



LEGACY[®]

NEWSLETTER

2026 Volume 1, Issue 47



**NMCRS IN ACTION:
ANSWERING THE CALL DURING COMMUNITY
POWER OUTAGE**

MAKING A DIFFERENCE FOR SAILORS, MARINES, AND THEIR FAMILIES

From the Signal Bridge



Navy-Marine Corps Relief Society (NMCRS) has helped thousands of Sailors, Marines, and their families remain mission ready during some of the most challenging times. When the unexpected occurs, whether close to home or across the globe, NMCRS is there with timely, compassionate support.

As I think back on 2025, we faced many challenges together. From responding to the plane crash in San Diego, to assisting families during urgent evacuations from the Middle East, the Relief Society continues to meet the needs of Sailors and Marines when it matters most. These situations are often stressful and unpredictable. Thanks to your support, NMCRS is able to step in quickly to provide financial assistance, guidance, and reassurance during moments of uncertainty.

With the help of our donors, staff, and volunteers, we can continue our ongoing commitment to readiness and resilience. When Sailors and Marines know their families are supported, they can remain focused on the mission at hand. That is the quiet, but critical role NMCRS plays every day.

In this issue, you'll see how that commitment comes to life in the work we do every day. You'll see how NMCRS prepared for and responded to the longest government shutdown in U.S. history, ensuring families had access to immediate assistance when many didn't know if their next

paycheck was coming. You'll also see how NMCRS acted quickly to support families impacted by sudden power outages in military housing.

We also highlight the quieter moments, like how an NMCRS Thrift Shop volunteer helped save a Sailor's wedding day, or when a lottery winner chose to turn an unexpected windfall into meaningful support. Together, these stories reflect the many ways NMCRS shows up every day in times of crisis, during moments of transition, and at life's most important milestones and how you make our work happen.

NMCRS remains committed to building financial stability and well-being for Sailors, Marines and their families by delivering compassionate financial education and support, ensuring no one faces hardship alone. Thank you for your continued support.

Semper Fidelis and Very Respectfully,

LTGEN ROBERT R. RUARK, USMC (Ret.)
President & Chief Executive Officer

P.S. Tell us your story! Each story brings to life NMCRS's impact and can serve to inform and inspire others. Contact us at giving@nmcrs.org to learn more about how you can share your story.

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All articles written by LCDR James E. Brooks, USN (Ret.)

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Navy-Marine Corps Relief Society's Legacy[®] Newsletter allows us to share with donors the impact of their gifts. It also informs active duty and retired Sailors, Marines and their families about the programs and services available to them.

Navy-Marine Corps Relief Society is a 501(C)(3) tax-exempt organization (Tax ID #53-0204618).

Weathering Uncertainty: Government Shutdown Highlights Need for Financial Education



For decades, Navy-Marine Corps Relief Society (NMCRS) has supported Sailors, Marines and their families weather the storm when paydays were uncertain. As the federal fiscal year came to a close at the end of September, NMCRS staff started

preparing for the impact of another U.S. government shutdown.

When paychecks hit the bank on October 1, preparations were in full swing at NMCRS offices around the globe in case the October 15 payday was missed.

“A payless payday is our worse-case scenario,” said NMCRS Executive Vice President and COO Dawn Cutler. “We are not funded to subsidize the Navy and Marine Corps if they are not paid.”

With the anticipated rush of clients requesting financial assistance, office spaces were rearranged to accommodate the influx of people. Preparation also included a campaign to inform Sailors and Marines about financial readiness and how to work with financial institutions should the shutdown occur.

“NMCRS headquarters ensured every volunteer knew what to say to clients and how the request for assistance was going to be handled,” Cutler said. “We communicated to Navy leadership about how Sailors and Marines could prepare for a payless payday. I was happy to see JAG push recommendations down to Navy and Marine commands that echoed what we were saying regarding paycheck protection programs at banks and working with creditors directly if a payment was missed.”

The strategy for working with Sailors and Marines, should the next payday be missed, returned to the core principles that have guided NMCRS since its founding in 1904.

“Every Sailor and Marine would be met with compassion and understanding,” Cutler said. “We focused on immediate needs instead of rent or car payments; those could wait. Office directors were authorized to provide bridge loans of up to \$2,000.”

For Marine Corps Base Camp Pendleton Office Director Donna Miranda, this wasn’t her first government shutdown. After 16 years of service, she had a good idea of what was in store. But this one revealed new challenges.

“The young Sailors and Marines don’t use traditional banks and credit unions,” Miranda said. “Many rely on online financial institutions that make pay day funds available three or four days early, and many don’t offer paycheck protection. Marines started showing up at our door on October 13 because there was no money in their account when they typically expected it.”

While the demand for assistance was high, Miranda said the staff was able to keep up and meet the immediate needs of clients. Fortunately, a payday arrived on October 15 and with it, another big sigh of relief.

Still, the continued military pay days didn’t stifle all the anxiety in Navy and Marine Corps families. Military members were being paid, but federal employees were not.

“There are a lot of military families out there where the military spouse holds a federal job, and a dual income is relied on,” Cutler said. “NMCRS was able to help many families who faced this scenario.”

On November 12, the longest government shutdown to-date ended. NMCRS assisted approximately 950 Sailors, Marines and their families with approximately \$500,000 in bridge loans.

For Miranda, the shutdown underscored a deeper concern.

“My biggest fear is the lack of financial education our young Sailors and Marines have,” she said. “Many Sailors and Marines don’t know what a ‘normal’ paycheck is. The October 1 paycheck included an annual uniform allowance, among other annual payments. When the October 15 payday finally arrived, they wondered why the bank shorted them several hundred dollars from the previous payday. They were already in debt.”

Cutler agrees financial education needs to be a priority.

“We’re recognized as being the place where Sailors and Marines can go for financial assistance,” she said. “But our services cannot fix poor financial planning. That’s why we’re refocusing our efforts on financial education.”

In December, NMCRS introduced Money Ops, a standardized 90-minute financial basics course developed with the USAA Educational Foundation. The program, modeled after The Game of Life, helps participants navigate real-world financial decisions. It’s been tested at Marine Corps Base Quantico and the Washington Navy Yard.

While government shutdowns can be unpredictable, a push to increase financial preparedness through education can be a game changer.



NMCRS Offers Rapid Support for Families Ahead of Hurricane Melissa



Photo: NMCRS responds in advance of Hurricane Melissa

Despite what meteorologists called a “quiet” 2025 hurricane season, it only took one storm to disrupt the lives of more than 900 Sailors, Marines, Department of Defense (DOD) civilians, and families at Naval Station Guantanamo Bay (GITMO) when Hurricane Melissa struck in late October. NMCRS Pensacola Office Director Joy Barnes joined a team of other representatives who welcomed those leaving for safety ahead of the storm at an Emergency Family Assistance Center at Naval Air Station Pensacola.

“Every situation is different, and this one more so than others,” Barnes said. “Disaster assistance grants weren’t needed because families were on travel orders. But the federal government was shut down during this time, meaning there were concerns about who was getting paid. It became a mission of finding community resources to help everyone.”

Families, teachers and other non-mission essential personnel remained sheltered in Pensacola-area hotels for three weeks. During that time, NMCRS secured 200 gift cards valued at \$100 each to help families cover food costs and replace spoiled items once they returned home.

“We shared distribution with our Red Cross partners to ensure support reached everyone, including Department of Defense teachers not under our charter,” Barnes said. Families were also invited as guests of honor to a Pensacola Ice Flyers hockey game where NMCRS was recognized as the local charity of the month.

“The support provided was absolutely invaluable,” said Naval Station Guantanamo Bay Command Master Chief Kenneth Nixon. “After moving nearly 900 Sailors, Marines, families, Department of War civilians, and teachers off-island with very little notice, we quickly realized how essential organizations like NMCRS are.”

NMCRS Steps in for Military Families After Power Outage



Photo: NMCRS staff help military families after Wadsworth Shores power outages

Unlike the sudden ravages of a hurricane, earthquake or deadly explosion, the Navy-Marine Corps Relief Society team in Hampton Roads, VA. didn't know military families were experiencing a local crisis until they saw the news on Friday, July 9, 2025.

“We saw a news story about power outages at Wadsworth Shores Navy Housing Community and residents there were complaining about no air conditioning and homes reaching 90 degrees inside; spoiled food in refrigerators; and pregnant wives staying in local hotels because of the situation,” said NAS Oceana NMCRS Director Thomas Gaff.

Gaff got on the phone with other local NMCRS directors and asked if anyone else had heard anything about the power outages.

“We had one client who mentioned something earlier in the week, but he wasn't there for that issue,” recalled Relief Services Assistant Jennifer Yeager.

Without any hesitation, a call was set up between office directors at Naval Air Station (NAS) Oceana, Joint Expeditionary Base (JEB) Little Creek-Fort Story, Naval Station (NS) Norfolk, Naval Medical Center Portsmouth (NMCP), and NMCRS Headquarters in Arlington, VA. Disaster grants of \$600 were approved for affected military families.

“This was an extraordinary situation that called for immediate action,” said NMCRS Executive Vice President and Chief Operations Officer Dawn Cutler. “The power outage stretched on for days; families were suffering—losing food, struggling in the heat and humidity, and facing several days before their next

paycheck. The need was urgent, and a decision was made to provide disaster grants, rather than loans. It was simple, we knew our families were in dire need, and we had to respond with compassion and agility.”

After the call, the grant opportunity was shared on the respective social media sites in the area.

“I would say within ten minutes of sharing the news on social media, we had our first client,” said Yeager.

On that Friday alone, the NAS Oceana office saw 70 clients in a matter of a few hours.

“It was crazy but once we got the routine down, we moved like a smooth operating team,” said Yeager. “Since our office is closest to the neighborhood, most of the families came here.”

When the office closed on Friday, the NMCRS team huddled and came up with a game plan for what they expected on Monday morning and their suspicions were



Photo: Families from the Wadsworth Shores community gather in the hallway at NAS Oceana

correct; people were waiting to be seen. “The office became a neighborhood block party,” Gaff said. “They were all in the same situation and everyone knew everyone else. It made me feel good to see that type of resiliency and knowing we could help them.”

By the end of the following week, Virginia's Dominion Power resolved the outages, and a total of \$136,750 in grants were distributed to 231 Navy and Marine Corps families.

How an NMCRS Thrift Shop Helped Save a Wedding Day



Photo: Seaman Andreanna Acuna with the Thrift Shop wedding dress

Religious Program Specialist Seaman Andreanna Acuna had a problem. While preparing her service dress uniform for a memorial ceremony, she realized her neckerchief was missing and without it, she couldn't attend.

"I headed to the NMCRS Thrift Shop at Marine Corps Air Station Miramar (MCAS)," Acuna said. "My supervisor set up a donation box, and we take items over every month. I knew the thrift shop could help me."

Acuna was in luck. Among the donated uniform items, she found a neckerchief, and it was the last one available. But on her way out, Acuna says something else caught her eye.

"I saw a beautiful wedding dress that I fell in love with," Acuna said. "I was getting married soon and didn't have a dress to wear."

Thrift shop volunteer Jill Hammons remembers that day well.

"I heard Andreanna ask my coworker Anne Powers, 'May I try this on, please?'" Hammons said. "Then Anne helped her into the dressing room."

Acuna was disappointed to find the dress was a little small and wouldn't zip. But NMCRS volunteers were determined, reassuring her it wasn't a deal breaker. An alteration expert could make it fit perfectly.

"And with that, Andreanna said, 'Yes to the dress!'" Hammons said.

NMCRS thrift shops provide tangible resources for Sailors, Marines, and their families. Donated uniform items are often sold at 75 to 95 percent off retail prices.

Acuna didn't forget the volunteers who helped her. She sent photos of the altered dress and invited them to the wedding.

"We showed up early at the government building for their 8:30 a.m. time slot," Hammons said. "But as their time got closer, I didn't see them."

A quick text to Acuna revealed the delay was due to her fiancé arriving late from Okinawa. Later that afternoon, the couple wed with Hammons serving as their photographer, witness, and supporter.

"I was disappointed we didn't get to say our vows outside on the waterfront," Acuna said "But Jill knew an official in the building. With a few phone calls, someone came down and escorted us to the restricted outdoor area. She took our photos there, and it more than made up for missing our original time."

MCAS Miramar is one of 20 NMCRS Thrift Shops and 11 Uniform Lockers across the globe. Nearly 500 volunteers manage the shops with another 2,000 providing support. Together, they generate nearly two million dollars annually.

"The revenue certainly helps offset costs, but that's not why our Thrift Shops hold so much value," said NMCRS Director of Volunteer Support Sara Griffin.

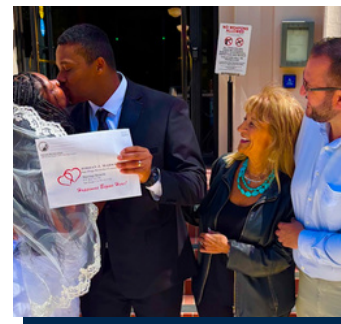


Photo: Seaman Andreanna Acuna with volunteer Jill Hammons on her wedding day

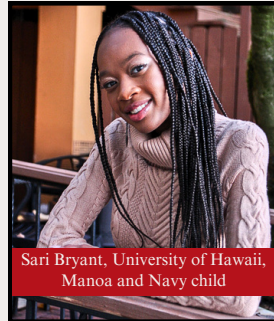
“They offer quality, gently used items at significantly reduced prices, which can really help a family’s bottom line. And they are also an incredible community service where volunteers get to make a difference.”

If you are interested in becoming a volunteer at one of NMCRS’s Thrift Shops, email VolunteerSupport@nmcrs.org.

IN THEIR OWN WORDS...

HOW DID THE NMCRS EDUCATION ASSISTANCE PROGRAM HELP YOU?

“As a military child, I’ve witnessed firsthand the sacrifices and strength it takes to serve and support a military family. Receiving this scholarship from Navy-Marine Corps Relief



Sari Bryant, University of Hawaii, Manoa and Navy child

Society is not only a financial blessing, but also a reminder that my efforts and my family’s service are seen and valued. It will ease the financial burden on my family as I pursue a degree in engineering, allowing me to focus more fully on my education and future goals. I am deeply grateful for the support NMCRS provides to military families like mine.”

Lottery Win Leads to Meaningful Gift for NMCRS



Photo: Carrie Edwards and Gillian Gonzalez, NMCRS Chief Development and Communications Officer, holding the lottery check

Carrie Edwards had never played the lottery before. It was only after an Army friend shared his advice and news of a growing jackpot that she decided to buy a ticket.

“I opened an online account and asked ChatGPT if it had any lucky numbers for me. I

selected a multiplier. I chose the option for the numbers to be used in the following drawing as well,” Edwards said. “It was pretty much everything he told me not to do.”

She didn’t know she had won until she got an email from lottery officials asking how she would like to collect her winnings.

“I thought the email was a scam,” she said. It wasn’t until later that night when she looked up the numbers she found out she won \$50,000 and with the multiplier her winnings tripled to \$150,000.

“I looked around my kitchen and saw my father’s photo on the wall,” Edwards said. “He taught my siblings and I the importance of giving back.”

Edwards divided her winnings between three charities, one of which was NMCRS. She donated \$40,000 to the Relief Society.

“I love that an Army-Navy rivalry played a part in this donation,” said NMCRS Chief Development and Communications Officer Gillian Gonzalez. “It was that same spirit in the 1903 Army-Navy game where ticket receipts were shared to start our organization. We are truly thankful for Carrie’s generosity and the legacy of giving her father, Capt. Peter Swanson, instilled in his children.”



SCAN THE QR CODE FOR MORE INFORMATION.
THE SCHOLARSHIP APPLICATION
CLOSES APRIL 17TH



WANT TO SAY THANK YOU TO A SPECIAL NMCRS NURSE?



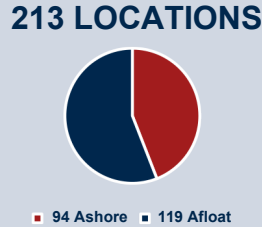
NOMINATIONS CLOSE MARCH 29TH



Share your story of how an NMCRS Visiting Nurse demonstrated compassionate care!

Thank You For A Successful 2025!

NMCRS ANNUAL IMPACT



211,000 Sailors, Marines and family members assisted through NMCRS programs and services



Visiting Nurses
14,174 patient contacts completed, held 167 classes and 218 support groups sharing educational, wellness and referral information



Budget for Baby®
Provided in-person and virtual financial education workshops to 4,101 expectant parents



Thrift Shops
152,083 patrons provided affordable uniforms, clothing and household items



Financial Education
6,410 clients provided 1-on-1 budgeting assistance, information and resource referrals to enhance their financial knowledge



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

\$47 Million in financial assistance:

Clients Assisted

Basic living expenses (food, lodging, utilities, household set-up)	21,409
Transportation (car repairs, insurance, car payment, rental)	12,456
Family emergency, funeral, medical/dental	4,046
Transportation due to family member illness	1,422
Other	809



"Just like the Marines - in every climb and place! NMCRS staff gets it done, even when they have to work out of the back of their car at a disaster. We stand ready to provide relief."

- LtGen Robert R. Ruark, USMC (Ret.) President, CEO NMCRS

AS OF 2/5/2026 (UNAUDITED REPORT)

NMCRS does not receive any government funds, we operate entirely on private donations. Thank you for your support!

To explore ways you can support Navy-Marine Corps Relief Society, please contact NMCRS Development Department at giving@nmcrs.org or (800) 654-8364.



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