



NAVY-MARINE CORPS
RELIEF SOCIETY®

ANNUAL REPORT



MAKING A DIFFERENCE FOR SAILORS, MARINES, AND THEIR FAMILIES

2022

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.

\$45.9 MILLION IN FINANCIAL ASSISTANCE.



QUICK ASSIST LOANS®

Central to NMCRS' financial assistance is the Quick Assist Loan, providing active duty Sailors and Marines with emergency assistance. May 23, 2022 we raised the QAL from \$500 to \$1,000.

24,340 QALS PROVIDED.

BASIC LIVING EXPENSES

Food, lodging, utilities, and house-hold set-ups can have a significant impact on a service member's budget. NMCRS is here to help with basic living expenses.

ASSISTED OVER 22,300 CLIENTS WITH BASIC LIVING EXPENSE RELIEF.



VISITING NURSES

For 100 years, the care, compassion, and commitment of NMCRS Visiting Nurses has not wavered. They improve the quality of life for Sailors, Marines and their families by providing health education and resource referral to promote health maintenance and continuity of care.

NURSES AIDED 14,300 CONTACTS.

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.



Front Cover Photo: Defense Visual Information Distribution Service provided by Petty Officer 1st Class Brian Dietrick.

Back Cover: U.S. Marine Corps photo by Lance Cpl. Zachary M. Ford



“I'm honored and excited to be a part of Navy-Marine Corps Relief Society, as the 25th President and CEO. NMCRS is an organization that has an incredible mission and a rich history of supporting Marines, Sailors and their families. My life's work has been dedicated to supporting others and I look forward to continuing the Society's phenomenal legacy. **”**

Lieutenant General
Robert R. Ruark, USMC (Ret.)

Oct 2022, NMCRS welcomed LtGen Robert R. Ruark, USMC (Ret.) as the 25th President & Chief Executive Officer.

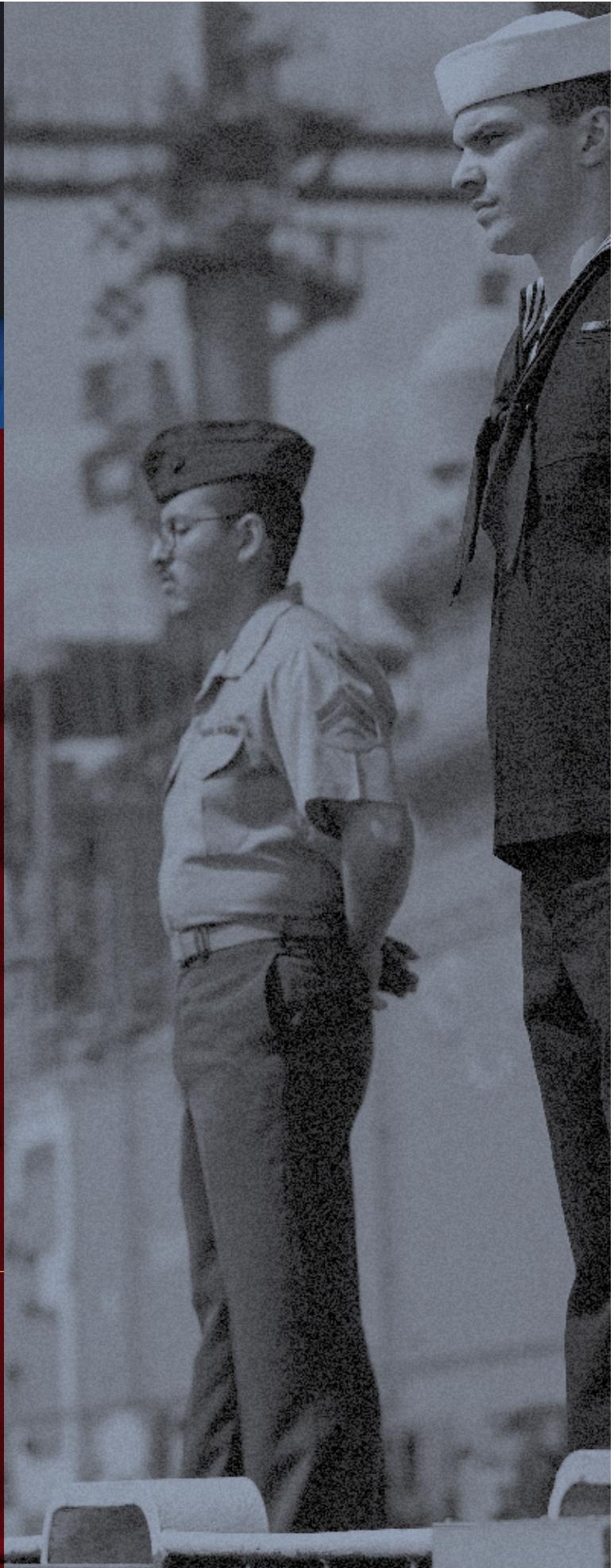


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Navy-Marine Corps Relief Society is recognized by the Internal Revenue Service as a 501(c)(3) charitable organization (EIN 53-0204618). Charitable contributions from individuals, corporations and foundations are tax-deductible to the fullest extent allowed by law.

Navy-Marine Corps Relief Society does not share any personally identifiable information with outside parties.

PRESIDENT'S YEAR IN REVIEW



I was honored to join Navy-Marine Corps Relief Society as the 25th President and CEO in the fall. Former NMCRS President and CEO LtGen Jack W. Klimp, USMC (Ret.) relinquished the helm during the NMCRS' International Conference in October. This fantastic event brought together

the Society's leadership for training and team building to ensure our organization continues to be there for Sailors and Marines. Seeing the professionalism, camaraderie, and commitment showcased at this event solidified that I was now a part of something special that touches many lives.

One of the biggest ways NMCRS helps Sea Service families is through financial assistance and education. The level of assistance provided in 2022 was the highest in recent history. Navy-Marine Corps Relief Society provided an incredible \$45.9 million in financial aid to Sea Service members and their families. The world slowly began to see the Covid-19 community risk levels lower, and things began to reopen for the first time since the pandemic. High inflation rates impacted the finances of our Sailors and Marines. Due to a remarkable rise in basic living costs and expenses, NMCRS provided relief to those who needed it most, thanks to our loyal supporters.

NMCRS also saw the need to help active duty Sailors and Marines whom predatory lenders often target, causing an insurmountable debt that is hard to recover from. To help combat those efforts, we increased our Quick Assist Loan®

(QAL) program to offer up to \$1,000 to active duty Sailors and Marines. Since 2007, our QAL program has offered an immediate way for service members to receive the finances they need and avoid predatory lenders.

Our Visiting Nurse program reached a tremendous milestone by celebrating 100 years of dedicated service. This program officially began on November 25, 1922, when Nell Watson was hired as the Society's first visiting nurse at the Parris Island Branch Auxiliary. NMCRS nurses, both past and present, came together to reflect on the program's history and look toward the future of our visiting nurses at the Society.

NMCRS is an amazing organization with the dedicated team of volunteers and employees. The Society is grateful that our donors, who give so generously, believe and trust in us to keep Sailors and Marines focused and mission ready. In 2022, NMCRS earned a Four-Star rating from Charity Navigator, America's largest and most-utilized independent charity evaluator. We will continue to be good stewards of your donations and are humbly honored by all those who support the mission of NMCRS.

Semper Fidelis,

Robert R. Ruark

LIEUTENANT GENERAL ROBERT R. RUARK, USMC (RET.)
President and Chief Executive Officer

BOARD OF DIRECTORS

CHAIR:

ADM Michael Gilday, USN

MEMBERS:

Gen David H. Berger, USMC

Mrs. Donna Berger

SgtMaj of the Marine Corps
Troy E. Black, USMC

1stSgt Stacie Black, USMC (Ret.)

VADM Richard J. Cheeseman Jr., USN

VADM Darse E. Crandall Jr., USN

MajGen Craig C. Crenshaw, USMC (Ret.)

Ms. Elisa Catalano Ewers

Ms. Linda Gilday

RADM Bruce L. Gillingham, USN

Ms. Francine Glavy

LtGen James Glynn, USMC

RADM Sinclair Harris, USN (Ret.)

MCPON James Honea, USN

Ms. Evelyn Honea

VADM Yancy Lindsey, USN

Ms. Megan W. Moffit

MCPO John Perez, USN (Ret.)

SgtMaj Rafael Rodriguez, USMC

LtGen Robert R. Ruark, USMC (Ret.)

FLTCM Delbert Terrell, USN

RADM Gregory N. Todd, USN

COMMITTEES OF THE BOARD OF DIRECTORS

FINANCE COMMITTEE:

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

NOMINATING COMMITTEE:

VADM Richard J. Cheeseman Jr., USN
 RADM Sinclair Harris, USN (Ret.)
 Ms. Megan W. Moffit

AUDIT COMMITTEE:

Ms. Francine Glavy, Chair
 MajGen Craig Crenshaw, USMC (Ret.)
 RADM Dave Keller, USN (Ret.)

RELIEF COMMITTEE:

Ms. Megan W. Moffit, Chair
 Ms. Donna Berger- honorary
 1stSgt Stacie Black, USMC (Ret.)- honorary
 Ms. Linda Gilday-honorary
 Ms. Francine Glavy
 Ms. Cynthia Hill
 Ms. Anne Hughes
 Ms. Kim Matos
 LtGen Robert R. Ruark, USMC (Ret.), CEO

EDUCATION COMMITTEE:

LtGen Robert R. Ruark, USMC (Ret.), CEO
 MCPO John Perez, USN (Ret.)

EXECUTIVE COMMITTEE:

LtGen Robert R. Ruark, USMC (Ret.), CEO
 VADM Richard J. Cheeseman, Jr., USN
 Ms. Elisa Catalano Ewers
 Ms. Francine Glavy
 Ms. Megan W. Moffit

OFFICERS OF THE SOCIETY

PRESIDENT, CHIEF EXECUTIVE OFFICER

LtGen Robert R. Ruark, 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

VICE PRESIDENT, CHIEF INFORMATION OFFICER

Mr. Willie Williams

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.

Mr. Carl Bergeron, Senior Vice President and Team Leader, Greater Washington Not-for-Profit Banking, Truist

The Honorable James Byrne, Corporate Vice President, Ethics & Business Conduct, Lockheed Martin

Mr. Michael Coulter, Senior Vice President, Business Development and President, Leonardo DRS International, Leonardo DRS

Ms. Susan Fallon Brown, Senior Vice President, Monster Worldwide

Mr. Paul Ferraro, Vice President, Air Power, Raytheon

LtGen Jack Klimp, USMC (Ret.)

RADM Tom Lynch, USN (Ret.), CEO, NewDay USA

Ms. Mary McDuffie, 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 DNPEL program, University of Pennsylvania School of Nursing

Mr. Darryl Peek II, Head of Federal Strategic Partnerships, Google

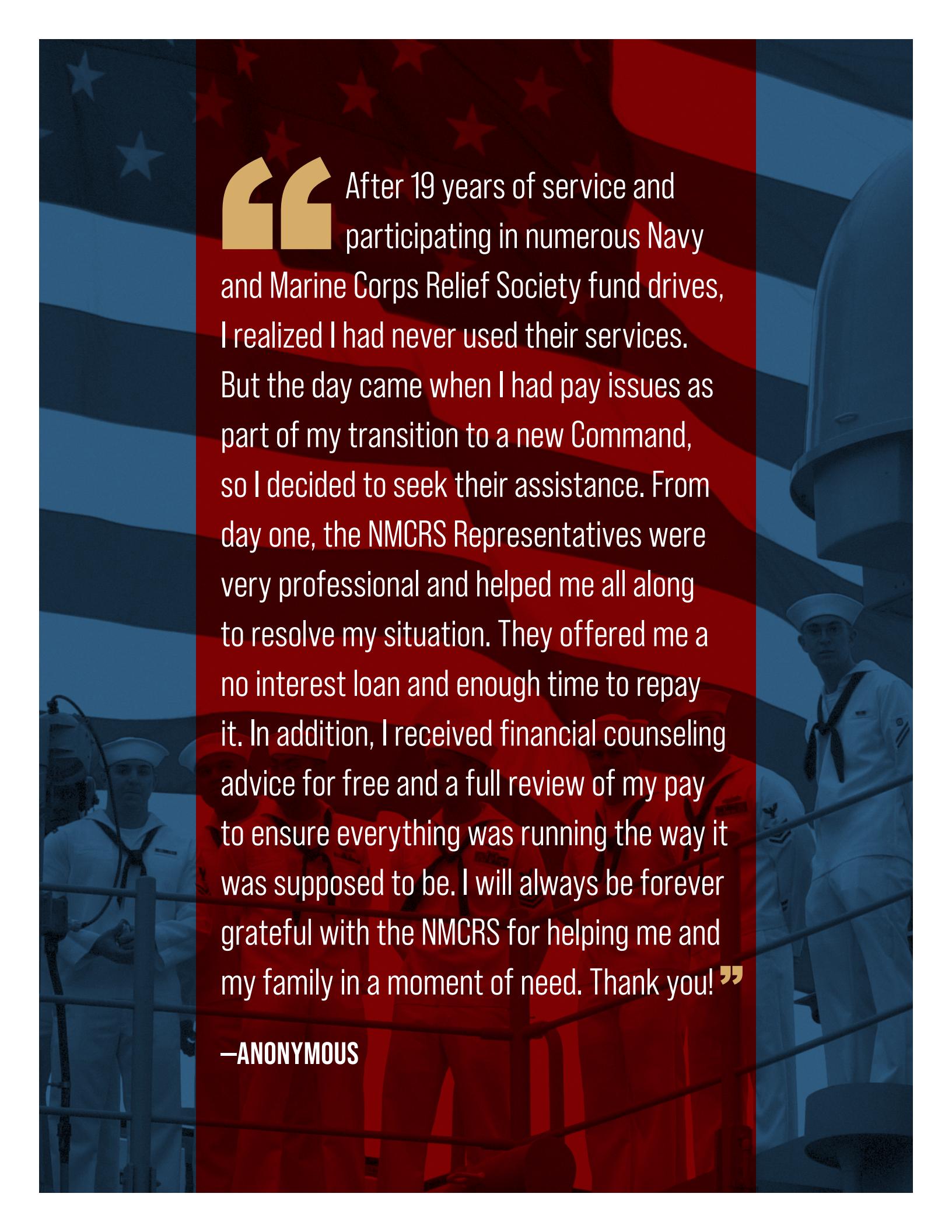
Mr. Bob Pragada, Chief Executive Officer, Jacobs

Mr. Stuart Rubinfeld, President, Matel Realty LLC

Mr. Jason Sutton, Vice President, Chief Information Officer, Huntington Ingalls Newport News Shipbuilding

VADM TJ White, USN (Ret.)

Ms. Matice Wright-Springer, Senior Vice President, Booz Allen Hamilton



“ After 19 years of service and participating in numerous Navy and Marine Corps Relief Society fund drives, I realized I had never used their services. But the day came when I had pay issues as part of my transition to a new Command, so I decided to seek their assistance. From day one, the NMCRS Representatives were very professional and helped me all along to resolve my situation. They offered me a no interest loan and enough time to repay it. In addition, I received financial counseling advice for free and a full review of my pay to ensure everything was running the way it was supposed to be. I will always be forever grateful with the NMCRS for helping me and my family in a moment of need. Thank you! ”

—ANONYMOUS

NMCRS ANNUAL IMPACT

OVER 179,000 CLIENTS RECEIVED ASSISTANCE
THROUGH NMCRS PROGRAMS & SERVICES.



220 WORLDWIDE
LOCATIONS



3,600 VOLUNTEERS



170 STAFF

PROGRAMS



VISITING NURSES

Provided **14,300** contacts with educational, wellness and referral information.



BUDGET FOR BABY®

Provided in-person and virtual financial education workshops to **4,000** expectant parents.



THRIFT SHOPS

113,000 patrons provided affordable uniforms, clothing and household items.



FINANCIAL EDUCATION

Over **5,500** clients provided 1-on-1 budgeting assistance, information and resource referral to enhance their financial knowledge.



EDUCATION ASSISTANCE

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

FINANCIAL ASSISTANCE

INTEREST-FREE LOANS AND GRANTS

Basic living expenses (food, lodging, utilities, household set-up)	\$24.4M
Transportation (car repairs, insurance, car payment, rental)	\$11.1M
Family Emergencies	\$1.9M
Transportation due to illness/death	\$4.5M
Other (education assistance, pay/entitlement shortfalls)	\$3.3M

PROVIDING RELIEF TO MARINES, SAILORS AND THEIR FAMILIES



EARNS FOUR-STAR RATING FROM CHARITY NAVIGATOR

The Society's strong financial health and ongoing accountability and transparency earned a Four-Star Rating from Charity Navigator. This rating designates NMCRS as an official "Give with Confidence" charity, indicating that our organization uses our donations judiciously based on Charity Navigator's criteria. Charity Navigator is America's largest and most-utilized independent charity evaluator. Since 2001, the organization has been an unbiased and trusted source of information for more than 11 million donors annually.

“Charity Navigator helps our current and potential donors see that NMCRS is an organization they can trust. We have such incredible donors, so we are thrilled to showcase our Four-Star Rating.”

—Gillian Gonzalez, Vice President, Chief Development and Communications Officer



INTERNATIONAL CONFERENCE - ONE TEAM. ONE MISSION. ONE VOICE

In October, NMCRS held an International Conference, bringing together Society leadership, field office Directors, Chairs of Volunteers, and Visiting Nurses. The event provided training and team building to improve quality of service across the organization. Key military leaders in attendance included: The Honorable Carlos Del Toro, Secretary of the Navy, Admiral Lisa Franchetti, Vice Chief of Naval Operations, and Commandant of the Marine Corps, General David H. Berger.



NMCRS VOLUNTEER SERGIO RODRIGUEZ NAMED ARMED FORCES INSURANCE, NAVY, MILITARY SPOUSE OF THE YEAR (MSOY)

“I’m currently a Caseworker, for Navy-Marine Corps Relief Society, where I am afforded the opportunity to help those in need. It’s such a humbling role to help and to serve others while volunteering your time.”

—Sergio Rodriguez, NMCRS Volunteer

The Armed Forces Insurance Military Spouse of the Year® (AFI MSOY) award was founded in 2008 to honor military spouses from all branches of service. More than one million military spouses support and maintain the homefront while our service members defend this great nation.

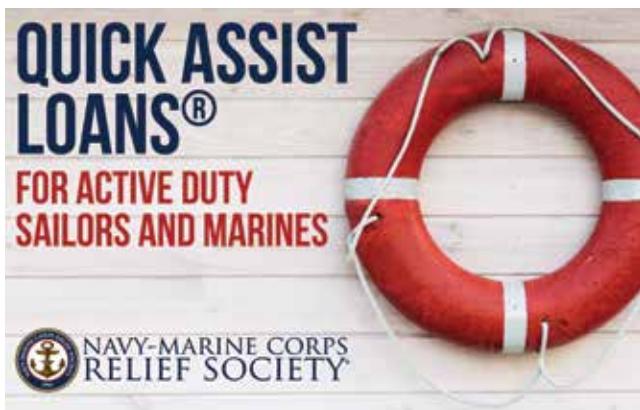


VISITING NURSE PROGRAM CELEBRATES 100 YEARS

Our Visiting Nurse Program officially began on November 25, 1922, when Nell Watson was hired as the Society's first visiting nurse at the Parris Island Branch Auxiliary. We celebrated 100 Years of care, compassion, and commitment of our Visiting Nurse team in 2022.

“I am fortunate to join the Society and lead a program with 100 years of collective wisdom from dedicated and caring professionals. So many great accomplishments of the past 100 years built a remarkable reputation for the Visiting Nurse Program, and I look forward to continued success.”

—Rosemary Perdue MSN, RN, Capt., Nurse Corps, USN (Ret.), Director, Visiting Nurse Program



QUICK ASSIST LOAN® PROGRAM INCREASES TO \$1,000

A Quick Assist Loan (QAL) is an interest-free, short term assistance option for eligible service members facing an unforeseen financial situation. Funds can be received in as little as 15 minutes.

“QAL was introduced as a tool to combat predatory lending. One of the reasons we’re increasing the amount clients can request is to deter service members from seeking “quick fix” “easy money” from online sources that end up being a severe financial burden.”

—Rear Admiral Dawn Cutler, USN (Ret.), Executive Vice President



NMCRS FINANCIAL ASSISTANCE RETURNS TO PRE-PANDEMIC LEVELS

Due to the impact of inflation (rising basic costs of living and the shortage of rentals/mortgage rates) and the expansion of the Quick Assist Loan to \$1000 from \$500, NMCRS saw our Financial Assistance totals return to pre-COVID levels. In 2022, our total amount of financial assistance was \$45.9 million, compared to \$29.5 in 2021.

“Our NMCRS caseworkers are seeing an increase in financial assistance requests for basic living expenses, like food, groceries, and transportation costs.”

—Ann Creeden, Director, Training & Casework Divisions

RELIEF COMMITTEE REPORT

The Relief Committee is the longest continuous-running committee going back to the Society's formation in 1904. The committee is comprised of senior active duty and retired Navy and Marine Corps spouses.

The original purpose of the committee continues to this day to assist surviving family members. In 2022, NMCRS assisted **212** Navy survivors and **57** Marine Corps survivors with over **\$1.5 million dollars**, which includes **\$87,000** in monthly supplements paid to **15** surviving widows. To counter the impact of inflation and rising costs, the committee members reviewed USDA monthly estimates to ensure our supplements would meet the needs of our recipients. Food, transportation, and health needs costs were adjusted throughout the year to counter the rising impact.

The Relief Committee is also responsible for reviewing high-dollar medical and dental requests. Often these needs arise unexpectedly and with urgency. Regardless of pay grade, our service members often need assistance for these unexpected emergencies. A senior service member's spouse contracted an undiagnosed aggressive bacterial infection while they were stationed overseas.

The delay in treatment caused extensive dental treatment needs. After returning to the United States, the member paid over \$100,000 out of pocket and had exhausted his funds as they were nearing completion of treatment. The Relief Committee reviewed the request and approved a \$10,000 grant to finalize the treatment plan and support the family, saving for future replacement of dental fixtures needed in the next seven years. The Relief Committee members were all so deeply touched by this case.

We are privileged to be able to provide an anchor through the generosity of our donors and their compassionate giving to help support our Sailors and Marines in need.

The extensive treatment needed for a young spouse impacted her quality of life over several years. This is what NMCRS and the Relief Committee are here for.

MEGAN W. MOFFIT

Chair, Relief Committee

RELIEF COMMITTEE MEMBERS

CHAIR

Ms. Megan W. Moffit

COMMITTEE

Ms. Francine Glavy
Ms. Cynthia Hill
Ms. Anne Hughes
Ms. Kim Matos
LtGen Robert R. Ruark, USMC (Ret.), CEO

HONORARY

Ms. Donna Berger
1stSgt Stacie Black, USMC (Ret.)
Ms. Linda Gilday

FINANCE COMMITTEE REPORT

For 2022, the Society's investments consisted of a Reserve Fund, excess cash from 2020, and restricted reserve funds. The market value of the Reserve Fund was \$91.8 million at the end of 2022, as compared to \$130.0 million for the Reserve Fund plus excess cash at year-end 2021. The total return on the Society's Reserve Fund for the year was negative 17.08% after fees and investment expenses.

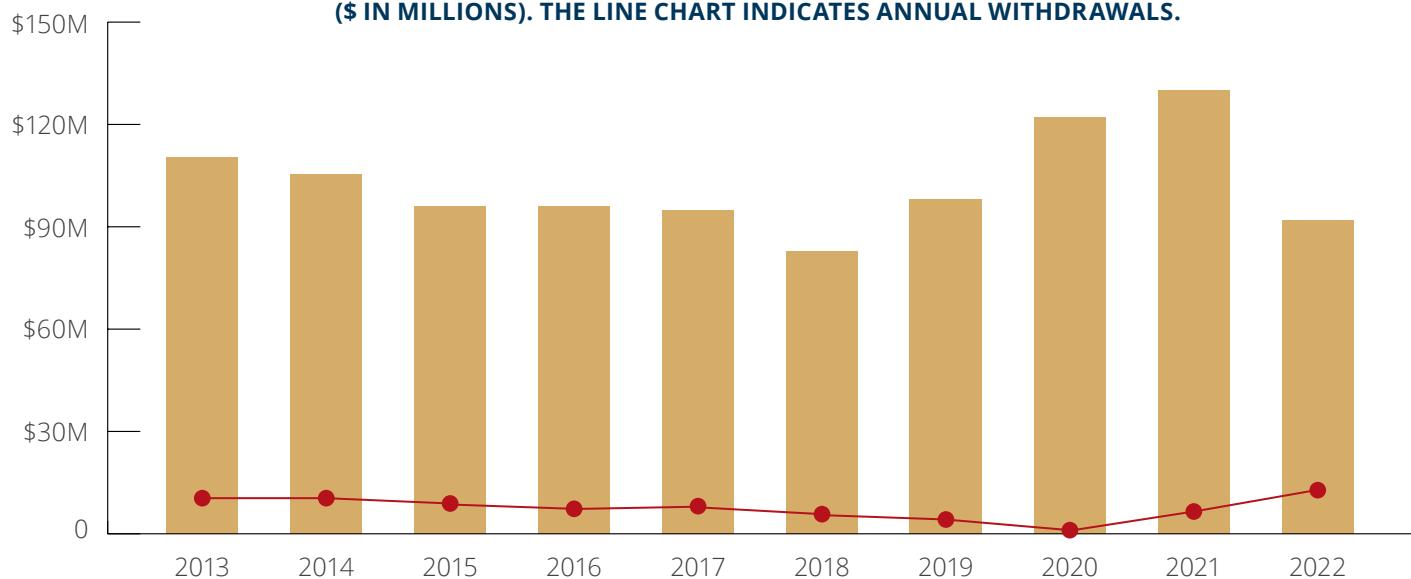
In order to fill the gap between the inflow of funds from contributions, loan repayments and other sources, and the outflow of funds used to provide assistance to Sailors, Marines, and their families, and to defray administrative and overhead costs, the Society withdraws funds from

its Reserve Fund. In 2022, we also had excess cash of \$6.1M invested to be used when loan volume returned to pre-COVID levels. Access to the Reserve Fund and use of excess cash was critical to meet the needs of our clients in an inflationary post COVID environment. The \$6.1M in excess cash as well as \$9.4M from the Reserve Fund was withdrawn to meet the needs of our clients.

The accompanying charts display the market value of the Society's investments at year-end for the past ten years (2013-2022), and the annual withdrawals from investments during that same period. A total of \$82.9 million has been withdrawn from the Society's investments over the ten-year period between 2013 and 2022.

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.



STATEMENT OF FINANCIAL POSITION

For the Year Ending December 31, 2022

ASSETS	BEGINNING NET ASSETS	\$144,377,303
Cash	\$273,661	
Contributions/Pledges Receivable	\$2,831,092	
Prepaid Expenses and Inventory	\$1,673,742	
Investments	\$96,378,086	
Outstanding Loans	\$24,185,966	
Property and Equipment	\$3,658,292	
Total Assets	\$129,000,839	
LIABILITIES AND NET ASSETS		
Accounts Payable	\$6,360,003	
Long Term Liabilities	\$8,492,648	
Net Assets (See Summary of Operations)	\$114,148,188	
Total Liabilities and Net Assets	\$129,000,839	
REVENUES		
Contributions	\$16,273,372	
Investment Return	\$(23,909,708)	
Miscellaneous	\$1,085,929	
Total Revenues	\$(6,550,407)	
EXPENSES		
Assistance (Financial & Programs)	\$22,605,696	
Administrative (includes depreciation)	\$1,339,922	
Fundraising	\$2,266,175	
Total Expenses	\$26,211,793	
Pension Related Gain/ (Loss)	\$2,533,085	
CHANGE IN NET ASSETS		\$-(30,229,115)
ENDING NET ASSETS		\$114,148,188

Independent Audit: The Society's Financial Statements for the year ended December 31, 2022, 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.



“ This scholarship, and your financial contribution, will ease some of the financial burden of tuition expenses for my family, which will allow me to have a greater focus on my academic pursuits. As a mom of three young children, and a military spouse, thank you for your investment in my future and for your considerate support of military families. ”

— KRISTIN MARTIN, BSN, RN



FINANCIAL ASSISTANCE NUMBERS

NCMRS OFFICES	NUMBER OF CLIENTS	SUM OF LOAN AMOUNT	SUM OF GRANT AMOUNT
Bahrain	285	\$435,489	\$4,908
Bangor, WA	561	\$527,204	\$16,242
Beaufort, SC	287	\$237,489	\$2,304
Bethesda, MD	282	\$349,278	\$14,268
Bremerton, WA	606	\$513,457	\$10,743
Camp Lejeune, NC	2,336	\$2,024,148	\$14,926
Camp Pendleton North, CA	1,185	\$1,014,846	\$62,287
Camp Pendleton South, CA	2,221	\$1,854,037	\$28,697
Charleston, SC	403	\$452,243	\$23,372
Cherry Point, NC	599	\$451,857	\$13,678
Everett, WA	302	\$372,141	\$11,610
Fallon, NV	67	\$59,906	\$192
Fort Worth, TX	361	\$390,781	\$17,070
Great Lakes, IL	670	\$590,760	\$53,089
Groton, CT	685	\$670,496	\$9,730
Guam	548	\$1,034,418	\$2,729
Gulfport, MS	544	\$551,480	\$22,880
Headquarters	2,165	\$2,150,912	\$2,042,325
Iwakuni, Japan	266	\$303,358	\$0
Jacksonville, FL	1,421	\$1,475,532	\$55,657
Kaneohe Bay, HI	512	\$469,129	\$7,090
Kings Bay, GA	628	\$466,893	\$12,590
Lemoore, CA	754	\$707,025	\$16,526
Little Creek, VA	1,426	\$1,710,586	\$115,710
MCRD, San Diego, CA	422	\$560,606	\$39,202
Mayport, FL	1,050	\$985,595	\$38,866
Millington, TN	60	\$125,081	\$3,607
Miramar, CA	122	\$999,761	\$23,564

NMCRS OFFICES	NUMBER OF CLIENTS	SUM OF LOAN AMOUNT	SUM OF GRANT AMOUNT
Naples, Italy	61	\$65,440	\$2,220
New Orleans, LA	184	\$191,949	\$30,630
Newport, RI	96	\$146,100	\$8,620
New River, NC	538	\$401,472	\$5,376
Norfolk, VA	5,287	\$4,276,371	\$112,299
North Island, CA	1,708	\$1,656,546	\$66,209
Oceana, VA	1,298	\$1,376,048	\$56,946
Okinawa, Japan	687	\$616,528	\$900
Parris Island, SC	187	\$177,667	\$4,631
Patuxent River, MD	181	\$236,543	\$16,381
Pearl Harbor, HI	817	\$975,734	\$6,109
Pensacola, FL	838	\$675,727	\$28,863
Portsmouth, VA	1,055	\$946,721	\$29,737
Quantico, VA	349	\$360,889	\$36,019
Rota, Spain	283	\$343,942	\$3,520
San Antonio, TX	337	\$290,757	\$18,810
San Diego, CA	3,595	\$3,472,817	\$267,760
Sasebo, Japan	290	\$391,288	\$1,445
Sigonella, Italy	90	\$103,649	\$0
Twentynine Palms, CA	1,134	\$974,549	\$6,440
Ventura County, CA	475	\$499,615	\$17,237
Washington Navy Yard	598	\$716,483	\$49,872
Whidbey Island, WA	783	\$730,199	\$15,068
Yokosuka, Japan	764	\$1,051,212	\$862
Yuma, AZ	416	\$291,035	\$8,121
Grand Total	42,819	\$42,453,790	\$3,457,937

VOLUNTEER RECOGNITION



MERITORIOUS SERVICE AWARD

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

Randi Creamer — *Pearl Harbor*
 Anne Jordan — *Bremerton*
 Bobbi Leclerc — *North Island*

Lynn Neagley — *North Island*
 Janice Portnoy — *Patuxent River*



SUPERIOR PERFORMANCE AWARD

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

Samantha Anderson — *Kings Bay*
 Charles "Ray" Forehand — *Little Creek*
 Kristine Gibbons — *Corpus Christi*
 Dory Heesch — *San Diego*
 Gary Kinley — *North Island*

Marc Preminger — *Mayport*
 Christine Scorby — *Jacksonville*
 Amy Yates — *Pensacola*

PRESIDENTIAL CERTIFICATE OF COMMENDATION

Acknowledges exceptional volunteer service to the Society.

Arlene Allen — *Kaneohe Bay*
 Betsy Barry — *Pearl Harbor*
 Lindsay Bernard — *Pearl Harbor*
 Janet Blosser — *New River*
 Karla Brashear — *Pearl Harbor*
 Michael Brashear — *Pearl Harbor*
 Ann Chesnut — *Corpus Christi*
 ENS Christopher Cilek, USN — *Pensacola*
 Jaclan Claybrook — *Lemoore*
 Randi Creamer — *Pearl Harbor*
 Chrissy DeMello — *Camp Lejeune*
 Amy Dillion — *Fort Worth*
 Roselyn Dufresne — *San Diego*
 Casie Flippin — *Kaneohe Bay*
 Sharon Fortson — *San Diego*
 Ann Gerry — *Pearl Harbor*
 Whithoo Glenn — *Lemoore*
 Holly Godley — *Quantico*
 Evelyn Good — *Lemoore*
 Abigail Gross — *Rota*
 Stephanie Haase — *San Diego*
 Karen Higdon — *North Island*
 Kathy Horton — *Mayport*
 Natalie Hoyt — *Rota*
 Mickey Imamura — *Yokosuka*
 Larry Jackson — *Whidbey Island*
 Carolina Juday — *Yokosuka*

Penney Letrud-Samons — *North Island*
 Michael Loessel — *San Diego*
 Jade Martin — *Pearl Harbor*
 Mary Kay Masters — *Pearl Harbor*
 Amy Mosman — *Bremerton*
 Martha Luz Musselman — *Jacksonville*
 Katie OKane — *Pearl Harbor*
 Betty Padgett — *North Island*
 Kevin Petersen — *Little Creek*
 Allyson Phillips — *San Diego*
 Sandy Price — *Bangor*
 Laura Reynolds — *Lemoore*
 Maggie Roberts — *Pearl Harbor*
 Kathy Rush — *Groton*
 Patty Schrader — *Bangor*
 Theresita Shafer — *Whidbey Island*
 Danielle Smith — *Pearl Harbor*
 Brenda Spencer — *Kings Bay*
 Lauren Stortz — *Pearl Harbor*
 Leigh Swanson — *Bangor*
 Emily Thomas — *Pensacola*
 ENS Jarrod Torr, USN — *Pensacola*
 Chandra Tucker — *Pearl Harbor*
 Mary Van Slyke — *Bremerton*
 Karen Ward — *Headquarters*
 Lanitha Warnken — *San Antonio*



“ I wanted to volunteer at the Navy-Marine Corps Relief Society because there was an opportunity to give back and serve those that protect our country. It is an honor being an NMCRS Volunteer, engaging with clients as I log them in for their appointment and being affiliated with an organization that assists in such meaningful ways. ”

— LLOYD GILLESPIE

MRS. GRACE GLENWOOD HIGGINSON LIFETIME ACHIEVEMENT AWARD

While President and CEO of Navy-Marine Corps Relief Society, LtGen Jack W. Klimp awarded the **Mrs. Grace Glenwood Higginson Lifetime Achievement Award** to three steadfast NMCRS volunteers as part of our celebration of National Volunteer Week for 2022.

FERN HADROSKY ADUBATO



On behalf of the Board of Directors of the Navy-Marine Corps Relief Society, it gives me great pleasure to commend Fern Hadrosky Adubato as the 32nd recipient of the Mrs. Grace Glenwood Higginson Lifetime Achievement Award. Miss Fern began her 27-year Society legacy at Little Creek, Virginia, in 1995. Following retirement from active duty service, she assisted Team Little Creek in many capacities, becoming best known as "Miss Fern on Thursdays." A volunteer before the introduction of CAP, she maintained hand written paper files as well as a card filing and tracking system. With the inception of computers at the Little Creek office in 2000, Miss Fern eagerly learned the procedures for data entry and provided mentorship and training to more than 100 volunteers on the CAP system. As a Client Services Assistant, she greeted thousands of service members with compassion and grace, striving to ease the concerns of even the most reluctant client. Specifically, after the introduction of Quick Assist Loans (QALs), Miss Fern processed over 500 QALs that totaled nearly \$230,000. She provided administrative support to the office and assumed extra shifts to ensure adequate coverage. Utilizing her keen decorating talent, Miss Fern transformed the office each holiday season to make the space an enjoyable and welcoming environment for volunteers, staff, and clients. In addition to the routine praise and thanks she received from clients, she was awarded commendations from the Society that included the Superior Performance Award and Meritorious Service Award, each extolling her dedication and commitment to the mission of supporting Navy and Marine Corps families. It is in grateful acknowledgement of her unmatched devotion and astonishing allegiance to Sailors and Marines that we honor Miss Fern with the Mrs. Grace Glenwood Higginson Lifetime Achievement Award.

PATTY CANEPA

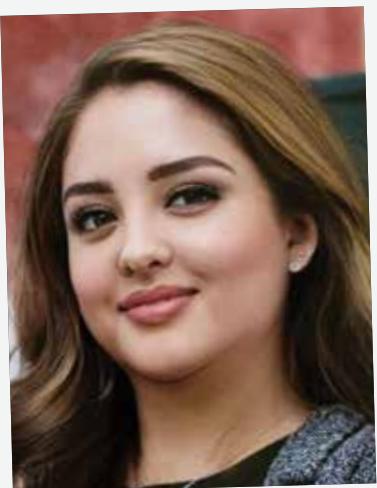


On behalf of the Board of Directors of the Navy-Marine Corps Relief Society, it gives me great pleasure to commend Patty Canepa as the 33rd recipient of the Mrs. Grace Glenwood Higginson Lifetime Achievement Award. Since joining the Navy-Marine Corps Relief Society in 1988, Ms. Canepa's infectious volunteer spirit and positive approach have made an indelible difference in countless lives. With extensive experience as a Client Services Assistant, Caseworker, Casework Lead, Widows Assistance Worker, Widows Assistance Lead, and mail clerk, she has devoted nearly 10,000 hours to helping others. A faithful Tuesday volunteer, Ms. Canepa has assisted 421 service members with an excess of \$285,000. A vital part of the Society's team of volunteers for more than three decades, she has offered compassionate expertise to help NMCRS Miramar achieve its mission of providing financial, educational, and other need-based assistance to Marines, Sailors, and their families. Ms. Canepa has evolved with the Marine Corps and Navy during the years, enthusiastically embracing constructive change and encouraging feedback. She has welcomed the chance to advance her education as a participant in Society-led volunteer leadership courses and training, and is the proud recipient of the Volunteer of the Quarter, the Superior Performance Award, and the Meritorious Service Award. A mother and grandmother, she is an active member of her community and church who maintains a stout allegiance and decades-long calling to the Navy-Marine Corps Relief Society. Ms. Canepa has exemplified superior volunteer service, and it is an honor to recognize her resolute commitment that is in keeping with the highest traditions of the Navy-Marine Corps Relief Society Volunteer.

VICKI YOUNG

On behalf of the Board of Directors of the Navy-Marine Corps Relief Society, it gives me great pleasure to commend Vicki Young as the 34th recipient of the Mrs. Grace Glenwood Higginson Lifetime Achievement Award. Mrs. Young joined the Navy-Marine Corps Relief Society volunteer family in June 2004, and during these 18 ensuing years, she devoted knowledge, compassion, leadership, and nearly 13,000 hours as a Caseworker, Budget for Baby® Instructor, and Chair of Volunteers. In her caseworker role, she provided more than 3,700 service members and their families with financial counseling, resource guidance, and assistance totaling nearly \$1.5 million – an average of 209 clients and 722 hours each year. Mrs. Young helped Marines, Sailors, and their families in emergent times, and she suggested methods to extend income for groceries, car repairs, emergency travel, and rent payments.

As Budget for Baby Instructor, she prepared expectant parents for the financial impact of their newest family member. As Chair of Volunteers (COV), Mrs. Young exemplified the Society's mission and vision. Working in partnership with the Beaufort Director, she supported new volunteers and advocated for the Society within the community. Mrs. Young encouraged team members to grow professionally, mentored new COVs, and coordinated professional development days. In every instance, she demonstrated humility, led by example, and graciously sacrificed for the greater good of NMCRS Beaufort – a true servant leader. It is an honor to present Mrs. Young with the Mrs. Grace Glenwood Higginson Lifetime Achievement Award as recognition for nearly two decades of allegiance to the well-being of service members, their families, and Society volunteers.



“ While volunteering overseas not only did I make great friends, but also sharpened my graphic design skills, customer relations and leadership abilities. It was such a great experience overall knowing who we were helping everyday. ”

— LUCERO SMITH

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. There are currently **254** **members** of the Society who have included NMCRS in their will or charitable trust, or have designated NMCRS as a beneficiary of a retirement plan or life insurance policy. Other Clarence Dillon Society members have established a charity gift annuity with NMCRS and receive annual payments for life; upon their death, the remainder of their annuity will be put to work serving Sailors, Marines and their families.

Legacy gifts ensure that future generations of Sea Service members can receive financial assistance from Navy-Marine Corps Relief Society. We are deeply grateful for the thoughtful generosity of these Clarence Dillon Society members.

Anonymous (24)	Col William Brown, USMCR (Ret.)	Mrs. K.L. "Duck" Drake	Dr. and Mrs. Daniel Gubin
CAPT Rudolph Abel, Jr., USN (Ret.)	PO1 Bradford L. Bucher, USNR (Ret.)	PO1 Kerry R. Dunn, USN (Ret.)	CDR Steven A. Guzauskis, USNR (Ret.)
Donald and Solveig Aldrich	Ms. Sara Butko	SCPO David M. Dutcher, USN (Ret.), <i>in memory of his father, Bernal C. Dutcher, Jr., USN</i>	CAPT and Mrs. Peter F. Hailer, USN (Ret.)
Mr. Edward L. Anderson	SCPO Robert D. Carson, USN (Ret.)	Mrs. Joanne Eck, <i>in memory of John Eck</i>	MCPO Robert E. Hamell, USN (Ret.)
SCPO Richard M. Anderson, USN (Ret.)	Chief David Casey, USN (Ret.)	LCDR and Mrs. Bruce Edelson, USN (Ret.)	MSgt Ronald P. Hansen, USMC (Ret.)
Mr. Larry Andes	GSCM Michael A. Cleesattel, USN (Ret.)	PO1 Betty J. Ellis, USN (Ret.)	Mr. Evan C. Harden
CDR Peter Angelina, USN (Ret.) and Jan Angelina	Mr. Brian D. Connelly	PO1 Henry Eymann, USN (Ret.)	Mrs. Paula B. Hargrave, <i>in loving memory of CDR Paul E. Hargrave, USN</i>
SCPO Lee S. Armstrong, USN (Ret.)	LCDR* and Mrs. Glenn R. Coulter, USN (Ret.)	Mrs. Barbara A. Fagan	Ms. Teresa Harjung
CPO Mitchell O. Barker, USN (Ret.)	Susan B. Crawford	CAPT Gregory F. Fischer, USN (Ret.)	Mr. and Mrs. Thomas Harris
CDR Russell W. Barnhill, USN (Ret.)	CAPT Russell W. Crooks, Jr., USN (Ret.)	Mr. Mike Foley	Mr. Eric Harris
CAPT and Mrs. William W. Bennett, USN (Ret.)	Ryan T. Currie	CDR Linda M. Frazier, USN (Ret.)	AEC William and Ruth Hart, USN (Ret.)
LCDR Albert Betancourt, USN (Ret.)	Mrs. Catherine Fay Dahlstrom, <i>in memory of Lawrence J. Fay, Jr., USN</i>	Mrs. Donna G. Fredricksen, <i>in memory of LCDR Robert A. Fredricksen, USN</i>	Eda Mae G. Hatch, <i>in memory of William Lee Hatch</i>
Mr. and Mrs. Asa Betancourt	CPO Byron Dahmer, USN (Ret.)	Charles* and Karen Fredrickson	MGySgt Derek L Hayes, USMC (Ret.) and Ms. Barbara M Perry
Mr. and Mrs. Richard Bisetti	GySgt Willard L. Dale, USMC (Ret.)	MSgt Thomas A. Gafford, USMC (Ret.) and Margaret Ann Barham*	Mr. Robert F. Hellmers, <i>in memory of my father, Frederick Matthew Hellmers, USN</i>
ATCS Curt D. Block, USN (Ret.)	CDR and Mrs. James R. Dase, SC, USN (Ret.)	PO1 Jose C. Garcia, USN (Ret.)	CDR James F. Helt, USN (Ret.) and Ms. Sandra Helt
Mr. and Mrs. Malcolm Blundell, <i>in memory of CAPT Peveril Blundell, USN</i>	VADM and Mrs. George Wilmot Davis, USN (Ret.)	PO2 Reynaldo Garcia, Jr., USN (Ret.)	MCPO and Mrs. Robert Henshaw, USN (Ret.)
Mr. Johannes Brenner	CAPT Joseph Lee DeGuise, USMC (Ret.), <i>in memory of Joseph Frank DeGuise, USMM 1917-1921</i>	Dr. Mary Gendernalik-Cooper, <i>in memory of Dr. Wade H. Cooper (Col. USMC Ret.)</i>	VADM Nancy Brown, USN (Ret.) and LtCol Peter M. Hesser, USMC (Ret.)
Robert E. Brice, <i>in memory of HMCS Robert Lee Brice, USN (Ret.)</i>	Mr. Floyd Dean	LCDR W. Duane Goodlett, USN (Ret.)	
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Mrs. Eileen A. Hintzen, <i>in memory of AOC Richard F.</i> Hintzen, USN	CAPT Judith McCarthy, MSC USN (Ret.)	The John Pemberton Living Trust	PO2 Russell R. Smith, USNFR	
CAPT Margaret Holder, USN (Ret.) and CDR Robert D. Finney, USN (Ret.)	CDR Florence Coyne McDonald, USNR (Ret.)	PO1 Alexander Pemberton III, USN (Ret.)	HMCS Robert D. Smithers, USN (Ret.)	
CPO Bert L. Horwitz, USN (Ret.)	CAPT Gary A. McDowell, USN (Ret.)	MGySgt Derek Hayes, USMC (Ret.) and Mrs. Barbara M. Perry	Mrs. Paula Souza, <i>in memory of</i> John Souza, Jr.	
LT Raymond E. Hughes, USN (Ret.)	CDR Kenneth E. McLaurin, USN (Ret.)	FCCM Gaines M. Perryman, USN (Ret.)	RMC Mark S. Starin, USN (Ret.)	
Mr. Christopher William Ince, Jr.	AVCM and Mrs. Tom Meadows, USN (Ret.)	PO2 Paul S. Philbrick, USN (Ret.)	PO and Mrs. Ronald Szymonek, USN (Ret.)	
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MM2 (DV/SW) Robert T. Kelly, Jr., USN (Ret.), <i>in memory of</i> his brother, Stephen E. Kelly	Mr. David M. Minter	SCPO and Mrs. Timothy W. Powers, USN (Ret.)	CDR Jeannie K. Todaro, USN (Ret.)	
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Mrs. Lillian Jean Klepac, <i>in memory of Frank Klepac, Jr.</i>	Mr. Thomas Modesto	Ms. Katelin Alexis Price	Rudolph Vilkutaitus	
CDR Ronald D. Koblitz, USN (Ret.)	RADM and Mrs. Matthew Moffit, USN (Ret.)	Col Sara J. Pritchett, USMC (Ret.)	CWO3 Joseph C. Visco, USN (Ret.)	
CAPT Dana Koch, USN (Ret.) and LCDR Raymond Koch, USN (Ret.)	CAPT Edward L. Morgan, USN (Ret.)	CAPT Ronald W. Pyle, USN (Ret.)	LtCol Ward L. Waltman, USMC (Ret.)	
CAPT James Kovalcik, USN (Ret.)	Ms. Brittany M. Moser	MCPO Marshall E. Ramsey, USN (Ret.)	MCPO George E. Webster, USN (Ret.)	
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CDR Doris C. MacClelland, NC, USN (Ret.)	LtCol James E. Page, USMC (Ret.)	CPO John Scairpon, USN (Ret.)		
Col James G. Magee, USMC (Ret.)	Norman W. and Diane Pashley, <i>in memory of my years as a</i> <i>Marine</i>	Mr. William E. Schlotthauer		
LtCol Frank W. Martino, USMC (Ret.)	Maj Frederick D. Patterson, USMC (Ret.)	Mr. Mark R. Sequerth		
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Ms. Gwendolyn Mason-Smith		CAPT and Mrs. John E. Sides, USN (Ret.)		
		BT2 Diana D. Simmonswright, USN (Ret.)		
		CAPT Frederick J. Skinner, USN (Ret.)		

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 contributions, estate gifts, and non-cash donations. This donor report recognizes individuals and organizations that made gifts in calendar year **2022** at the **\$5,000 level and above**. This report also includes entities that made in-kind donations to the Society valued at **\$5,000 and above**.

We are also deeply thankful for the many generous donors who support the Society through their active duty and retiree allotments.

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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.

LEGACY GIFTS

In **2022**, Navy-Marine Corps Relief Society received **22** estate distributions from **18** donors, amounting to more than **\$590,000**. The legacy of these generous individuals will live on in the hearts and minds of Marines, Sailors and their families who receive Society assistance. We are deeply grateful for their thoughtful gifts.

Estate of PO2 Allen H. Alexander, USN (Ret.)	Estate of CAPT Celine A. Finn, NC USN (Ret.)	Estate of Jerry C. Padra
Mozelle Behannon Charitable Trust	Estate of Ellen Knapp	The Samuel Schechter Revocable Trust
Estate of Douglas Berryman	Estate of Robert Lloyd	CAPT Hugh T. Smith, USN (Ret.) Trust
CAPT Robert A. Brown, MC, USN (Ret.)	George P. Lumsden Trust	Estate of Frank T. Watkins
Estate of Michael J. Buffin Jr.	DeAnna Motikit Living Trust	GySgt Harmon T. Wayne, USMC (Ret.) Family Trust
Estate of MCPO William H. Clark. USNR (Ret.)	Estate of Jane C. Nied	
	Estate of Dr. Walter S. Nied, DDS, USNR (Ret.)	



“ Whatever you donate goes to a service member in need. Navy-Marine Corps Relief Society helped me when I was in need, and I want to make sure they have something available for the next person in need.”

-JILL S. HOLLIGER, USN (RET.)

BUDGET FOR BABY®

Expecting a baby is exciting; planning for the financial impact of the new family member can be daunting. Free Budget for Baby Workshops® help parents develop a budget, gain tips on saving money, and connect with other expectant parents.

OVER 4,000 B4B PARTICIPANTS.



A photograph of an airport terminal. In the foreground, there are several empty, modern-style chairs. Large glass windows provide a view of the tarmac outside, where a white and blue airplane is parked at a gate. The sky is clear and blue.

EMERGENCY TRAVEL

NMCRS offers a helping hand when emergency travel is necessary for a Sea Service Member to be with a sick or dying loved one.

1,400 SERVICE MEMBERS PROVIDED WITH TRAVEL ASSISTANCE.

EDUCATION ASSISTANCE

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

307 STUDENTS RECEIVED ASSISTANCE.



A photograph of a woman with dark hair, wearing a blue apron with a white anchor logo, working in a thrift shop. She is smiling and looking towards the camera. Behind her are shelves filled with folded clothing items.

THRIFT SHOPS

NMCRS Thrift Shops offer Navy and Marine Corps families gently used uniforms, clothing and household items at low cost. Proceeds from the shops are put back into the Society's programs and services.

MORE THAN 113,000 SHOPPERS SAVED MONEY THROUGH THE THRIFT SHOPS.



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NMCRS HEADQUARTERS
875 N. RANDOLPH STREET, SUITE 225, ARLINGTON, VA 22203
(800) 654-8364

