesto
RADM and Mrs. Matthew Moffit, USN (Ret.)
CAPT Edward L. Morgan, USN (Ret.)
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DGC James A. Mosher, USN (Ret.)
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Tracy Rubidoux-Cadd
Mrs. Arthur Ruhle in memory of CDR Arthur J. Ruhle, Jr., USN
PO1 Hubert W. Safford, USN (Ret.)
LCDR Gordon J. Sarver, USN (Ret.)
PO1 Marvin E. Sather, USN (Ret.)
CPO John Scarpon, USN (Ret.)
Mr. William E. Schlotthauer
Mr. Mark R. Sequerth
CAPT William N. Shannon, USN (Ret.)
BT2 Diana D. Simmonswright, USN (Ret.)
CAPT Frederick J. Skinner, USN (Ret.)
PO2 Russell R. Smith, USNFR (Ret.)
MSSgt Ralph F. Smith, USMC (Ret.)
Mrs. Sherman A. Smith
HMCS Robert D. Smithers, USN (Ret.)

CPO CDO William A. Snead, USN (Ret.)
CAPT James Kovalick, USN (Ret.)
John J. and Beatrice F. Kovel
Maj and Mrs. Richard S. Krolak, USN (Ret.)
CPO Zachary D. Krot, USN (Ret.)
CPO Robert C. Kutz, USN (Ret.)
CPO and Mrs. John D. Cureton, USN (Ret.)
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CPO Thomas M. Davis, USN (Ret.)
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CPO of the US Marine Corps
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Mr. and Mrs. Christopher F. Novak
Mr. and Mrs. Charles R. Novak
Mr. and Mrs. Ronald Szymonek

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CPO and Mrs. Walter J. Kroll, USN (Ret.)
CPO and Mrs. Joseph J. Kroll, USN (Ret.)
CPO and Mrs. Arthur D. Kroll, USN (Ret.)

Mrs. James H. Potwin
CPO and Mrs. William E. Potwin

Mrs. William H. Potwin
CPO and Mrs. William H. Potwin

CPO and Mrs. John W. Potwin

CPO and Mrs. Robert M. Potwin

CPO and Mrs. Thomas W. Potwin

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CPO and Mrs. Thomas W. Potwin

CPO and Mrs. Thomas W. Potwin
NMCRS DONORS — MAKING A DIFFERENCE

Navy-Marine Corps Relief Society is most grateful to the many individuals, corporations, foundations, and other partners that support the Society through annual contributions, estate gifts, and non-cash donations. This donor report recognizes individuals and organizations that made gifts to Navy-Marine Corps Relief Society in calendar year 2021 at the $5,000 level and above. We are also deeply grateful to the many generous donors who support the Society through their active duty and retiree allotments.

THEODORE ROOSEVELT CIRCLE ($100,000 TO $999,999)
- SCPO Burney B Gibson USN (Ret.)
- Lakeside Foundation
- Lockheed Martin Corporation
- CDR Lawrence J Mason USN (Ret.)
- MCCS - Semper Fit and Exchange Services Division
- Navy Exchange Service Command (NEXCOM)
- Navy Federal Credit Union
- The Shirley and Edward Renfro Foundation

GRACE M. HIGGINSON CIRCLE ($50,000 TO $99,999)
- Anonymous (1)
- Benevity Community Impact Fund
- LT George Bollow USN (Ret.)
- The Grubman Compton Foundation
- Humble Bundle - Frog God Games
- Navy-Marine Corps Ball Committee
- Pen Air Federal Credit Union
- Mr and Mrs Donald S Scheu

RELIEF COMMITTEE CIRCLE ($25,000 TO $49,999)
- CAPT Raymond W Atcheson USNR (Ret.)
- CARS Inc Donors
- Cedar Creek Veterans Foundation (CCVF)
- LCDR Wilmot Clarke USN (Ret.)
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LtCol Christopher Wagner USMC (Ret.) and LtCol Kathryn Wagner USMC (Ret.)
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Women’s Auxiliary Commissioned Officers Mess
Mr. Lorenzo Wright

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