



LEGACY[®]

NEWSLETTER

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STANDING GUARD



HOW A WATCHFUL EYE HELPED FLAG PREDATORY FLYERS TARGETING SAILORS AND MARINES

MAKING A DIFFERENCE FOR SAILORS, MARINES, AND THEIR FAMILIES

From the Signal Bridge



As we head into the warm and sunny summer months, I'm feeling energized and incredibly grateful after visiting several of our Navy-Marine Corps Relief Society (NMCRS) offices across the country.

In Kingsville and Corpus Christi, Texas, I had the pleasure of meeting with our incredible employees and volunteers.

We engaged with base leadership and saw firsthand how NMCRS programs like financial assistance, Budget for Baby®, visiting nurse, and the Corpus Christi Thrift Shop are truly making a difference in the lives of those we serve.

In San Antonio, I talked to our casework teams about the compassionate support and practical solutions they provide with the kind of dedication that defines NMCRS.

From there, we traveled west to Yuma, Arizona, Twentynine Palms, and Ventura, California, where the highlight was getting to visit with many loyal volunteers, who have dedicated decades to NMCRS giving thousands of hours of their precious time. That leg of the journey concluded on a high note at the Silver Gate Yacht Club's 37th Annual Regatta in San Diego. It was a beautiful celebration of tradition, generosity and heartfelt support for our mission.

Another standout moment was attending the 25th Annual PenAir Credit Union Golf Tournament in Pensacola, Florida. This year's event raised an impressive \$75,000—bringing their total contributions to over \$600,000 in support of NMCRS since the tournament began. What an incredible legacy of giving.

In this edition of *Legacy*, you'll read stories that illustrate how our mission continues to touch lives. Like Patricia Clark, Director at Naval Air Station North Island, whose quick thinking helped remove predatory lending flyers that targeted service members. Education on financial readiness and protection from predatory practices remains a vital part of our work.

You'll also meet Marine Lance Corporal Chris Stegherr, who received a loan just in time to repair his car and make a special trip north—where he asked for his future father-in-law's blessing to marry his now-wife. That journey, made possible by NMCRS, created cherished memories for their family.

We also spotlight Jean "Sandie" Doptis, who began nearly two decades of volunteer service after being "voluntold" by her husband to get involved at a dinner party in the early 1970s.

At every location I've visited, I have seen the same remarkable spirit that makes NMCRS so special. Whether it's helping a service member in crisis, volunteering in a Thrift Shop, or rallying support through generous fundraising, our work truly makes a world of difference.

Thank you all for your continued support and for being a critical part of this mission. Your support inspires us all.

Semper Fidelis and Very Respectfully,

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

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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 the impact of your gifts. It also informs active duty and retired Sailors, Marines and their families about the programs and services available to them. We value your privacy. The Society does not rent or sell names, addresses, or e-mails to third parties.

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NMCRS Director Flags Predatory Flyers Targeting Sailors and Marines



Patricia “Tricia” Clark, Director of the Naval Air Station North Island NMCRS Office keeps her eyes out for helping Sailors, Marines and their families. With two case workers and a small cadre of dedicated volunteers, her office delivers the

Society programs to the Navy community as well as operating a successful thrift shop that helps stretch Sailors’ and Marines’ dollars even further.

Tricia keeps an eye out for her community—and that goes beyond just her role as an NMCRS office director.

After checking in on her volunteers at the thrift shop late last year, Tricia saw a flyer taped to a wall near the dumpsters. She removed it, knowing it was not an NMCRS flyer and had been placed in a location where flyers are not typically permitted.

“I pulled it off without really looking at it. But then I saw another flyer exactly like it on a pole along the sidewalk,” Tricia recalled. “I removed that and took a closer look at what was on it. Something wasn’t quite right about it.”

“The pamphlets were from a local car dealer who promised to get Sailors and Marines into new cars with little or no credit,” Tricia said. “The dealer included logos from Navy Federal Credit Union, implying a credit union partnership. But I knew that wasn’t the way things worked. I took the pamphlets to base security and reported them.”

Unfortunately, base security is unable to investigate these types of things and left little recourse except to keep an eye out for the pamphlets and remove them where they

weren’t supposed to be posted. With this in mind, Tricia decided to tell someone else.

One of the reasons why NMCRS is so effective in the sea service community is because of the relationships they have with the Sailors and Marines they serve, and with senior leadership. NMCRS office directors and case workers are closely connected with decision-makers at every Navy and Marine Corps installation. Teamwork is an essential part of the success NMCRS enjoys.

“I sent copies of the flyers to base leadership and shared my concerns that this business was predatory and misusing the logos of Navy Federal Credit Union,” said Tricia.

Base leadership immediately recognized Tricia’s concern of a predatory business practice. Misusing the logos of Navy Federal Credit Union without permission carried a different weight. They forwarded their concerns to the California Department of Justice who opened an investigation.

“I got a call from an investigator with the California Department of Justice Consumer Protection Office,” Tricia said. “With coordination with NMCRS headquarters in Virginia, I spoke with the investigator about the flyers.”

The California Department of Justice Consumer Protection office is especially vigilant when fraud targets the military. According to a press release from last summer, “military service members, veterans and their families are frequently targeted by scammers who want access to their pay and benefits. In addition, the camaraderie that unites the military community is often exploited by impostors who claim to be veterans in attempts to perpetrate scams or access personal information for fraudulent purposes.”

It wasn't long before Tricia's concerns proved correct.

The credit union logos were misused to attract military customers. The pamphlets were unauthorized, hung by a former Sailor who was hired by the auto dealer. With the investigation findings, Navy leadership put the auto dealer on a list of "off-limits" establishments.

“ I TRULY APPRECIATE WHAT THE NAVY MARINE CORPS RELIEF SOCIETY DOES FOR OUR SAILORS AND THEIR FAMILIES. TRICIA CLARK'S ACTIONS OF 'SAYING SOMETHING' REALLY GOES TO SHOW HOW DEEP THAT CONCERN IS. I THANK HER FOR HER ACTIONS TO IDENTIFY A PREDATORY BUSINESS TARGETING SAILORS AND THE INVESTIGATIVE WORK OF THE CALIFORNIA DEPARTMENT OF JUSTICE CONSUMER PROTECTION OFFICE. ”

- Commander Naval Base Coronado Capt. Ladislao "Monty" Montero

“I didn't realize the impact of my report until I was recognized by the command. I'm glad I could help out that way,” Tricia said.

While NMCRS has programs in place delivering help and assistance to Sailors, Marines and families around-the-world, it's the desire and willingness to go above and beyond the call of duty that is in the DNA of NMCRS office directors, case workers and volunteers that makes the Society so effective.



The DAISY Award®

FOR EXTRAORDINARY NURSES

**HONORING NURSES INTERNATIONALLY
IN MEMORY OF J. PATRICK BARNES**

CELEBRATING COMPASSION: DAISY AWARD® WINNER



The DAISY AWARD® honors extraordinary nurses who go above and beyond providing compassionate care. This year's recipient is a shining example of that dedication.

After the devastating loss of her husband, one patient found herself overwhelmed and alone. Grieving, legally blind, and at risk of losing her home, she was connected with a Visiting Nurse. What followed was nothing short of life changing. This nurse, Arbutus Mullins, became her advocate and lifeline. She helped the patient fill out applications to receive benefits after her husband's passing and connected her with a law firm, which ultimately saved her home.

She also ensured the patient could live independently, performing a safety assessment and setting up assistive devices and an emergency alert system.

“She saved me from losing my home,” the patient said. “I don't know where she came from, but she was a gift. She is not just a nurse; she has been my advocate, my protector, and the best friend I could have.”

Her unwavering dedication, patience, and kindness embody the spirit of the DAISY AWARD®. NMCRS is honored to have dedicated Visiting Nurses who make a difference in the lives of Sea Service families daily and to recognize Arbutus as this year's recipient.



Love, Duty, and a Lasting Legacy



Photo: Laura Stegherr with her father

Marine Lance Corporal Chris Stegherr faced the biggest decision in his life since his enlisting in the U.S. Marines—he was going to drive from Quantico, Virginia to the small town of Dracut, just north of Boston, Massachusetts to ask his fiancée’s father for permission to marry his daughter, Laura.

Chris met Laura when she was a student at George Washington University. During the time they dated, Chris got to know her father and a strong bond of respect formed between them. That respect was even stronger since Chris is a Marine.

Laura’s father had deep respect for the Marines because his father, her grandfather, served in the Marines during World War II and Korea. In their home, “Semper Fidelis” wasn’t simply a motto.

But in the space of just a few months, the decision to ask permission came with a great sense of urgency. Laura’s father was diagnosed with Stage 4 esophageal cancer and doctors didn’t know how much time he had left.

“It meant a lot to me to see him and get his blessing to marry Laura,” Chris recalled.

But in the week before it was time to make the drive north, Chris’s best laid plans literally died in a parking lot.

“My car broke down and it needed to get fixed. The problem was, I didn’t have the money to fix it,” Chris said.

He returned to the barracks and asked his friends what he should do.

“I was explaining to someone in my command about how I was supposed to go on leave, but my car broke down. A staff sergeant pulled me aside and told me to go talk to Navy-Marine Corps Relief Society and that’s what I did,” Chris said.

Chris sat down with an NMCRS caseworker and showed them the estimate to repair his car that the mechanic gave him.

“It was only a few hundred dollars, but I didn’t have that kind of money,” he recalled. “They gave me a loan so I could get my car repaired and drive to Massachusetts. There are no words to say what that meant to me. NMCRS gave us that moment, and I’ll never forget it.”

Laura’s father died August 5, 2005, not long after Chris got to speak to him. That was 20 years ago. Laura finished college and was later commissioned in the U.S. Navy. Chris got out of the Marines in January 2007, and they got married a month later. His time out of the Marines didn’t last long. He was recalled from the reserves and sent to Iraq. He did his time and left after serving a total of five years. Chris never forgot the help he received.

“I don’t think people appreciate the fact that while it was such a small amount NMCRS loaned me, the impact on



Photo: Chris Stegherr, his wife Laura and their son

my life, and on the lives of Laura and her father was tremendous,” Chris said. “It really means a lot to know Marines and Sailors have a place to go like NMCRS when they are in trouble.”

A Legacy of Service: One Volunteer's Lifelong Impact



Photo: Jean "Sandie" Doptis with her family

"She would love to!"

Jean "Sandie" Doptis cringed when she heard her husband Leigh say those words to the Admiral's wife, from across the room, at an officers' dinner party in the early 1970s. The daughter of a career Army officer, she knew full

well the hazards that came with volunteering. And now her recently commissioned husband was making one of his first career moves by volunteering her to work at the local Navy-Marine Corps Relief Society office.

"It turned out to be one of the best things that ever happened to me," Doptis said.

"Everything I learned by volunteering helped me later in my career. Best of all, it was knowing we were helping Sailors."

With nearly 20 years of volunteer service, Doptis says the "job" gave her more than she feels she ever gave in return.

She learned the fundamentals of budgeting and financial management from the Admiral's wife. This experience laid the foundation of accounting and financial knowledge that she would later use. First, in her professional career as a Washington, D.C. police officer investigating financial crimes and later as a law firm consultant specializing in financial forensics.

"She gave me a notebook and we were instructed to write down every dollar we spent. Then she'd review it with me. That was a lesson we would teach to Sailors and Marines who came in seeking financial assistance," she said. "I would review their expenses and show them where they'd have to 'tighten their belt.'"

That first volunteer job in Norfolk, Virginia began Sandie's odyssey of service with NMCRS as she followed her husband's career around the world.

"From Norfolk we went to Bethesda," Doptis recalls. "I managed to recruit new volunteers from the Officer Wives' Club. By then, my husband and I adopted an infant daughter and since childcare was so expensive, I'd take her into the office in a wicker laundry basket I tucked in under my desk. Having my daughter there turned into a great ice breaker. Realizing I was an officer's wife, many Sailors held back talking about their issues. I think the fact I had my daughter there made it seem we were alike in many other ways, like trying to make ends meet."

After her husband's tour at Bethesda, the Doptis family moved to Hawaii. There, she ran the NMCRS office at NAS Barber's Point. It would be the most rewarding job in her years of volunteering.

"We had a group of Japanese American women who for years sewed layettes for newborn babies of Navy families," Doptis remembers. "Some of these ladies were held in internment camps during World War II, but they still gave their time sewing layettes. I learned they never received any recognition for their decades of charitable work. I got the commanding officers of the Navy bases in Hawaii together to recognize these volunteers for their service. The ladies were so grateful for that recognition, and it was definitely one of the highlights in my volunteer experience."

She continued volunteering for NMCRS for many more years until it just tapered off without fanfare sometime after her husband retired from the Navy in 1986.

"I can't pinpoint an exact date when I stopped volunteering for NMCRS, but it was the 1990s and we were living in the Washington, D.C. area. By then, I started my own non-profit, The Florian Foundation, that provided free estate planning for first responders and their families," Doptis recalls. "As a 15-year career police

officer, I had seen too many families deal with the financial repercussions of the sudden loss of their police officer or firefighter. So, I used the skills I learned with NMCRS to set that up. Additionally, my husband and I both had aging parents. There were more and more visits to help them out. And that's how my time with NMCRS ended," Doptis said.

The years of NMCRS volunteer service left a lasting impression in more ways than one.

"In the end, it all comes down to family," she said. "It led to me starting my own non-profit. My daughter Meaghan volunteers her time for another veteran's organization. My son Nathaniel is a builder, and he donates his time and expertise to housing projects for veterans and disadvantaged families."

While her days of volunteering have ended, she still contributes every year to NMCRS.

"I truly know that every dollar donated goes to helping Sailors, Marines and their families. I know because I used to sit across from them when they needed assistance the most," Doptis said.



Photo: Jean "Sandie" Doptis with her family

SECURE YOUR FUTURE AND BUILD A LASTING LEGACY FOR SAILORS AND MARINES

Create a plan to protect the people and causes you believe in today!



NAVY-MARINE CORPS
RELIEF SOCIETY

FREEWILL



To help create your legacy, NMCRS has partnered with FreeWill, an estate planning tool that is free and easy to use. Learn more at <https://plannedgiving.nmcrs.org> or contact us at giving@nmcrs.org.

LOOKING FOR A WAY TO SUPPLEMENT YOUR RETIREMENT INCOME?

A charitable gift annuity with Navy-Marine Corps Relief Society could provide you with steady lifetime income and significant tax savings—all while making a meaningful difference for Sea Service families.

A charitable gift annuity might be a great option if:

- ★ You want to make a generous gift of \$10,000 or more to NMCRS.
- ★ You're at least 65 years old.
- ★ You're looking to maintain or increase your cash flow.
- ★ You value the security of fixed, dependable lifetime payments.
- ★ You'd like to reduce income taxes or capital gains taxes.
- ★ You'd appreciate partially tax-free income.

The NMCRS Development Team is here to help! We can provide a no-obligation, personalized illustration of your payment rate, annual income and potential tax savings. To learn more, contact us at **(800) 654-8364** or **GIVING@NMCRS.ORG**.

MARK YOUR 2025 CALENDARS!

- August 1-31**
National Make a Will Month
- August 11-16**
NMCRS Thrift Shop Week
- August 17**
National Thrift Shop Day

“As a retired Navy Nurse, I know first-hand how much our dedicated Naval and Marine Corps personnel sacrificed to keep this country free. Because of their unselfish commitment to our country, I wanted to give back as my way of showing respect and gratitude for all they have done for us. It is an honor to recognize these brave men and women whose patriotism and courage are an inspiration to all.”

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

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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MAKING A DIFFERENCE FOR SAILORS, MARINES, AND THEIR FAMILIES