



# LEGACY<sup>®</sup>

NEWSLETTER

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## DISASTER STRUCK, AID FOLLOWED



**NMCRS HELPS FAMILIES AFTER DEVASTATING  
PLANE CRASH**

Photo Courtesy: Mike Blake

**MAKING A DIFFERENCE FOR SAILORS, MARINES, AND THEIR FAMILIES**

## From the Signal Bridge



Throughout this year, I've witnessed how Navy-Marine Corps Relief Society (NMCRS) continues to embody its mission, not only through our variety of programs, but through rapid, heartfelt responses when emergencies strike without warning.

When a small plane crashed into San Diego's Murphy Canyon military community, NMCRS teams immediately jumped into action; providing emergency financial assistance and ensuring families who were impacted had a place to stay, food, and essentials. That same sense of urgency was seen when families were relocated from Bahrain to Naples due to rising tensions in the Middle East. NMCRS offered emergency grants to help them through a chaotic transition, reminding dozens of military families that no matter the circumstance, they are never alone.

Then there are the stories that may not make headlines but are equally as important, like that of Aviation Maintenance Administrationman Second Class (AZ2) Alicia Johnson who joined the Navy nine years ago. Alicia faced one challenge after another; an unexpected pay issue, the loss of a beloved uncle, and the near-death hospitalization of her daughter. At every critical moment, NMCRS was there offering her support. Her story reflects the heart of our work—standing beside Sailors and Marines when they need it most and not just once, but time and time again.

This same commitment also led to the launch of First Year Focus, a new NMCRS program supporting pregnant and new military mothers during one of the most vulnerable times of their lives. Through in-home visits and personalized care, this pilot program, now underway in three locations, is helping to improve maternal mental health, build strong family connections, and ensure new parents never feel alone during the journey to parenthood.

Every comforting voice, every emergency response, and every act of support is made possible by your generosity. You allow NMCRS to be present not only during moments of crisis and recovery but also help us to build upon programs offered to our Sea Service community every single day. We are truly grateful 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' impact and can serve to inform and inspire others. Contact us at [giving@nmcrs.org](mailto:giving@nmcrs.org) to learn more about how you can share your story.

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Navy-Marine Corps Relief Society's Legacy<sup>®</sup> 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.

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

## Tragic Plane Crash Sparks Swift Relief Response

By LCDR James E. Brooks, USN (Ret.)



Photo: Cindy McKim working from her vehicle after the plane crash

Naval Base San Diego Command Master Chief Kristopher Freyberg was woken up from a sound sleep shortly after 4 a.m. on May 22. Those types of phone calls are never good news and this one was worse than bad. It was a disaster.

A plane had crashed moments earlier in the Murphy Canyon San Diego military housing neighborhood. After calling commanding officer Captain Robert Heely and another Navy Chief Petty Officer, Freyberg rushed to the scene.

“I arrived about 45 minutes after the crash. The fires caused by the burning jet fuel were under control but there were still some cars burning that had exploded. It was a shocking scene. We got extremely lucky and no one in the neighborhood was killed,” he said.

Freyberg and his team went into action. An evacuation point was set up at a nearby elementary school. Families were accounted for and the call for assistance went out.

“Everyone sprang into action. The amount of humanity I saw that morning was outstanding,” he said.

The rush to leave burning homes meant many families got away with only the clothes on their backs. Wallets and other personal items were left behind in the melee. While the entire neighborhood was impacted, 43 families would not have a home for weeks.

Navy-Marine Corps Relief Society directors from MCAS Miramar and NAS North Island Arlette Mendoza and Patricia Clark didn’t need a phone call to tell them help was needed.

“I pulled into the neighborhood and police directed me where to park. When I arrived, they were already setting

up canopies for the non-profits who would be helping out the families. I had my emergency kit with me that includes a checkbook where we can immediately begin issuing \$1,000 grants. As soon as I sat down at a table, I started writing checks,” said Mendoza.

NMCRS provides Navy and Marine Corps families with grants to meet immediate needs of food, shelter and transportation after a disaster. For Tricia Clark, the plane crash wasn’t the first time she saw NMCRS react to an emergency.

“I’ve helped out with other crises. When the USS Bonhomme Richard caught fire, I could see the smoke right from outside our window. There was also an apartment building fire where many families lived. But this was definitely the biggest disaster I’ve responded to. Initially, we helped 40 families but ended up helping over 80. The challenge grew because families couldn’t return to their homes because there was no electricity,” said Clark.

Over the course of two days after the plane crash, six NMCRS staff members assisted 84 service members and their families, delivering over \$80,000 in direct emergency assistance.

“Everyone works together in a situation like this. There were other non-profits alongside us who delivered relief supplies like clothing, toys, and food. We all work together. But NMCRS stands alone when Sailors, Marines and their families need immediate financial assistance. When you’re living paycheck to paycheck, it’s great to have someone there,” said Clark.

By the middle of July, all families displaced from their homes by the plane crash were back in government housing. The role NMCRS played in Naval Base San Diego’s disaster recovery reflects the contribution staff and volunteers make.

“It’s a blessing to have Navy-Marine Corps Relief Society. As a Command Master Chief with 26 years of service, that relationship is top notch. They are always at

the top of my list. I know I can call Rosa Wilson at the San Diego Naval Base NMCRS office any time,” said Freyberg.

NMCRS can be proud of the part it plays in the lives of Navy and Marine Corps personnel, especially when a phone rings at home during the middle of the night.

“This event underscores the value of NMCRS’ preparedness and the trust our military community places in us to act swiftly in moments of real hardship. Our response demonstrated not just capability, but commitment,” said NMCRS Chief Operations Officer Dawn Cutler.



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## NMCRS Assists Military Families During Middle East Crisis

By Stacey Minchin

As tensions between Israel and Iran escalated in June, dozens of U.S. military families were forced to evacuate the region due to rising security threats. In their moment of uncertainty, one thing remained constant—support from Navy-Marine Corps Relief Society.

NMCRS was able to step in and immediately provide aid to families after they left Bahrain. In Naples, NMCRS met them on the ground with open arms and ready resources—offering not just emergency financial assistance, but also a sense of stability during a stressful time.

Each family received a grant to help cover immediate needs like food, lodging, and transportation. In total, military families received support of more than \$22,000.

Because of this compassionate support, service members could remain mission-ready, reassured that their families were cared for and protected. It was more than just financial help; it was a message that they are never alone.

This kind of swift, meaningful aid is only possible because of the commitment of our donors. Your support allows NMCRS to act quickly when the unexpected happens, delivering comfort and care wherever it's needed—at home or overseas.

As uncertainty continues in the Middle East and around the world, NMCRS remains a constant presence, always standing by Navy and Marine Corps families. And with the continued support from our donors, we'll be there—offering hope, help, and relief when it matters most.

## Support Behind Service: How NMCRS Helps Keep Sailors Mission Ready

By LCDR James E. Brooks, USN (Ret.)



Photo: Aviation Maintenance Administrationman Second Class (AZ2) Alicia Johnson with her children

The unwavering support Sailors, Marines and their families receive from Navy-Marine Corps Relief Society around the world is more than just a “hand out”. The network of local offices provide assistance when it is needed most. The end result is more resilient Sailors and Marines who are ready to serve.

There may be no better example than Aviation Maintenance Administrationman Second Class (AZ2) Alicia Johnson who joined the Navy nine years ago after finishing high school. Since boot camp, Johnson faced a series of personal challenges that any other Sailor might only deal with once or twice in a career. Each one was a punch in the gut. But NMCRS was there to help get her back on her feet and over the hurdle.

“Navy-Marine Corps Relief Society has helped me through a lot of difficult times. I honestly don’t know how I would’ve made it without their help,” Johnson said.

Shortly into her first enlistment, Alicia Johnson made her first permanent change of station move from San Diego, California to Mayport, Florida. It wasn’t long before she found herself in a financial dilemma.

“Because of the housing allowance difference between duty stations, I was overpaid. When the pay system finally caught up, they reclaimed the overpayment and I was without enough money to make ends meet,” Johnson said.

She was told to go to NMCRS for help. And help is what she got. Johnson received a no interest loan to make ends meet.

Johnson’s life would take another turn just three months before the birth of her second child. At a time when most mothers are focused on their child’s arrival, Johnson received a call saying her uncle, with whom she had a very close relationship, died unexpectedly.

“He was very special to me. When I graduated from high school, he was the one who shouted louder than anyone else in the auditorium when I crossed the stage. And during my pregnancy, he told me I was going to have a boy. He wanted a boy! I loved him so much,” she recalled.

In her heart, she wanted to go to the funeral and say goodbye, but finances left her facing the tough realization she wasn’t going to be able to attend. Once again, she found caring volunteers at Navy-Marine Corps Relief Society.

“I went to the NMCRS office on base and was able to get a loan to pay for the trip to Texas. It was so important for me to be there. I know if he was still alive, he would’ve been just as happy to hold his niece,” she said.

Johnson’s daughter arrived healthy, but breathing problems surfaced not long after. At just six months, her daughter was diagnosed with severe asthma. By her third birthday, she had been hospitalized 18 times.

“NMCRS has always been there when I went to them. But the help they gave me that I can never repay was when my daughter was hospitalized and almost died from an asthma attack,” she said.

“I had family in Alabama taking care of her when I was transferred to NAS Whidbey Island. Things were really tight for me. When I got the call, she was in trouble, NMCRS was there again to help me out,” said Johnson.

## Making a difference for Sailors, Marines, and their families — Thanks to your donations

Once again, she was able to go on emergency leave to be with her hospitalized child, knowing NMCRS had her back to help cover travel expenses. According to NMCRS Jacksonville Director Monika Woods, the help Johnson received is not uncommon.

“Her experience with NMCRS resources is not unusual. We are here to help Sailors, Marines and their families whether it’s a first-time visit or tenth visit. We have relationships with some clients that extend far into retirement, even after the service member's spouse dies. Any NMCRS case worker, anywhere in the world, can pull-up on a computer and review a client’s file to see what assistance was provided in the past. This helps us to see if there are any patterns where we can provide more assistance such as budgeting education or referral to other resources,” said Woods.

Johnson is extremely grateful for all the assistance she received from NMCRS over her career. While she is undecided about her long-term career plans, she credits her relationship with the Society for getting her to where she is today, assigned to Patrol Squadron 62 (VP-62) at NAS Jacksonville.

“Today I’m repaying the remainder of my loan and making a monthly contribution to the Society through a paycheck deduction. I know it may seem like breadcrumbs, but I owe NMCRS so much. I tell other Sailors who are facing problems to go there and don’t be scared to accept help. Their offices are a safe place. I literally had someone holding my hand, reassuring me, when I was in tears. You can’t always do things alone,” Johnson said.

Not only is she grateful, but her command leadership is, too.

"We understand that personal issues, like those AZ2 Johnson experienced, can impact a Sailor's focus and our operational effectiveness. I'm incredibly grateful that NMCRS is there to assist our Sailors, because their well-being directly contributes to our command's readiness," said Patrol Squadron 62 Command Master Chief Jumont Stewart.

## Baby on Board!

By Mac McKeever

### Pilot Program for Pregnant and New Navy and Marine Corps Mothers Is a Success—But a Huge Need Still Exists



Military life can be hard, and this is especially true for new and expectant families. Of the 100,000 active-duty and military spouses

who give birth each year, one in three are impacted by maternal mental health conditions. Twice the rate of the civilian population. Sadly, 75% go without the help they desperately need.

In March, the NMCRS Visting Nurses launched a program called First Year Focus, designed specifically to help Sailors, Marines and their families navigate the mental and physical challenges of expecting a new baby, providing a variety of support services and educational resources right in the comfort of families’ homes.

### Recognizing a Need

NMCRS developed First Year Focus with the goal of improving the overall well-being of mothers and families during pregnancy and one year after childbirth, with a particular emphasis on mental health. First Year Focus works closely with families to create meaningful connections and establish strong prenatal bonds, building trust and setting the stage for a supportive pregnancy and parenting journey, right in their own homes.

The program is being piloted in three locations: Great Lakes, IL, Groton, CT and Portsmouth, VA. Twenty-seven patients are currently enrolled, and the feedback has been amazing. One new mom said, “This program has been fantastic. Shannon is super knowledgeable, kind, and helped so much. As a first-time mom, this program helped me feel confident, taught me a lot, and helped relieve anxieties. Especially since I do not have family close. Sincerely thank you all for everything.”

To learn more about First Year Focus, please call **800-654-8364** or email [firstyearfocus@nmcrs.org](mailto:firstyearfocus@nmcrs.org).

## From Volunteer to Legacy: An Enduring Commitment to NMCRS

By LCDR James E. Brooks, USN (Ret.)



Photo: Jan Hansen with NMCRS CEO, Lt Gen Ruark celebrating 50 years with NMCRS

**I**t's hard to imagine Navy-Marine Corps Relief Society without Jan Hansen. For more than 50 years, she has been a steadfast presence, making a difference in the lives of active duty and retired Sailors, Marines, and their families.

"I never imagined I'd be here this long," Jan says. "Each office I've worked in is filled with dedicated people, mostly young military spouses, far from home, learning career skills and supporting each other through the ups and downs of military life."

Jan's journey with NMCRS began in 1974 as a volunteer at the NAS Jacksonville NMCRS office.

"My husband was a helicopter pilot. I had just had my first child, and I wanted something to do," Jan said. "I applied to be a recreation director at a couple places but once they saw I was a Navy spouse, they assumed I'd move and didn't hire me. NMCRS welcomed me. They offered free childcare, and I worked alongside other spouses in the same situation, helping Sailors and Marines facing financial challenges," she said.

Jan volunteered at NMCRS offices and thrift shops at each duty station. In 1985, she accepted her first paid position at the San Diego NMCRS office.

"I knew the retired Navy Captain who ran the office, and I took it because of him. He was a great person to work for, and I still remember him."

When the Hansen family moved to Washington, DC, Jan's legendary streak at NMCRS Headquarters began. She used her tenacity and determination to land a job as an office manager and moved to Virginia ahead of her family. Her role included ordering supplies, running the

mail room, and furnishing the headquarters office with Navy-surplus furniture, wherever it could be found.

Jan's commitment to NMCRS has remained steadfast through life's changes. Her children are grown, and after an amicable divorce, she began planning for the future – including her legacy.

"After my divorce I realized I didn't have a will. I knew a lot about the importance of setting one up and taking care of my four children, but I also wanted to make sure I remembered NMCRS that has given so much to me, and all the Sailors, Marines and their families I've seen positively impacted over the years."

By placing NMCRS in her will, Jan became a member of the Clarence Dillon Society. Named for New York financier Clarence Dillon who helped raise \$10 million for NMCRS during WW II, this Society recognizes those who include NMCRS in their estate through their will, trust, retirement plan, or life insurance policy.

Thank you, Jan Hansen, for your legacy of generosity to Navy-Marine Corps Relief Society.

To learn more about the Clarence Dillon Society or explore the many giving options, contact our Development team at [giving@nmcrs.org](mailto:giving@nmcrs.org).

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**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](mailto:giving@nmcrs.org).

# Maximize Your Charitable Giving Impact Under the New 2025 Tax Law

This summer, Congress passed legislation that preserves key parts of the 2017 Tax Cuts and Jobs Act (TCJA) and introduces new provisions that may influence your charitable giving. Below are some key takeaways – provided for informational purposes.

## Key Tax Changes Starting in 2026

**Above-the-Line Deduction for Non-Itemizers:** Standard deduction filers (about 90% of taxpayers) will be able to deduct charitable gifts - up to \$1,000 for individuals and up to \$2,000 for married couples filing jointly.

- This provision is not indexed for future inflation and some donations, like those to donor-advised funds, are excluded.
- Standard Deduction increases to \$15,750 for single filers and \$31,500 for joint filers (in 2025) and indexes for inflation each year.

**Itemized Deductions Capped at 35%:** For individuals in the 37% tax bracket who itemize, your charitable deduction will be capped at 35%. For example, a \$1,000 donation will yield \$350 deduction (down from \$370). Donors in this tax bracket may choose to accelerate their giving in 2025 to maximize the deduction under the current rate.

**New Minimum for Itemized Deductions:** Itemizers can only deduct charitable gifts that exceed 0.5% of their adjusted gross income (AGI). For example, with a \$100,000 AGI, only donations in excess of the \$500 floor are deductible.

**60% AGI Limit for Cash Contributions Made Permanent:** This limit was set to snap back to 50%, however the existing 60% AGI limit will become permanent in 2026.

Charitable giving is more than a financial decision – it is a reflection of your values and commitment to making a difference. As you plan your year-end contributions, know that a gift to NMCRS helps us provide emergency financial assistance, education, and so much more to Sailors, Marines, and their families.

**MARK YOUR 2025 CALENDARS!**

- October 1-21**  
MCX Coupon Sales
- October 5-25**  
NEX Coupon Sales
- October 20-26**  
National Estate Planning Awareness Week
- December 2**  
Giving Tuesday  
Lockheed Martin Matching Gift!
- December 2-9**  
MCX Coupon Sales
- December 2-31**  
NEX Coupon Sales
- December 29-31**  
Last Chance to Give in 2025  
First Command Matching Gift!
- January 23**  
NMCRS 122nd birthday!

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](mailto:giving@nmcrs.org) or (800) 654-8364.**



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Navy-Marine Corps Relief Society does not provide legal or tax advisory services. Work with your attorney and financial advisor to plan charitable arrangements that work best for you and your estate. The information contained herein is intended solely for general informational purposes.

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