NAVY-MARINE CORPS RELIEF SOCIETY
Celebrating 110 Years
Serving Sailors, Marines and their families
As the calendar turned to 2014, Society employees and volunteers were busy making plans to celebrate our 110th Anniversary; honoring our past – as we build our future. Celebrate with us by enjoying the pictorial timeline of some of the significant events and legendary people that played important roles in the Society’s early years.

The Society’s success has always been dependent on the thoughtful execution of our strategy, the commitment of our staff and volunteers, and the generosity of our donors. 2014 is the “implementation” phase of our 3-year strategic cycle. We’ll move ahead on the initiatives that were developed and approved in last year’s “decision” phase. They include the creation of additional Local Service Offices, and changes to our Budget for Baby program. We have held Implementation Workshops, and we will convene an Implementation Evaluation conference at the end of the year to see how we have done in putting these new ideas to work!

What we won’t change are the values that guide our work and mission. Our founders were committed to serving Sea Service personnel and their families, widows and orphans – when in need. We remain steadfastly devoted to that mission.

Because of donors like you, Society employees and volunteers make a difference every day. As an example, working together across the continent, Society volunteers made a dream come true for a 78-year old retired Senior Chief Petty Officer, they fed a hungry Marine spouse, and they helped Navy and Marine Corps families prepare financially for the arrival of a new family member.

As you read the remarkable story of Drew Provost, a combat-injured Navy Corpsman, I’m sure you’ll be impressed by his courage and tenacity. Drew represents the hundreds of thousands of young men and women who voluntarily serve our country. Our service men and women don’t all come home with injuries, but they all deserve our support and assistance - when in need.

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

From the Signal Bridge

Society Visiting Nurse Helps Rising Star Find a New Path

Even after the encounter in Fallujah when the IED blew out his eardrum, knocked him unconscious, and caused him to vomit, Drew Provost assumed he was fine. As a Navy Corpsman assigned to a Marine unit in Fallujah, he was used to seeing serious casualties. Since he could still walk and talk, Provost quickly went about his work checking on the condition of other Marines and civilians affected by the blast. He was 19 and a rising star.

It took four more years, another tour of duty, a divorce, struggles with alcohol abuse, and a new relationship for Provost to be diagnosed with, and correctly treated for, a traumatic brain injury (TBA) – thanks to the intervention of NMCRS Visiting Nurse Ruthi Moore.

Provost graduated from high school at 16, then moved out and supported himself working two jobs while attending community college. Weary of the bills and responsibilities, Provost joined the US Navy and went to boot camp as soon as he turned 18. He entered as an E2 because of his college credits, worked hard, and was meritoriously advanced to E3.

In November 2005, Provost and his commander ran into an IED while returning from a logistics patrol, but he never sought medical attention after the blast, despite persistent headaches. When he returned to the States in February, Provost couldn’t sleep and didn’t feel like himself. Things that had come easily before now seemed more of a struggle. He had scored well on previous advancement exams, but the exam he took after the IED didn’t go as well.

When he finally sought medical attention, doctors attributed his symptoms to PTSD and prescribed medications, but nothing
helped. He started to self-medicate, began to drink excessively, behave rashly, and also married a girl he’d just met.

Then Provost received orders to return to Fallujah. “It seemed like everything was back to normal,” he said. He felt OK and even earned a Navy Achievement Medal for saving the lives of two children who were caught in sniper fire near a bridge that Al-Qaeda bombed and the Marines rebuilt and were guarding.

“The locals didn’t want to have anything to do with us until they saw the effort I put into saving their kids. That changed the whole village’s outlook,” Provost said.

By the time he returned home, Provost had earned his FMF pin and was advanced to E5, but things weren’t altogether well on the home front. His marriage was disintegrating, but the couple tried to stay together for their daughter. Then one day he came home and discovered his wife and daughter had left. Now divorced, he talks to his daughter weekly by phone.

“I lost it after that,” Provost said. “I’d been doing really well. I was a 21-year-old Leading Petty Officer, responsible for 41 people. I was excelling. It was great. I’d stopped drinking when my daughter was born. Then my wife and daughter left and I went right back to drinking and everything fell apart.” Provost was in and out of rehab facilities, receiving treatment for alcoholism and PTSD. “I finally realized that the blast was when things started going wrong.”

Provost was medically discharged after seven years in the Navy. He found civilian life to be much harder than military life. The lack of structure and direction were a challenge and he found himself drinking and getting arrested. Doctors warned that if he kept drinking, he wouldn’t live much longer. By then he had started dating Crystal, the sister of a childhood friend with whom he had reconnected. Crystal told him he had to stop drinking, but he didn’t know how.

Fortunately, Provost had attended a program which helps wounded warriors make the transition to civilian life. The NMCRS sends their Combat Casualty Assistance (CCA) visiting nurses to these events in case participants are interested in the Society’s visiting nurse services. Provost connected with Ruthi Moore, one of the Society’s CCA visiting nurses serving clients in Arizona where he lives.

“Staying sober was something I couldn’t do on my own,” Provost said. “I didn’t have any coping skills. Ruthi became a lifeline for me and my wife, Crystal.” Moore helped Provost find a civilian rehabilitation facility with expertise in brain damage. “They worked with me in a way that I was really able to ‘get it’ and understand and use coping skills,” Provost said. He spent a month as an inpatient and three more months as an outpatient.

(continued on page 5)
Charlie Gibson wanted to be a high school teacher and football coach. So, after college, he joined the Marine Corps with plans to serve for three years—just long enough to gain the age and authority that would differentiate him from his students. Twenty years later, after serving in Vietnam, Gibson retired as a Major and moved his family to Gulfport, Mississippi. Yet he still dreamed of teaching high school and passing along some of the life lessons he’d learned in the Corps about discipline and leadership. Gibson realized that dream when he helped establish the first Marine Corps JROTC at Gulfport High School, and spent the next two decades there as an instructor. “I wanted to pay it back for all those people who helped me get through school,” Gibson said. “I believed I could help someone else.”

Gibson recalled that students in his JROTC classes were diverse in many ways, but he treated them equally. “On the first day of class I told them, ‘We have no whites, we have no blacks. We only have Marine green. If you can’t handle that, leave now.’ There were honor students, special education students, and some students who couldn’t read. A lot of students came from single parent homes and JROTC instructors were parent figures.” When students got in trouble, Gibson offered them the option of doing push-ups or being sent to the principal. Most did the push-ups—slow push-ups.

When a back injury prohibited Gibson from conducting physical training and inspections with his Unit, he retired from Gulfport High School. He soon found his third calling as a Society volunteer. Recruited by the Director of the Gulfport NMCRS office, Gibson started as a caseworker. He also served as Chair of Volunteers and soon found himself teaching the Budget for Baby workshop. He recruited his wife, Betty, to volunteer as Chair of the Layette Program and help with the Budget for Baby class. Always a teacher at heart, Gibson discovered that teaching expectant parents to better manage their finances and budget for a newborn was his favorite volunteer activity.

National Volunteer Week, April 6-12

Volunteers are the core of our existence. Volunteers define our history, maintain our relevance, maximize our resources, ensure excellent service, and shape our future. The Society could not function without volunteers. We cherish our volunteers because we understand how much discipline and determination it takes to give up some of our own time to give back to others. This year during National Volunteer Week, we will be celebrating and thanking our 3,800 volunteers. Read about some of our volunteer appreciation activities on our Facebook page (facebook.com/nmcrs). To volunteer, visit www.nmcrs.org/helping.
Sometimes, It’s more than Financial Assistance

When the young Marine wife walked into the NMCRS office, she was frantic. Her husband had just deployed and she’d just been told that the allotment he’d set up to take care of the household expenses had been misdirected. It would be nine days before his pay could be corrected. Her rent and utility payments were due and she’d had a car accident and now had a $500 deductible payment to get her car repaired and drivable. She needed help.

Cheri Nylen, Headquarters director of casework, was visiting NMCRS Camp LeJeune.

While processing the case and preparing a check, Nylen noticed that the young woman seemed distracted. “I’d also heard her stomach growl, so I asked if she’d eaten breakfast. She said she hadn’t eaten since the day before because she had run out of food. The staff was preparing a special breakfast in celebration of national nurses week. So we invited the young woman to join us for breakfast,” Nylen said. “That’s why we’re here—to help Marines, Sailors and their families. Through no fault of her own, a Marine Corps wife was in a difficult financial situation and we were able to meet all of her needs, including a hot meal and a warm hug.”

“We do that all the time because it’s the right thing to do,” responded Gini Schopfel, Director, NMCRS Camp LeJeune.

As soon as her husband’s pay and allotments were sorted out, the young wife returned to the office and paid off her interest-free loan. The Society had been there for her. Now she knew she could make it through the deployment, and her Marine could stay focused on his mission.

Society Visiting Nurse Helps Rising Star Find a New Path (continued from page 3)

“Drew had been going to the VA but they would schedule him to see a different doctor every time,” explained Moore. “The treatment wasn’t working and he was depressed.” She helped arrange for him to be seen by the same VA doctor and to get his medications stabilized.

“During that time, Ruthi was our angel,” he said. “I needed someone in my life who would hold me accountable, who I could say anything to. She was there for me every day for three months. Our calls slowly tapered off until I got to the point where I could handle this.”

Moore also offered a listening ear to Crystal, who said, “I can’t relate to my husband. I don’t know how to fix him and I don’t know how to help. Other than the local VA, I didn’t know who to contact or what resources were available. I just thought it was me and him. Ruthi became my go-to person.”

Drew and Crystal Provost are trying to build an antique restoration business, and Drew now likes to writes poetry. Eventually, he would like to write a book about his experiences. “I feel like I survived and I want to share that. It hasn’t been an easy journey. I want to write about how I overcame. I would tell every injured Sailor or Marine to look into the Society’s CCA Visiting Nurse program.”

The military pay was cut by 15% as a result of the Great Depression and the Society was there to provide assistance to many families in need during that time.

The Society provided disaster assistance to many Sailors and Marines impacted by the Long Beach earthquake.
A Sailor’s Wish Fulfilled – Thanks to Thrift Shop Volunteers

When retired Chief Petty Officer Jim Reid received an unusual email, he took special interest.

The email was from Gabriel Aviles, a 78-year-old retired Senior Chief Petty Officer who wrote, “I’m not long for Davy Jones’ locker and I’ve always wanted to be buried in my Navy uniform. But, after many moves, I’ve only got my medals. I’ve lost my uniform. We don’t live near a Navy base and I don’t know what to do.”

Reid, a Relief Services Assistant at NMCRS Jacksonville, Florida, immediately set to work to reconstruct the appropriate uniform for Senior Chief Aviles. “I took it personally,” Reid said. “I contacted the NMCRS offices that operate thrift shops and told them I was looking for a Navy enlisted service dress blue uniform and told them the sizes of the jacket and pants I needed.” Reid also told them he needed a cover with Chief Petty Officer insignia and a Senior Chief Storekeeper (SKCS) patch to sew onto the right shoulder of the jacket.

Responses began pouring in. “The NMCRS Newport, Rhode Island thrift shop, sent us the jacket,” Reid said. “NMCRS Kings Bay, Georgia thrift shop sent the pants.” The cover came from another thrift shop. After reaching out to all 26 NMCRS thrift shops, no SKCS badge could be found among the donated uniforms so Reid purchased a new one. He also purchased eight shiny new gold service stripes. Reid’s wife, a helpful seamstress, removed the previous owner’s rating badge from the gently used uniform jacket and sewed the SKCS rating badge, chevrons, and gold service stripes onto the jacket’s sleeve.

“I emailed Senior Chief Aviles to tell him we were gathering all the items for his uniform,” stated Reid. Senior Chief Aviles was overwhelmed by this kindness, and said “I feel honored by all the efforts and sacrifices people have devoted to this project. Please thank everyone from the bottom of my heart.”

The completed uniform is inspection ready – cleaned and pressed – and it accurately represents Senior Chief Aviles’ naval service.

Senior Chief Aviles plans to travel from his home in Homosassa, Florida to Jacksonville to pick up the uniform and to meet Reid and the NMCRS Jacksonville team.

“I will present the uniform to Senior Chief Aviles, on behalf of all the NMCRS volunteers who helped put it together. I will thank him for his 32 years of service,” Reid said. “This means a lot to him. What might seem like a minor thing to one person can mean everything to another. That’s what the Society is all about.”

Reminder - 2014 SECNAV Retiree Fund Drive

The annual Secretary of the Navy Retiree Fund Drive letter will be delivered to mailboxes across the country and around the world in April. Your donation provides critical funding that allows the Navy-Marine Corps Relief Society to continue to respond to the financial needs of retired and active duty Sailors, Marines, families and widows. We hope you will consider donating, because every dollar helps those in need.

1941

After the attack on Pearl Harbor ADM Harold Stark, USN, and Society President wrote: “The Society is ever an anchor to windward to keep naval dependents from suffering any manner of distress when husbands and sons are at sea guarding the Nation’s welfare.”

1942

During World War II celebrities and athletes participated in fundraising campaigns to support Navy Relief, including Babe Ruth.
Craig Anderson, Esq.

Everyone has heard the old saying: “The only two inevitable things in life are death and taxes.” Most people try very hard to avoid both! However, there are many misconceptions about how federal estate taxes (sometimes called “death taxes”) actually impact your estate plan, and recent changes in that law have been good for the middle class.

Before going into detail, two basic concepts need to be clear. First, there is a fundamental difference between income taxes and estate taxes. Income taxes are due every year on what you earn or receive as compensation. Estate taxes are only due once, at the time a person dies. The second basic concept is that any transfer to a surviving spouse at the death of the first spouse is not subject to federal estate taxes at all; there is an unlimited marital deduction for those transfers, no matter how much they are.

A problem in the past occurred when a spouse died leaving everything to his surviving spouse. Then at her death (for example purposes only, we are having “him” die first!), whatever she had left was subject to the federal estate tax. Years ago, if that amount exceeded $325,000, the Federal estate tax applied – and it was hefty, with rates ranging from 45-55%! That led to the popularity of revocable trusts, where the first spouse to die could leave up to the amount just under a taxable level in a trust for the benefit of his surviving spouse. She controlled it and received the income from it. At her death the funds in it would pass on to the children. This allowed double the threshold amount to be passed to the children without paying any federal estate taxes.

In recent years, the US Congress substantially raised the amount that can be passed in a decedent’s estate to over $5 million without paying any federal estate taxes. Even better, if a spouse leaves everything to his surviving spouse and doesn’t use any of his exemption amount, the surviving spouse now gets his exemption as well as hers at her death, again doubling the amount that could pass on to the children. However, contrary to what some people may think, using revocable trusts during one’s lifetime does not impact the requirement to pay annual income taxes.

For 2014 and the foreseeable future, family estate values under $10 million (that includes everything – house, life insurance, retirement accounts, other real property, etc.) will not result in any federal estate taxes. In Virginia, there is no state “death” tax, but that may not be true in the state where you live. It is important for you to find out how your state handles this issue. Even without a current federal estate tax impact, many families continue to build an estate plan around revocable trusts. The use of trusts can protect beneficiaries from future financial woes and with careful planning, help a family completely avoid the probate process. Probate rules vary from state to state, but they all have costs and deadlines and administrative procedures monitored by a court or commissioner of accounts. The use of revocable trusts can keep the distribution of assets passing from one generation to the next wholly private and within the family, entirely outside the semi-public probate bureaucracy.

Be sure to discuss your estate planning goals and objectives with a qualified professional so you can learn about the advantages of using trusts in your estate plan.
The Navy-Marine Corps Relief Society does not provide legal or tax advisory services. Work with your attorney and financial advisors to plan charitable arrangements that work best for you and your estate. The information contained herein is intended solely for general informational purposes.