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.

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.
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.
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.)
MCPO 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

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 Couter, 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

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
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

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic living expenses (food, lodging, utilities, household set-up)</td>
<td>$24.4M</td>
</tr>
<tr>
<td>Transportation (car repairs, insurance, car payment, rental)</td>
<td>$11.1M</td>
</tr>
<tr>
<td>Family Emergencies</td>
<td>$1.9M</td>
</tr>
<tr>
<td>Transportation due to illness/death</td>
<td>$4.5M</td>
</tr>
<tr>
<td>Other (education assistance, pay/entitlement shortfalls)</td>
<td>$3.3M</td>
</tr>
</tbody>
</table>
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
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.
# Statement of Financial Position

For the Year Ending December 31, 2022

## Assets

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$273,661</td>
</tr>
<tr>
<td>Contributions/Pledges Receivable</td>
<td>$2,831,092</td>
</tr>
<tr>
<td>Prepaid Expenses and Inventory</td>
<td>$1,673,742</td>
</tr>
<tr>
<td>Investments</td>
<td>$96,378,086</td>
</tr>
<tr>
<td>Outstanding Loans</td>
<td>$24,185,966</td>
</tr>
<tr>
<td>Property and Equipment</td>
<td>$3,658,292</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$129,000,839</strong></td>
</tr>
</tbody>
</table>

## Liabilities and Net Assets

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Payable</td>
<td>$6,360,003</td>
</tr>
<tr>
<td>Long Term Liabilities</td>
<td>$8,492,648</td>
</tr>
<tr>
<td>Net Assets (See Summary of Operations)</td>
<td>$114,148,188</td>
</tr>
<tr>
<td><strong>Total Liabilities and Net Assets</strong></td>
<td><strong>$129,000,839</strong></td>
</tr>
</tbody>
</table>

## Beginning Net Assets

<table>
<thead>
<tr>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>$144,377,303</td>
</tr>
</tbody>
</table>

## Revenues

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions</td>
<td>$16,273,372</td>
</tr>
<tr>
<td>Investment Return</td>
<td>$(23,909,708)</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$1,085,929</td>
</tr>
<tr>
<td><strong>Total Revenues</strong></td>
<td><strong>$(6,550,407)</strong></td>
</tr>
</tbody>
</table>

## Expenses

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assistance (Financial &amp; Programs)</td>
<td>$22,605,696</td>
</tr>
<tr>
<td>Administrative (includes depreciation)</td>
<td>$1,339,922</td>
</tr>
<tr>
<td>Fundraising</td>
<td>$2,266,175</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$26,211,793</strong></td>
</tr>
</tbody>
</table>

## Pension Related Gain/ (Loss)

<table>
<thead>
<tr>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,533,085</td>
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</tbody>
</table>

## Change in Net Assets

<table>
<thead>
<tr>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>$(30,229,115)</td>
</tr>
</tbody>
</table>

## Ending Net Assets

<table>
<thead>
<tr>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>$114,148,188</td>
</tr>
</tbody>
</table>

**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

<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>285</td>
<td>$435,489</td>
<td>$4,908</td>
</tr>
<tr>
<td>Bangor, WA</td>
<td>561</td>
<td>$527,204</td>
<td>$16,242</td>
</tr>
<tr>
<td>Beaufort, SC</td>
<td>287</td>
<td>$237,489</td>
<td>$2,304</td>
</tr>
<tr>
<td>Bethesda, MD</td>
<td>282</td>
<td>$349,278</td>
<td>$14,268</td>
</tr>
<tr>
<td>Bremerton, WA</td>
<td>606</td>
<td>$513,457</td>
<td>$10,743</td>
</tr>
<tr>
<td>Camp Lejeune, NC</td>
<td>2,336</td>
<td>$2,024,148</td>
<td>$14,926</td>
</tr>
<tr>
<td>Camp Pendleton North, CA</td>
<td>1,185</td>
<td>$1,014,846</td>
<td>$62,287</td>
</tr>
<tr>
<td>Camp Pendleton South, CA</td>
<td>2,221</td>
<td>$1,854,037</td>
<td>$28,697</td>
</tr>
<tr>
<td>Charleston, SC</td>
<td>403</td>
<td>$452,243</td>
<td>$23,372</td>
</tr>
<tr>
<td>Cherry Point, NC</td>
<td>599</td>
<td>$451,857</td>
<td>$13,678</td>
</tr>
<tr>
<td>Everett, WA</td>
<td>302</td>
<td>$372,141</td>
<td>$11,610</td>
</tr>
<tr>
<td>Fallon, NV</td>
<td>67</td>
<td>$59,906</td>
<td>$192</td>
</tr>
<tr>
<td>Fort Worth, TX</td>
<td>361</td>
<td>$390,781</td>
<td>$17,070</td>
</tr>
<tr>
<td>Great Lakes, IL</td>
<td>670</td>
<td>$590,760</td>
<td>$53,089</td>
</tr>
<tr>
<td>Groton, CT</td>
<td>685</td>
<td>$670,496</td>
<td>$9,730</td>
</tr>
<tr>
<td>Guam</td>
<td>548</td>
<td>$1,034,418</td>
<td>$2,729</td>
</tr>
<tr>
<td>Gulfport, MS</td>
<td>544</td>
<td>$551,480</td>
<td>$22,880</td>
</tr>
<tr>
<td>Headquarters</td>
<td>2,165</td>
<td>$2,150,912</td>
<td>$2,042,325</td>
</tr>
<tr>
<td>Iwakuni, Japan</td>
<td>266</td>
<td>$303,358</td>
<td>$0</td>
</tr>
<tr>
<td>Jacksonville, FL</td>
<td>1,421</td>
<td>$1,475,532</td>
<td>$55,657</td>
</tr>
<tr>
<td>Kaneohe Bay, HI</td>
<td>512</td>
<td>$469,129</td>
<td>$7,090</td>
</tr>
<tr>
<td>Kings Bay, GA</td>
<td>628</td>
<td>$466,893</td>
<td>$12,590</td>
</tr>
<tr>
<td>Lemoore, CA</td>
<td>754</td>
<td>$707,025</td>
<td>$16,526</td>
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<tr>
<td>Little Creek, VA</td>
<td>1,426</td>
<td>$1,710,586</td>
<td>$115,710</td>
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<tr>
<td>MCRD, San Diego, CA</td>
<td>422</td>
<td>$560,606</td>
<td>$39,202</td>
</tr>
<tr>
<td>Mayport, FL</td>
<td>1,050</td>
<td>$985,595</td>
<td>$38,866</td>
</tr>
<tr>
<td>Millington, TN</td>
<td>60</td>
<td>$125,081</td>
<td>$3,607</td>
</tr>
<tr>
<td>Miramar, CA</td>
<td>122</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>Naples, Italy</td>
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<td>Whidbey Island, WA</td>
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<td>Yokosuka, Japan</td>
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<td>Yuma, AZ</td>
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**Grand Total** | **42,819** | **$42,453,790** | **$3,457,937**
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.

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
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.

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.
MCPO Joseph H. Hill, USN (Ret.), in memory of Nancy P. Hill

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.)

LT Raymond E. Hughes, USN (Ret.)

Mr. Christopher William Ince, Jr.

SN Henri James, USN (Ret.)

Mr. Eugene Kendall

Ms. Eileen Graydon Ketchum

Mrs. Lillian Jean Klepac, in memory of Frank Klepac, Jr.

CDR Roland D. Koblitz, USN (Ret.)

CAPT James Kovalcik, USN (Ret.)

Mr. Mark R. Sequerth

CAPT and Mrs. John E. Sides, USN (Ret.)

CAPT William N. Shannon, USN (Ret.)

PO1 Irving A. Roberts, USN (Ret.)

SCPO John Scairpon, USN (Ret.)

CAPT and Mrs. Robert K. Kurz, USN (Ret.)

CDR Ronald L. Lepak, USN (Ret.)

PO1 Edward F. Lewis, USN (Ret.)

CDR Dorothy K. Lins-Hanson, USN (Ret.)

CDR Jonathan Lippis, USN (Ret.)

PNCM Jose P. Loares, USN (Ret.)

Ms. Patricia L. Lofland, in memory of MMCM Trusten P. Causey Lofland, USN (Ret.)

CAPT Diann K. Lynn, USN (Ret.)

RADM and Mrs. Steve W. Maas, USN (Ret.)

CDR Doris C. MacClelland, NC, USN (Ret.)

Col James G. Magee, USMC (Ret.)

LtCol Frank W. Martino, USMC (Ret.)

CDR Lawrence J. Mason, USN (Ret.)

Ms. Gwendolyn Mason-Smith

MS2 James E. Mattews, USN (Ret.)

CAPT Judith McCarthy, MSC USN (Ret.)

CDR Florence Coyne McDonald, USNR (Ret.)

CAPT Gary A. McDowell, USN (Ret.)

CDR Kenneth E. McLaurin, USN (Ret.)

AVCM and Mrs. Tom Meadows, USN (Ret.)

CPO James W. Mendoza, USN (Ret.)

CAPT Lee C. Miles, USN (Ret.)

Mr. David M. Minter

CPO David J. Mitchell, USN (Ret.)

Ms. Mary Ann Carrico-Mitchell, in memory of LCDR William Ray Mitchell, USN

Mr. Thomas Modesto

RADM and Mrs. Matthew Moffit, USN (Ret.)

CAPT Edward L. Morgan, USN (Ret.)

Ms. Brittaney M. Moser

CAPT Dale H. Moses, USN (Ret.)

DKC James A. Mosher, USN (Ret.)

COL William D. Garner, PhD., USAF (Ret.) and CDR Evelyn L. Moy, USN (Ret.)

SCPO Thomas L. Murray, USNR (Ret.), in memory of Frank and Phyllis Murray

SgtMaj Emery R. Naboni, USMC (Ret.)

Ms. Elizabeth Nicholson

CPO Gary W. Nickelson, USN (Ret.)

CDR Arthur E. Norton, USN (Ret.)

CDR Terry L. Norton, JAGC, USN (Ret.)

MCPO John D. O’Connell, USN (Ret.)

LtCol James E. Page, USMC (Ret.)

Norman W. and Diane Pashley, in memory of my years as a Marine

Maj Frederick D. Patterson, USMC (Ret.)

CPO William R. Pehl, USN (Ret.)

LT Peter Pehl II, USN (Ret.), in memory of CWO Thomas Leroy Pehl

The John Pemberton Living Trust

PO1 Alexander Pemberton III, USN (Ret.)

MGySgt Derek Hayes, USMC (Ret.) and Mrs. Barbara M. Perry

FCCM Gaines M. Perryman, USN (Ret.)

PO2 Paul S. Philbrick, USN (Ret.)

MSgt Jeffrey C. Polite, USMC (Ret.)

LT Gilbert Portillo, USN (Ret.)

SCPO and Mrs. Timothy W. Powers, USN (Ret.)

CAPT and Mrs. Mark G. Prestero, USN (Ret.)

CPO Ernest R. Price, USN (Ret.)

Ms. Katelin Alexis Price

Col Sara J. Pittchett, USMC (Ret.)

CAPT Ronald W. Pyle, USN (Ret.)

MCPO Marshall E. Ramsey, USN (Ret.)

CPO Starling M. Reece, USN (Ret.)

Ms. Helga Risor

CRD and Mrs. Ronald K. Ritter, USN (Ret.)

PO1 Hubert W. Safford, USN (Ret.)

CPO Norm Robbins, USN (Ret.)

and Mrs. Laurie Robbins

PO1 Irving A. Roberts, USN (Ret.)

Mr. and Mrs. Glen C. Rose

Tracy Rubidoux-Cadd

Mrs. Arthur Ruhlke, in memory of CDR Arthur J. Ruhlke, Jr., USN

PO1 Hubeirt W. Safford, USN (Ret.)

PO1 Marvin E. Sather, USN (Ret.)

CPO John Scairpon, USN (Ret.)

Mr. William E. Schlotthauer

Mr. Mark R. Sequerth

CAPT William N. Shannon, USN (Ret.)

CAPT and Mrs. John E. Sides, USN (Ret.)

BT2 Diana D. Simmonswright, USN (Ret.)

CAPT Frederick J. Skinner, USN (Ret.)

Mrs. Sherman A Smith

MSgt Ralph F. Smith, USMC (Ret.)

PO2 Russell R. Smith, USNFR

HMCs Robert D. Smithers, USN (Ret.)

Mrs. Paula Souza, in memory of John Souza, Jr.

RMC Mark S. Stair, USN (Ret.)

PO and Mrs. Ronald Szymonek, USN (Ret.)

CPO Robert D. Tate, USN (Ret.)

Mrs. Elizabeth Gaye Thomas, in memory of GySgt Theodore John Thomas, USMC

CDR Jeannie K. Todaro, USN (Ret.)

CWO4 Gary Townsend, USN (Ret.)

CWO4 Gary A. Veblen, USN (Ret.) and Akiko Veblen

Rudolph Vikutaitus

CWO3 Joseph C. Visco, USN (Ret.)

LtCol Ward L. Waltman, USMC (Ret.)

MCPO George E. Webster, USN (Ret.)

Cpl Al Whitener, USMC (Ret.)

TMC Sharyn Williams, USN (Ret.)

Mrs. Patricia D. Wilson, in memory of 1stSgt William M. Wilson, USMC

Ms. Mary Sue Woolcock

SCPO Kenneth E. Wray, USN (Ret.)

Cpl James R. and Linda J. Wright, USMC (Ret.)

CDR H. Bradford Wynne, USN (Ret.) and Roberta Wynne

GySgt Robert E. Young, USMC (Ret.)

SCPO Stanley L. Young, USN (Ret.)

* Deceased
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.

ADMIRAL GEORGE DEWEY CIRCLE ($1 MILLION AND ABOVE)
Navy Federal Credit Union

THEODORE ROOSEVELT CIRCLE ($100,000 TO $999,999)
Lakeside Foundation
Lockheed Martin Corporation
MCCS - Semper Fit and Exchange Services Division
Navy Exchange Service Command (NEXCOM)
Truist Foundation, Inc.
USAA Foundation, Inc.
Dean and Cam Williams Foundation

GRACE M. HIGGINSON CIRCLE ($50,000 TO $99,999)
Benevity Community Impact Fund
VADM and Mrs. George Wilmot Davis, USN (Ret.)
Pen Air Federal Credit Union
CDR Roger Serrano, USN (Ret.)
ETCM Alexander R. Thomsen, USN (Ret.)

RELIEF COMMITTEE CIRCLE ($25,000 TO $49,999)
CAPT Raymond W. Atcheson, USNR (Ret.)
C.E. and S. Foundation
CARS Inc Donors
LCDR Wilmot Clarke, USN (Ret.)
LCDR Delma D. Dunn, USN (Ret.)
Facebook Donors
Humble Bundle - Frog God Games
Jackson Hill Baptist Church
Leonardo DRS
Operation Support Our Troops
Raytheon Missiles & Defense
State Of Mississippi Vehicle License Sales
Women's Auxiliary Commissioned Officers Mess
YourCause Employee Giving Program

VOLUNTEER CIRCLE ($5,000 TO $24,999)
Anonymous (3)
A. Chudnow & Sons Historical Museum Inc.
CDR Mark T. Ackerman, USN (Ret.)
AmazonSmile Foundation
American Endowment Foundation
American Legion Pacific Palisades Post 283
American Legion Post 283 Riders
CAPT Karen A. Anderson, USN (Ret.)
Col Alane A. Andreozzi
Mrs. Nanette Armstrong
Association of Military Banks of America (AMBA)
Mr. and Mrs. Robert F. Bartholomew
CAPT Frank Bausch, USN (Ret.)
Bayshore Ford Truck Sales, Inc.
LCDR William H. Beeson, USN (Ret.)
The Boeing Company
Col and Mrs. Wayne Brown, USMC (Ret.)
Mrs. Jeanne Buckon
CAPT David R. Bunten, USN (Ret.)
CAPT John F. Burton, USN (Ret.)
CWO2 Juanita J. Carr, USN (Ret.)
Cedar Creek Veterans Foundation (CCVF)
Ms. Terri L. Christensen
FTCM(SS) and Mrs Thomas E. Clark, USN (Ret.)
Mr. and Mrs. James T. Claxton
Collins Aerospace
CAPT Robert Colvert, USN (Ret.)
VADM Robert Conway, USN (Ret.)
Sgt William Croxville, USMCR (Ret.)
CSX Transportation
CAPT Alan B. Cutter, USN (Ret.)
Cybergrants Inc. Employee Giving Program
DAU Alumni Association Mid Atlantic Defense Orientation Conference Association
Mr. Will Dixon
Mrs. Carolyn Black Dougall

LCDR and Mrs. Roger F. Dunbar, USN (Ret.)
Mr. Steven Ennewold
Enterprise Holdings Foundation
Ergonomic Group Inc.
ADM and Mrs William J. Fallon, USN (Ret.)
Fat Smittys
First Class Petty Officer Association-USSS
Harry’s Truman
Frontstream Employee Giving Program
Mr. and Mrs. Leighton Frye
LCDR Warren Galkin, USN (Ret.)
GE Aerospace
Dr. Mary Gendernalik-Cooper
Give Lively Foundation Inc
The Goldie Anna Charitable Trust
Mr. Lee Gonterman
Mr. Charles D. Gross
Ms. Jeanette Hanst
The Hart Family Foundation
SCPO Paul Heermans, USN (Ret.)
Ms. Tina Holley
Homes for Heroes
CAPT James Hornback, USN (Ret.)
LTJ Kendall Huber, USN (Ret.)
Mr. and Mrs. Reuben Jeffery, III
Ms. Nancy Jenkins
RADM Michael Johnson, CEC USN (Ret.)
and Mrs. Terry Johnson
PO2 Ted Kayton, USN (Ret.)
Keough Family Foundation
Mr. Niels Kistrup
Kitsap Community Foundation
Kitsap Credit Union
Mr. John Knepley
L3 Harris Technologies
The Lear Family
Mr. Tom Lefevre
CDR and Mrs. William Levis, USN (Ret.)
LCDR Lee Litzler, USNR (Ret.) and Ms. Lylia Needham
RADM and Mrs. Steve W. Maas, USN (Ret.)
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.)
- Mozelle Behannon Charitable Trust
- Estate of Douglas Berryman
- CAPT Robert A. Brown, MC, USN (Ret.)
- Estate of Michael J. Buffin Jr.
- Estate of MCPO William H. Clark, USNR (Ret.)
- Estate of CAPT Celine A. Finn, NC, USN (Ret.)
- Estate of Ellen Knapp
- Estate of Robert Lloyd
- George P. Lumsden Trust
- DeAnna Motikeit Living Trust
- Estate of Jane C. Nied
- Estate of Dr. Walter S. Nied, DDS, USNR (Ret.)
- Estate of Jerry C. Padra
- The Samuel Schechter Revocable Trust
- CAPT Hugh T. Smith, USN (Ret.) Trust
- Estate of Frank T. Watkins
- GySgt Harmon T. Wayne, USMC (Ret.) Family Trust
- CAPT William E. Vollmer, Jr., USN (Ret.)
- CAPT Robert B. Vosilus, USN (Ret.)
- LtCol Christopher Wagner, USMC (Ret.) and LtCol Kathryn Wagner, USMC (Ret.)
- CDR James Williams, USN (Ret.)
- Mrs. Nancy Trollinger
- Upper Skagit Indian Tribe
- USS Chickasaw Reunion Association Inc
- Uvas Foundation

- Estate of CAPT David R. Miller, USN (Ret.)
- Mr. David Mis
- Mr. and Mrs. Eddie Porter
- Powell Family Foundation, Inc.
- The Rainwater Charitable Foundation
- Mr. and Mrs. William E. Reising
- Mr. Ira Riklis
- Mr. James Roberts
- The Rotary Club of Fallbrook Foundation
- CDR James K. Ruland, USN (Ret.)
- Ms. Mona Sahaf
- Sandboxx
- Ms. Barbara Scrivner
- Silver Gate Yacht Club
- CDR Joseph Slakey, USN (Ret.)
- Dorothy D. Smith Charitable Foundation
- CDR Lester Steenblock, USNR (Ret.)
- Ms. Joan Swaim
- The Thrift Shop at NAS JRB Fort Worth
- The Treasure Shop at Naval Station Norfolk
- Mrs. Nancy Trollinger
- Upper Skagit Indian Tribe
- Queens Harbour Yacht and CC Group
- WJLA 7News on Your side at 4
- Yahoo! Finance
- Yahoo! News

- Microsoft Matching Gifts Program
- Navy-Marine Corps Retired Judge Advocates Association
- NFL Ventures LP
- North Texas Military Foundation
- Northwest Florida Professional Baseball LLC
- OceanFirst Foundation
- Ms. Diane Otto
- Mr. and Mrs. James Ouimette
- Peraton
- Ms. Marilyn K. Phelps
- LCDR and Mrs. Alfred B. Phillips, USN (Ret.)
- Pilot Travel Centers LLC
- Mr. Edward Porta
- CDR James K. Ruland, USN (Ret.)
- Ms. Mona Sahaf
- Sandboxx
- Ms. Barbara Scrivner
- Silver Gate Yacht Club
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- Estate of Dr. Walter S. Nied, DDS, USNR (Ret.)
- Estate of Jerry C. Padra
- The Samuel Schechter Revocable Trust
- CAPT Hugh T. Smith, USN (Ret.) Trust
- Estate of Frank T. Watkins
- GySgt Harmon T. Wayne, USMC (Ret.) Family Trust
- CAPT William E. Vollmer, Jr., USN (Ret.)
- CAPT Robert B. Vosilus, USN (Ret.)
- LtCol Christopher Wagner, USMC (Ret.) and LtCol Kathryn Wagner, USMC (Ret.)
- CDR James Williams, USN (Ret.)
- Mr. Robert Winter
- Woodrow Wilson SSBN 624 Association

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

- Benzinga.com
- Connecting Veterans Every Day
- Navy League of the U.S. - Corona/ Riverside Council
- NewsBreak
- Operation Military Blessing
- PR Newswire
- PROUD Foundation
- Queens Harbour Yacht and CC Group
- WJLA 7News on Your side at 4
- Yahoo! Finance
- Yahoo! News
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.)
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.**

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.**

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.**

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.**