



LEGACY[®]

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NEWSLETTER

NMCRS OFFERS DISASTER RELIEF ASSISTANCE IN GUAM



**NMCRS Provided \$1.3 Million in
Assistance to Sea Service Families
Affected by Typhoon Mawar**

MAKING A DIFFERENCE FOR SAILORS, MARINES, AND THEIR FAMILIES

From the Signal Bridge



Navy-Marine Corps Relief Society believes in taking care of people. Our mission has always focused on providing financial assistance, education, and other services to meet the needs of active duty and retired Sailors, Marines, and their families. That mission is as valid today as when the Society was founded in 1904. There is no time

we shine brighter than when there is a disaster. And when disasters strike, we are there to help.

Typhoon Mawar was a devastating storm for the entire island of Guam. Only a few storms reach 140-knot winds with such calamitous impact. The island was initially without power, access to food and cleaning supplies, sufficient gasoline for vehicles and generators, and limited access to ATM machines. It was an incredibly challenging environment to provide relief.

The amazing response of the Society's team in Guam is a testament to our devotion to Sailors, Marines, and their family members. What I also found so impressive was our staff's willingness to serve others *at the sacrifice of self*. Over 3,100 Sailors, Marines, and family members were supported with \$1.3 million in immediate needs grants. I want

to thank every donor who helped make a lasting mark in those dark days. They will never forget the assistance.

In this issue of *Legacy*® we share more information about Typhoon Mawar and our support efforts. We also shine a spotlight on our incredible staff; from our volunteers, who are the core of what we do, to our visiting nurse, Rebecca Prasad, who was honored as our DAISY® Award Honoree. You'll also meet Portia Jones, our new Individual and Planned Giving Manager. To assist with estate planning, learn about our new tool, FreeWill. Finally, mark your calendars to have a "Roaring Good Time" with the Society at our next NMCRS Ball on March 16, 2024 in Arlington, VA. This fantastic fundraising event made its comeback this year, and we are so excited to celebrate with you again.

I truly appreciate the invaluable support of our donors. Thank you for your commitment to our mission and for ensuring the Society is there as the first resource for Sailors and Marines in a financial emergency.

Semper Fidelis and very respectfully,

LTGEN ROBERT R. RUARK, USMC (RET.)

President and Chief Executive Officer

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Cover photo: Photo by Robert DeDeaux, U.S. Army Corps of Engineers, Pacific Ocean Division

Make a difference. Leave a legacy.



To help with your estate planning, NMCRS is pleased to introduce FreeWill, a planning tool that is **free and easy to use**. Your estate plan is more than a document – it is a way to protect you and your loved ones, communicate important decisions regarding your assets, and create a legacy that sustains the causes you believe in.

As you prepare your estate plans, please consider including NMCRS as a beneficiary. Legacy gifts ensure that future generations of Marines and Sailors can receive financial assistance from the Society.

To learn more, access FreeWill via the **QR code**, or reach out to the Development Department at **GIVING@NMCRS.ORG** or **(800) 654-8364**. We are happy to answer your questions.



EMPLOYEE SPOTLIGHT: PORTIA JONES, INDIVIDUAL AND PLANNED GIVING MANAGER



Born and raised in the Washington, DC area, Portia Jones is a seasoned non-profit professional with over ten years of experience in the Development industry and a clear passion for serving others. Portia recently joined NMCRS as the Individual and Planned Giving Manager. In this role, Portia is responsible for fostering

relationships with our incredible donors, and helping supporters who wish to include the Society in their estate plans.

Portia received her Sociology degree from Hampton University and her Master's in Community Counseling from Norfolk State University.

“It has truly been a wonderful experience working here from the moment I walked through the door, and each time after. Great onboarding, great people, and what a great cause!” said Jones.

To learn more about including the Society in your estate plans, visit: **[HTTPS://PLANNEDGIVING.NMCRS.ORG](https://plannedgiving.nmcrcs.org)**.

FROM OUR READERS...

Dear Editor:

I was a fairly new Navy wife, expecting my first child in Bremerton, WA in late summer/fall of 1968. No relatives near, of course.

I attended a Navy Relief Society (at the time) course at the Bremerton Naval Hospital, by a lovely NRS nurse (I wish I could remember her name). How I listened attentively. She gave us a 3 (or so) page of tips for having a new baby. I treasured these pages and referred to them for many months. She must have come to our home, but I can't remember exactly. She was a wonderful mentor for me and the new family (mom, dad & baby) managed quite well.

The NRS has always had a special place in my heart. As an even newer wife, I took the NRS training course for volunteering at the Naval Station Long Beach CA in 1967.

I was an in-take volunteer after. It was my favorite activity. I went to a cake-decorating class there, but I struggled with it. Volunteering at NRS was so much better.

Thank you for these wonderful memories and relationships with the NRS (NMCRS).

Yours Truly,
Bernadette DeAngelis

NMCRS Provided \$1.3 Million in Assistance to Sea Service Families Affected by Typhoon Mawar

By Gabriela Telles

Guam — A tropical paradise with blissful beaches and sunny skies was battered by one of the worst typhoons in decades on May 24, 2023. When it hit the island, Typhoon Mawar was a category 4 storm with sustained winds of 140 miles per hour. Wind damage and heavy flooding left the island devastated.

NMCRS Guam Director, Karen Fahland, has resided on the island for more than a decade. She was shocked at the destructive path Typhoon Mawar had left behind. *“It was surreal and eerie ... I’ve never experienced a night like that. The noise of the howling winds and debris flying around; the building was moving, and the bed shaking - and the power was out!”* said Karen.

While many of the Society’s dedicated employees and volunteers were still dealing with their own recovery efforts, they quickly assembled to provide assistance to active duty and retired Sailors, Marines, and their families who were affected by the storm. The base set up an Emergency Family Assistance Center (EFAC) to consolidate the recovery assistance and NMCRS Guam staff leapt into action. Karen said *“If we needed anything, the commands were there!”*

“I COULD NOT BE MORE PROUD OF OUR TEAM IN GUAM. THEY PROVIDED IMMEDIATE RELIEF TO THOSE IN NEED.”

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

You could find Society volunteers, active duty volunteers, and Rebecca Prasad, NMCRS Visiting Nurse, working around the clock to ensure eligible clients received financial relief. The team provided immediate assistance grants of \$600 for families and \$300 for single Sailors and Marines to help pay for basic living expenses, like water, food, and gas. By June 12th, NMCRS assisted with **\$1.3 million** in grants to over **3,100** active duty and retired members of our sea service community.



Photo: Marine Corps cleanup efforts continue at Camp Blaz by Gunnery Sgt. Rubin Tan

“I could not be more proud of our team in Guam,” said LtGen Robert R. Ruark, USMC (Ret.), NMCRS President & CEO *“They provided immediate relief to those in need.”*

One senior enlisted leader in the Guam community expressed thanks for the support from NMCRS: *“Thank you again for all your help today. You and your team are doing wonderful things for our community, and I can’t tell you enough how much you are appreciated.”*

Navy-Marine Corps Relief Society stands ready to assist active duty and retired Marines, Sailors, and their families who may experience financial difficulties due to disasters and emergencies. Thanks to our generous donors

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

contributing to Disaster Relief efforts, NMCRS can continue to provide financial assistance during these events.

NMCRS works closely with the Navy and Marine Corps, Federal Emergency Management Agency (FEMA), the Red Cross, and local Emergency Response Teams to assist those affected financially.

Since 2005, NMCRS has provided over **\$10.6 million** in disaster assistance grants and interest-free loans to Sailors and Marines affected by hurricanes, wildfires, tornados, ice storms, floods, and apartment fires.

For more info on our disaster relief program, visit:

WWW.NMCRS.ORG/OUR-SERVICES/DISASTER-RELIEF



Photo: NMCRS Staff assist clients during Typhoon Mawar relief efforts.
by Karen Fahland



Photo: Clients standing in line to receive Disaster Relief assistance.
by Karen Fahland

IN THEIR OWN WORDS...

HOW DID NMCRS HELP YOU TODAY AND WHAT IMPACT DOES THIS HAVE ON YOUR LIFE?

"I had been donating and supporting the Society for more than 20 years now because I personally knew someone who they helped. What I didn't know was that I was going to need their assistance myself after Super Typhoon Mawar ravaged Guam. NMCRS was there for my Sailors as well as for me, and my family."

—Brian Matic

Thinking About Supplementing Your Retirement Income and Leveraging Funds in your IRA?

Are you looking for an opportunity to supplement your retirement income and leverage funds in your IRA, all while making a difference for Sea Service families? If yes, and you are over 70 ½ years old, you may wish to consider a gift plan that combines a charitable gift annuity and a Qualified Charitable Distribution from an IRA.

A FEW QUICK DEFINITIONS:

Charitable Gift Annuity (CGA): A CGA is a simple contract between you and NMCRS promising to pay you a fixed amount of money each year for life. The amount the Society can agree to pay you depends upon your age at the time of your gift and does not change for the rest of your lifetime.

Qualified Charitable Distribution (QCD): A QCD is a contribution from your IRA directly to NMCRS. If you are at least age 70 ½ you can make a QCD. The contribution counts toward your Required Minimum Distributions (RMD) from your IRA without creating taxable income for you. You neither pay income tax on a QCD, nor can you claim a charitable deduction.

Charitable Rollover Gift Annuity: Donors who are age 70 ½ or older can make a QCD in exchange for a charitable gift annuity.

HOW IT WORKS:

- ★ A donor can take advantage of this opportunity in only one tax year during your lifetime.
- ★ The total amount distributed counts toward the annual \$100,000 limit for QCDs. (Note: the \$50,000 and \$100,000 limits will be adjusted for inflation each year beginning in 2024.)
- ★ QCD life income gifts count toward a donor's required minimum distribution (RMD). The total QCD limit is still \$100,000 per year, but within this limit there is an aggregate limit of \$50,000 for QCD life income gifts, such as a Charitable Gift Annuity (CGA).
- ★ A donor can name him or herself and/or a spouse to receive payments.
- ★ All QCD CGA payments are taxed as ordinary income.

QCD CGA example:

- ★ Single life annuitant, age 85
- ★ Funded with \$50,000 from an IRA
- ★ Payout rate is 8.7%, resulting in an annual annuity payment of \$4,350 for annuitant's life

For a no-obligation, personalized illustration of your payment rate and annual payment, please contact the Development Department at (800) 654-8364 or GIVING@NMCRS.ORG.

We are happy to explore a QCD IRA or other giving opportunities that will benefit you today and Marines and Sailors in the future!

NMCRS Volunteer Leaders Share What It Means to Serve

Volunteers have been the core of the Society since our founding in 1904. They make up **95 percent** of our workforce; and provide hundreds of thousands of hours of service. We asked some of our extraordinary volunteer leaders why they serve.



"I never would have discovered the opportunity to become an Accredited Financial Counselor® or studied towards my Certified Financial Planner® designation without being a Caseworker at NMCRS. What brings me back time after time is the feeling of connection and our mission: serving families."

— Kate Dibbern, Patuxent River



"I contacted my local NMCRS office, and within days, I started training as a caseworker. Since then, I have helped Sailors, Marines, retirees, and their families in their times of need—just as NMCRS helped me in my time of need."

— Amy Mosman, Bremerton

If you are interested in learning more about our volunteer opportunities, visit our website at:
WWW.NMCRS.ORG/GET-INVOLVED/VOLUNTEER

NMCRS Selects Visiting Nurse Rebecca Prasad as The DAISY Award® Honoree

By Gabriela Telles



NMCRS Guam Visiting Nurse Rebecca Prasad, BSN, RN, CLC, was honored with The DAISY Award® For Extraordinary Nurses. The award is part of the DAISY Foundation's efforts to recognize the incredible work that nurses perform every day. Rebecca was presented with her award as part of the Society's celebrations during National Nurses Week.

"I am surprised and honored to receive the Daisy Award for 2023. We have a phenomenal group of nurses and I am so privileged to work with each of you. As I mentioned during the ceremony, I was just doing what I was called to do. I am so grateful for the acknowledgment and the

privilege of working for Navy-Marine Corps Relief Society as a Visiting Nurse. Thank you again for this recognition."

This year marked the first time that NMCRS participated in this award program. *"When I started at NMCRS, I knew the DAISY program would be a perfect fit to honor the extraordinary care our visiting nurses provide,"* said Rosemary Perdue, MSN, RN, Capt., Nurse Corps, USN (Ret.), Director of the Visiting Nurse Program.

NMCRS is honored to have dedicated visiting nurses who make a difference in the lives of Sea Service families daily.

Learn more about our Visiting Nurse program:

WWW.NMCRS.ORG/OUR-SERVICES/VISITING-NURSES


Navy Marine Corps Relief Society Ball

Join us on **March 16, 2024** as we celebrate the Society's **120 years of service**. Funds raised from this event will benefit our enduring mission of providing financial assistance and education, Visiting Nurse services, and other quality of life programs at no cost to active duty and retired Sailors, Marines, and their families.

To learn more, please contact NMCBALL@NMCRS.ORG.



120 YEARS



NAVY-MARINE CORPS
RELIEF SOCIETY BALL

A ROARING GOOD TIME

SAVE THE DATE

MARCH 16, 2024

RENAISSANCE ARLINGTON
CAPITAL VIEW

CELEBRATING 120 YEARS OF SERVICE

120 YEARS

WAYS TO GIVE



Donate in the way that works best for you. Each donation helps Sailors, Marines, and their families when they are facing an unforeseen financial emergency. With your generous gift, the Society can provide urgent financial assistance and education, nurse visits, education scholarships, and so much more. To make a donation, please send your check to NMCRS, Attention: Development Department, 875 N. Randolph St, Suite 225, Arlington, VA, 22203, or donate online at <https://support.nmcrcs.org/a/homepage>. You may also wish to explore some of these other ways to give.

MONTHLY GIVING

Set up a monthly donation to support the Society year round. This can be done through your credit card, ACH or by military/retiree pay allotment.

MATCHING GIFT

Some companies provide matching donations to their employees' charitable gifts to the Society. Check to see if your employer participates.

GIFT FROM YOUR DONOR-ADVISED FUND OR IRA

Many donors have found this to be the most tax advantageous gift they can make. Be sure to know the rules for these gifts, and you may find you can increase your gift while decreasing taxes.

STOCK DONATION

Donations of stocks and bonds are simple ways to support NMCRS. Along with a tax deduction, you may avoid capital gains tax by making the gift directly to our brokerage account.

CRYPTOCURRENCY

Support NMCRS by making a charitable gift with cryptocurrency. We accept donations in Bitcoin, Ethereum and over 70 leading cryptocurrencies through our secure platform.

BENEFICIARY DESIGNATION

Consider naming the Society as a beneficiary of an IRA, 401k, life insurance policy, bank or brokerage account. You can also include the Society as a beneficiary in your will or trust. The legacy of your gift will live on in the hearts and minds of Sailors and Marines who receive Society assistance.

CHARITABLE GIFT ANNUITY (CGA)

Establish a charitable gift annuity with NMCRS, if you are over 65 years old and able to make a minimum gift of \$10,000. A CGA offers you a way to receive guaranteed payments for life while making a difference in the lives of Marines, Sailors and their families.

FUNDRAISING EVENT

If you are hosting a fundraising event in support of NMCRS, you can register with us to receive your own personal fundraising page.

VEHICLE DONATION

If you have a vehicle you wish to donate to the Society, contact us for instructions or go to our website <https://nmcrcs.careasy.org/HOME.html>. All vehicles are accepted and will be picked up wherever they are located within the United States.

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@nmcrcs.org or (800) 654-8364.



NAVY-MARINE CORPS
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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.

MAKING A DIFFERENCE FOR SAILORS, MARINES, AND THEIR FAMILIES