



# Navy-Marine Corps Relief Society

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[www.nmcrs.org](http://www.nmcrs.org)

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## **An Open Letter To Sailors, Marines and Their Families From the President of the Navy-Marine Corps Relief Society**

**Mission and Background** The mission of the Navy-Marine Corps Relief Society is 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, eligible family members, and survivors; and to receive and manage funds to administer these programs. We were founded in 1904 by 19 volunteers and our first clients were widows and orphans. That year we disbursed almost \$9,000 in donations to assist 34 widows. We continue to assist widows today, and during 2008 we provided \$549,000 to nearly 100 widows in monthly income supplements. These are widows who are not eligible for support by any other existing “survivor benefit” programs. Our assistance is basically all that keeps them from slipping into a life of poverty. Volunteers remain the Society’s life blood and we currently have more than 3,600 volunteers delivering our services to clients around the world. Although partnered with the Department of the Navy, the Society is a private, non-profit organization whose programs and services are totally funded by charitable donations. Contributions received from Sailors and Marines (both active duty and retired) translate into direct financial assistance to your Shipmates and Fellow Marines – they do not get invested in the Society’s Reserve Fund and they are not used to fund any of the Society’s education programs.

**Reserve Fund** The Society’s Reserve Fund dates back to 1942 when President Franklin D. Roosevelt authorized a one-time public solicitation of donations to augment the Society’s funds during the War. Wall Street financier Clarence Dillon agreed to chair the National Citizens Committee with a goal of raising \$5 million for Navy Relief. At the conclusion of the campaign, the Committee delivered \$10 million and this was the genesis of the Society’s Reserve Fund. The return on these invested funds is designed to pay all of the Society’s administrative and fundraising costs; pay for the Society’s education programs; augment the Society’s general fund when financial assistance to clients exceeds loan repayments and contributions; and to provide resources in case of catastrophic loss associated with natural disasters, accidents and wartime casualties. During the period 2003-2007, the Navy-Marine Corps Relief Society withdrew \$70 million from the Reserve Fund to provide assistance not covered by contributions and loan repayments and to pay administrative costs. During that same five-year period, the Society disbursed \$182 million in interest-free loans and grants in nearly 213,000 financial relief cases, and received \$62.1 million in charitable contributions from active duty and retired Sailors and Marines.

**Client Confidentiality** The Navy-Marine Corps Relief Society adheres to a strict client confidentiality policy. A Sailor or Marine does not need chain of command approval to seek assistance. If the Society denies assistance, a client is always

*Since 1904 ... Helping nearly four million Sailors, Marines and their families  
with more than one billion dollars in interest-free loans & grants!*

advised on the reason for denial and briefed on the command appeal process. Confidentiality, of course, does not apply in cases of criminal acts, misconduct, matters affecting good order, discipline and security of command.

**Loans Versus Grants** A major element of our mission is to promote financial self-sufficiency and responsible financial decision making. We do that by combining our financial assistance with budget counseling. All of our financial assistance is based on need, and we make the decision whether to provide an interest-free loan versus a grant on the ability of the individual to repay a loan. Experience has shown that the best long-term outcomes occur when the individual is able to take the responsibility for meeting his or her financial obligations. About 88 percent of our assistance is in the form of interest-free loans. In cases where loan repayment would create undue hardship, clients receive outright grants. Through education and budget counseling, our goal is to ensure the service member and family are prepared for the next unexpected crisis and can make informed and responsible financial decisions. Our goal is helping Sailors and Marines achieve long term financial stability. By helping clients develop their own problem-solving capabilities, we encourage them to live within their means.

### **Highlights from 2008**

- \$10 million in contributions from Active Duty Fund Drive; \$2.6 million from the Secretary of the Navy direct mail campaign to retired Sailors and Marines.
- 77,754 financial assistance cases in 2008 (up from 45,690 in 2007).
- \$44.2 million in financial assistance (up from \$43.6 million in 2007).
- Quick Assist Loan (QAL) Program designed to combat the predatory lending industry. In 2006, the Society provided \$1.3 million to clients victimized by payday lenders. In 2008, that figure was reduced to about \$340,000 – mostly to retirees.
- QAL Program expanded across the Society in January 2008, resulting in 23,836 QALs totaling \$6.9 million, representing 37.6% of our casework for the year.
- Visiting Nurses made 43,742 patient contacts, including over 8,000 contacts in support of more than 560 combat-injured service members and their families.

### **Available Programs & Services**

- Loans and Grants for Emergencies (basic living expenses, emergency leave travel, funerals, car repairs, medical and dental bills, combat casualties)
- Education Loans and Grants
- Thrift Shops
- Budget for Baby Classes and Layette Program
- Widow Supplements
- Financial Counseling
- Pre-deployment Briefings
- Support America Saves Program

- Combat Predatory Lending Industry with Quick Assist Loans
- Food Lockers
- Disaster Assistance (evacuation debit cards and funds for temporary lodging and food for displaced families)
- Visiting Nurse Program (combat casualty long-term case management; newborn and new mother visits; assistance to the elderly including picking up prescriptions for housebound clients)

**Final Thoughts to Remember:** Thank you for your service to our Nation and for your financial support of your Shipmates and Fellow Marines. When you run into financial difficulty, please make the Navy-Marine Corps Relief Society your first resource!

Sincerely,

A handwritten signature in black ink, appearing to read 'S. Abbot', with a stylized flourish at the end.

Steve Abbot  
Admiral, U. S. Navy (Ret)  
President and Chief Executive Officer