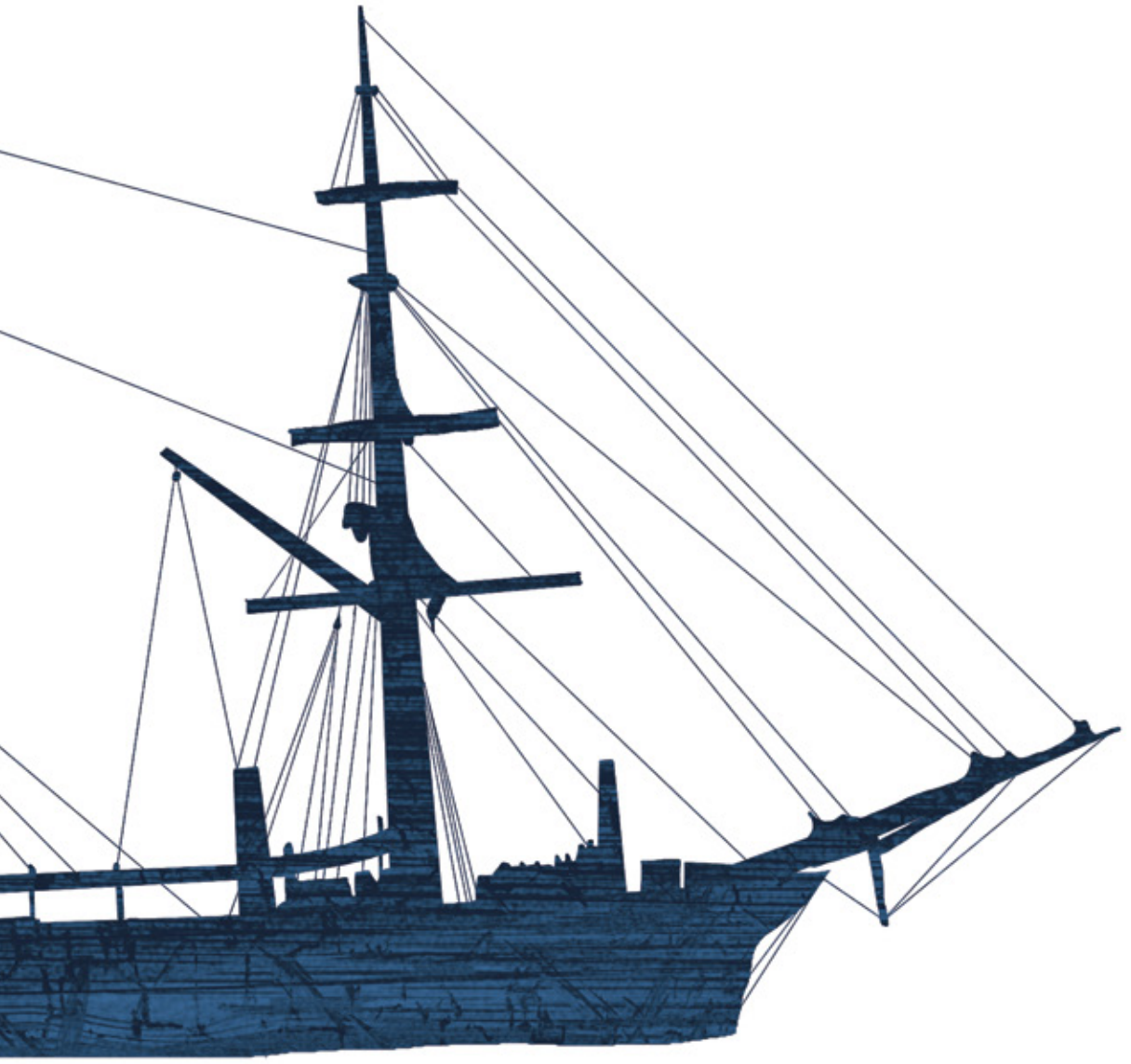


NAVY MUTUAL AID ASSOCIATION

A HISTORICAL SKETCH


NAVY MUTUAL AID ASSOCIATION.
ORGANIZED
JULY 28, 1879





"To Provide for the Widow and Orphan"

A HISTORICAL SKETCH OF THE NAVY MUTUAL AID ASSOCIATION

By Margaret Shannon

Navy Mutual Aid Association

The Original Seal – The Board of Directors at its August 14, 1880 meeting authorized the secretary-treasurer of the Navy Mutual Aid Association "to procure a seal of suitable design for the Association." The design incorporates the four branches of the service corps in the Navy in 1879:

- anchor . . . . . line officer corps
- caduceus . . . . . medical corps
- propeller . . . . . engineer corps
- silver oak spring . . . . . pay corps

Photo of original seal, courtesy of Navy Mutual Aid Association.

The Title – The phrase "To Provide for the Widow and Orphan" is taken from draft legislation proposed by the Hayes Administration, which paraphrased Abraham Lincoln's Second Inaugural Address.

Cover – Silhouette of the *USS Nipsic*, a U.S. Navy gunboat that was recommissioned in 1879, the same year Navy Mutual Aid Association was established.

Frontispiece – Military officers banded together to found both the Army and the Navy Mutual Aid Associations after the widely publicized plight of widows and orphans left stranded in the West after the Battle of the Little Big Horn, June 25, 1876. Artist J. Howell sketched the scene of the military funeral for five of the officers killed with Lt. Col. George Armstrong Custer for *Frank Leslie's Illustrated Newspaper* (September 8, 1877). Photo, courtesy of Library of Congress (Prints and Photographs Division).

Unless otherwise identified, photos are from the Archives of Navy Mutual Aid Association.

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FOREWORD



Vice Admiral
John Terence Blake
USN, Ret.
Board Chair
Navy Mutual Aid Association

In 1879, Lieutenant Timothy Dix Bolles, a Naval Academy graduate and the son of John A. Bolles, Solicitor of the Navy, was detailed to Navy Mutual Aid Association by the Secretary of the Navy. During the Association's inaugural year, he served as both Secretary-Treasurer and Chief Operating Officer and paved the way for dozens of Naval officers to follow suit by stepping up to lead.

I am honored to be one of those Naval officers.

Navy Mutual has been providing life insurance and annuities to members of the uniformed services for nearly 150 years. In times of war and in times of peace, whether the economy is running smoothly or in a recession, we promise to be here, one phone call away, serving our Members and their families.

Beyond our product line, our commitment to serving the military and veteran community is unquestionable. We are proud to be the nation's oldest federally recognized Veterans Service Organization and, as such, we provide free counseling on VA benefits and programs available to servicemembers, veterans, and survivors. Our educators also reach young officers and newly enlisted servicemembers to provide financial education and counseling.

Our focus on the whole of life's journey allows us to protect the future of those you love today, tomorrow, and for decades to come. It is an honor and a privilege to serve those who serve or have served our country.



Vice Admiral John Terence Blake, USN, Ret.
Board Chair
Navy Mutual

INTRODUCTION

Navy Mutual has been quietly supplying life insurance to military members since 1879, when Navy officers formally established the Navy Mutual Aid Association for the purpose of aiding families of deceased Members several years after the accidental drowning of Richard Axtell Breck, a Naval officer serving on the USS Alert. Since then, our mission has remained unchanged. We are here to serve members of the military and their families, in times of war and peace, to help them through one of the toughest times a family has to endure.

That's not to say that we haven't changed in the past 145+ years. As recently as 2020, our Membership voted to adopt three separate membership categories: Members, Associates, and Affiliates, formally recognizing members of the Army, Air Force, and National Guard and Reserve components. At the same time, we introduced a new product specifically for separating servicemembers and their families. It is in our nature to adapt to the conditions and the changing times, and we do it with the ease that comes from decades of practice.

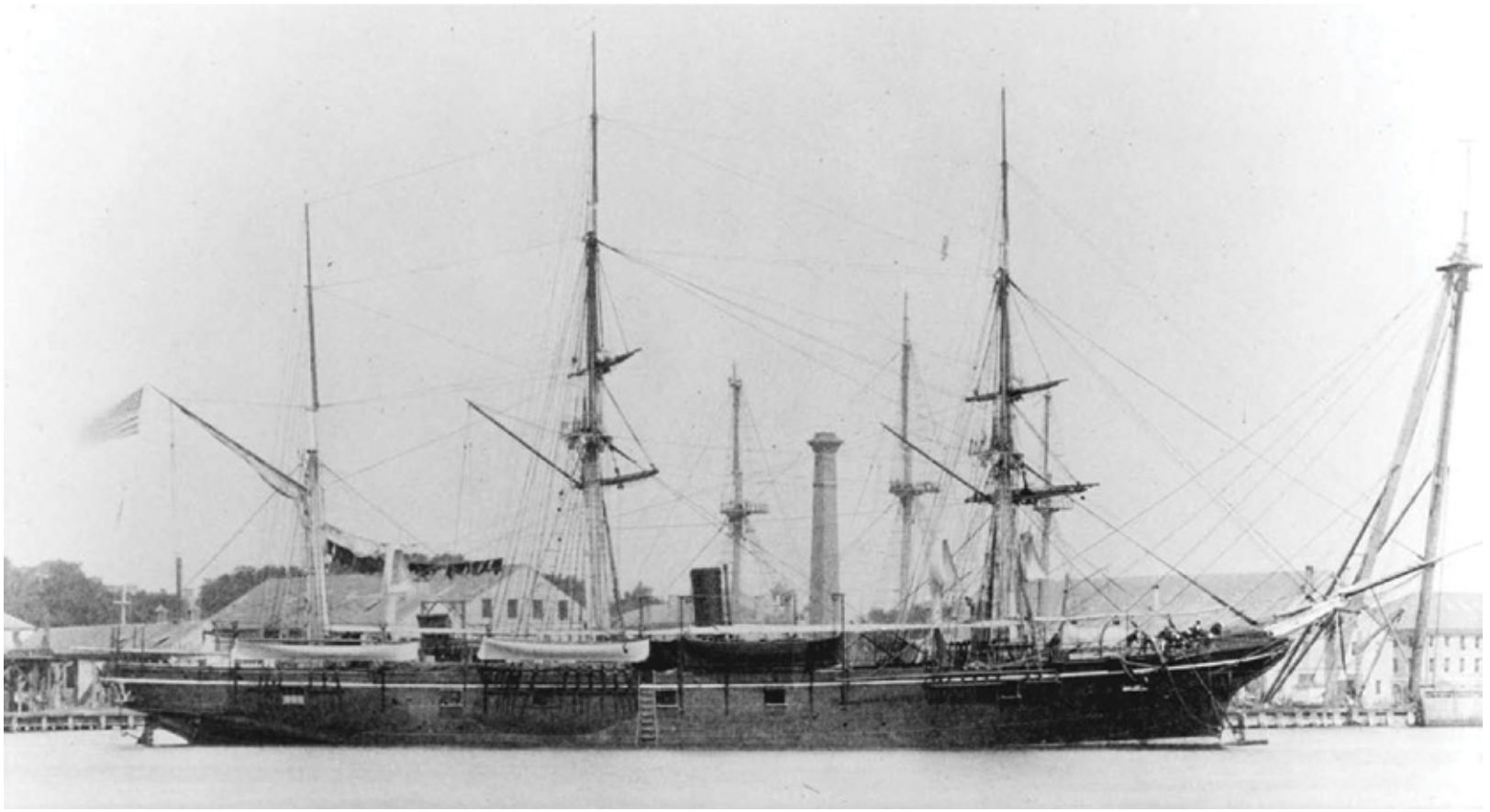
This history of Navy Mutual Aid Association, researched and written by Margaret Shannon and maintained by current Navy Mutual staff, shows the care and compassion that were present at the inception of Navy Mutual and that are still present today. It is, and has always been, our honor to serve.



Rear Admiral
Brian E. Luther
USN, Ret.
President and CEO
Navy Mutual Aid Association



Rear Admiral Brian E. Luther, USN, Ret.
President and CEO
Navy Mutual



USS Alert.
It was in the wardroom of *Alert* that members of USNA Class of 1869 discussed forming an association designed to pay a moderate death benefit to the families of its members.
Navy Historical Center



“To Provide for the Widow and Orphan”



Old Navy.
On a warm July evening in 1879, naval officers met in the Old Navy building on 17th Street near the White House to organize the Navy Mutual Aid Association. *Douglas E. Evelyn*

On the evening of April 22, 1874, a small group of naval officers gathered in the wardroom of the USS Alert, anchored off the coast of China during a routine cruise, to mourn the accidental drowning that day of their shipmate, Richard Axtell Breck, and to ponder the plight of his family back in Massachusetts. Once again, because life insurance was rarely available to military officers, the men would have to "pass the hat" among themselves to raise money for young Lt. Breck's family. Breck, like several of the officers in Alert, had been a member of the Class of 1869 at the U.S. Naval Academy.

On July 28, 1879, a suffocating, hot evening in the nation's capital, naval officers, including several classmates of Richard Breck, met in the old Navy Department building to organize a more formal and efficient way to "pass the hat."

They named it the Navy Mutual Aid Association.

This meeting was the culmination of at least six years of efforts by both military officers and their government superiors to secure a federal annuity scheme to provide for their families in the event of their death. How this association came into being is a tale within a tale:

- Civil War veterans wandering the killing fields of the Indian wars of the American West;
- An impulsive, brash dash for glory in 1876 by Lt. Colonel Custer at the Battle of the Little Big Horn, which made seventeen women widows and left children orphans, destitute and stranded thousands of miles from home.
- A Congress consumed with the prospect of the 1876 Hayes-Tilden presidential election being thrown into the House of Representatives and indifference to the Navy, which had been allowed to shrink into obsolescence after the Civil War.[1]

BEGINNINGS: 1873 – 1879

Only after the Civil War did the concept of life insurance gain acceptance in America, but the emerging companies made it almost impossible for military officers to acquire insurance. In 1873, at the same time a major financial panic seized the nation, military officers began lobbying for passage of Federal legislation that would provide an annuity scheme for their heirs. The Secretary of War proposed an Army Survivorship Annuity Company, and President Grover Cleveland urged its passage in his 1875 State of the Union Message.[2] The measure had not been acted upon when a singular event dramatized the need.

On June 25, 1876, Lt. Colonel (Brevet Major General) George Armstrong Custer and his troop of 266 cavalrymen were annihilated by an overwhelming force of Sioux and Cheyenne Indians at the Battle of the Little Big Horn. Widows and children of the commissioned officers were stranded in Montana Territory with no way to get back home to the East. Immediately the *Army and Navy Journal* launched a Widows' Relief Fund that eventually raised $14,068.35 for the officers' widows and orphans.[3]

Private pension bills flooded the House Committee on Invalid Pensions, but the Committee refused to report out a general bill for the relief of all the victims of the Custer fight.[4]

With the support of the Secretary of the Navy and President Rutherford B. Hayes, several bills were introduced in 1878 to establish a system of life insurance for the officers of the Army, Navy, and Marine Corps, but the bills died when Congress failed to act.[5]

The Hayes Administration also introduced another measure "to incorporate an Army and Navy Life Insurance Company of Washington, DC, provided that officers or men of the Army or Navy... shall be insured on as favorable terms as civilians."[6] This, too, died when Congress adjourned without acting.

Intense interest in the progress of these bills was reported weekly in the *Army and Navy Journal*. When Congress adjourned in June 1878, without acting on any of the measures, the editors stated:



Rutherford B. Hayes.
The failure of Congress to enact the President's proposed annuities for survivors of Army and Navy officers led directly to the founding of Navy Mutual Aid Association in 1879.
Rutherford B. Hayes Presidential Center

> *We are satisfied that if the scheme is carried out at all it will have to be by means of some voluntary association and without the help of Congress. General Burnside has been earnest in his efforts, but he has had to contend with a spirit of indifference or hostility to Army interests which he has found it impossible to overcome.*[7]

When Congress reconvened in December 1878, President Hayes again urged the annuity scheme upon Congress, but three weeks later Army officers acted on the advice of the editors and took matters into their own hands. On December 23rd, Army officers gathered at the Army Medical Museum to organize the Army Mutual Aid Association. Reporting on this development, the Army and Navy Journal editors urged a similar association for the Navy.[8]

Six months later, in response to advertisements in Washington's newspapers,[9] Navy officers met at the Navy Department on the evening of July 28, 1879 to establish the Navy Mutual Aid Association. They returned the next evening – July 29th – to adopt Bylaws, including Article I, which stated the purpose of the association from which it has not deviated in its 128 years of operation. "The Navy Mutual Aid Association," they said, "is organized for the purpose of aiding the families of deceased members; first, by providing with certainty and promptness a substantial sum for their relief at as near the actual net cost of insurance as possible; second, by securing to them without cost the pension to which they may be legally entitled."[10] Two days later they met once again to elect the association's first officers–15 resident directors and ten nonresident directors.

The Association's unique services to its Members and beneficiaries were born at the same time; for, an 1879 convention of mutual aid associations held in Washington made specific mention of the new Navy Mutual Aid Association and the unique services to its Members in securing pensions to which they might be legally entitled.[11]



The Evening

Vol. 54—No. 8,210. WASHINGTON, D. C., MONDAY, JULY 28, 1879.

SPECIAL NOTICES.

THE EVENING STAR.
Washington News and Gossip.

LIFE INSURANCE IN THE NAVY.-The officers of the Navy have for some time been considering the feasibiltiy of establishing a naval life insurance organization. The first step in this direction will be taken this evening, when there will be a meeting at the Navy department for the purpose of organizing. It is proposed to conduct the association after the Masonic plan and to admit to its benefits all officers of fifty years old and under.

The Army and Navy Journal reported:

> *This association was organized July 28, 1879, and within a month issued its notices to all naval stations at home and abroad. At the present date [November 1879] it has sixty members and a large number of applications to be acted upon at its next meeting . . . .* ***One of the best points, and one unique to the Navy Mutual Aid Association, is its committee to assist in obtaining the pensions which are due to beneficiaries, thus saving to those at a distance much expense, delay, and trouble.*** *[Emphasis added]*
>
> *At a convention of mutual aid associations, held in Washington this month, it was a noticeable fact that this association, though in its infancy, was foremost in the thoroughness of its provisions, the simplicity of its working, and its advanced stand among its older brethren.*[12]


The Evening Star.
VOL. 54—NO. 8,211. WASHINGTON, D. C., TUESDAY, JULY 29, 1879. TWO CENTS.
SPECIAL NOTICES.
THE EVENING STAR.
AT THE MEETING of naval officers held last evening at the Navy department a set of bylaws for a Navy Mutual Aid Association were adopted, and the meeting adjourned until next Thursday evening, when an election of officers will take place.

The Evening Star.
The Evening Star called naval officers in the Washington area to the organizational meetings of the Navy Mutual Aid Association.
Library of Congress

ADVANTAGES OF NAVY MUTUAL AID

It is safe.
It is purely mutual.
It is strictly equitable.
It presents the most economical method of insurance.
No sea risks.
No war risks.
No restriction upon travel.
No forfeiture of policy for non-payment, on reasonable excuse.
No disputing death claims.
No lawsuit left as a legacy to your wife or children.
No outliving the company in which you are insured.
No questions to answer that are intended as traps.
No money to pay until a death occurs.
It has no office rents to pay.
It has no agents' fees to pay.
It has no salaried officers.
Its funds are safely invested.
Its funds are secure from peculation or speculation.
Provision is made for a moderate reserve fund.
Its officers are entirely in the control of its members.
Its officers must be navy officers.
Claims paid immediately on receipt of notice of death.
Once a member, always a member, if assessments are paid.
With a death rate of one per cent, the cost of insurance is about one-third of that in an ordinary life company.

1880 Navy Mutual Aid Association Bylaws

DEATH AT AN EARLY AGE

LIEUTENANT JOHN PURNELL WALLIS

The Association's minutes for the formative years reveal an altruistic devotion to its mission. Of all the details that emerge none is more telling than the story of the first member of Navy Mutual to die.

Lieutenant John Purnell Wallis was graduated from the United States Naval Academy in 1869. Born in Louisiana, he received his appointment from the state of Maryland, where his father was a Kent County farmer. Admitted to the Naval Academy on July 26, 1864 at just over 15 years of age, he spent his first year in Rhode Island, where the Academy operated during the Civil War.

Among his classmates was Richard A. Breck, whose death by drowning in Amoy, China in April 1874 was a motivating factor in the formation of the Navy Mutual Aid Association. Two other classmates would play major roles in establishing the Association: Lt. Timothy Dix Bolles, the first secretary-treasurer of the Association, and Lt. (later Commander) John Henry Moore, who chaired the organizational meeting of naval officers on July 28, 1879.

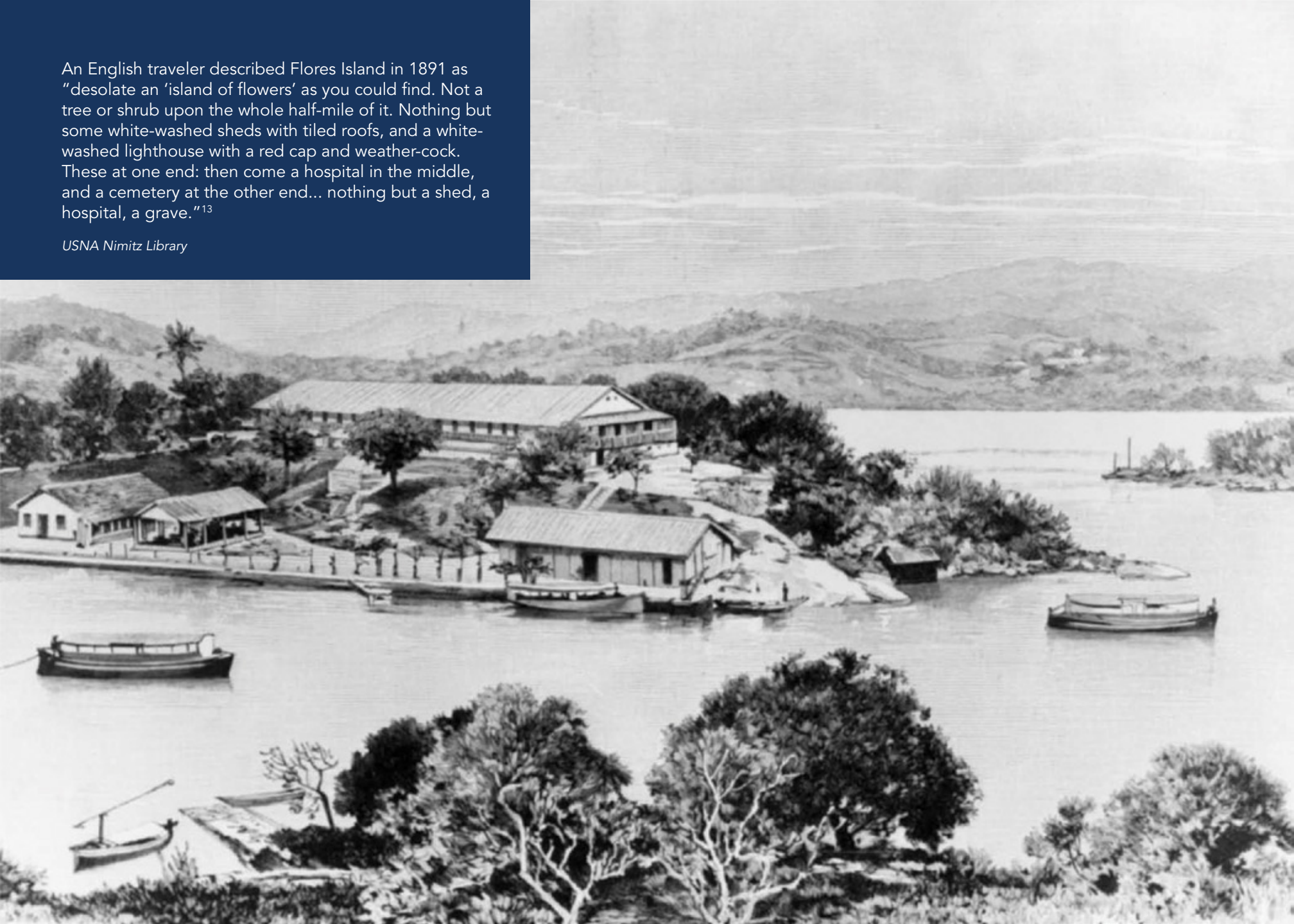
After several tours of duty at sea, Lieutenant Wallis was assigned to the *USS Marion*, which was detailed to the South American station. Before departing on this cruise, Wallis joined the newly formed Navy Mutual Aid Association on November 8, 1879.



Lieutenant John Wallis, USNA Class of 1869, age 18.
USNA, Nimitz Library

An English traveler described Flores Island in 1891 as "desolate an 'island of flowers' as you could find. Not a tree or shrub upon the whole half-mile of it. Nothing but some white-washed sheds with tiled roofs, and a white-washed lighthouse with a red cap and weather-cock. These at one end: then come a hospital in the middle, and a cemetery at the other end... nothing but a shed, a hospital, a grave."[13]

USNA Nimitz Library



The USS Marion set sail from the New York (Brooklyn) Navy Yard on December 13, 1879, for its station at Rio de Janeiro, Brazil. En route, near Montevideo, Uruguay, in February 1880, a yellow-fever outbreak aboard the ship required the *Marion* to be quarantined at Flores Island off Montevideo in Rio de la Plata for three months.[14]

"Yellow fever has afflicted only one of our ships during [1879]," Secretary of the Navy Robert Thompson reported to Congress in 1880.

> *It appeared on the* Marion *when on the coast of South America. The loss of life was slight, and since she was thoroughly disinfected there has not been, up to the present, any recurrence of the disease. She is understood to be now in a healthful condition. The reception of this disease by a warship is a grave occurrence . . . because it has been found to be a matter of extreme difficulty to permanently clear the vessel of the infection so that the disease will not return under favorable circumstances without a new exposure."*[15]

Those who died aboard the *Marion* were indeed a light loss of life compared to the sixteen thousand who had died during 1878 in the Memphis, Tennessee, outbreak of yellow fever, the severest in the United States since the epidemic that had claimed ten percent of the total population of Philadelphia in just four months of 1793.[16]

Lt. John Purnell Wallis was one of four fatalities aboard the *USS Marion*. The course of his fatal attack of yellow fever presented a classic case of the disease. "Lieutenant Wallis's seizure," the Secretary of the Navy reported to Congress in 1881, "occurred on the 17th of February."

> *He had the midwatch, and while on duty he felt chilly and exhausted; this feeling of cold and weakness continued until he turned in at 4 a.m.: he then felt drowsy, and considerable pain in back and head; fever soon came on; and in the morning temperature was 102; eyes were intensely congested and face flushed."*[17]

From the *USS Marion* Logbook

February 18
At 5:40 the P.S.N. Co. Steamer Galatea *came to anchor off Flores Island ahead of this ship with the quarantine flag flying.*

February 19
Health boat came alongside and owing to sickness on board ordered the ship back to Flores Island. Went about, and shaped course for Flores. At 12 Meridian made number. Flag Ship Shenandoah *and the* Wachusett *answering made the following signals: "Left Rio for Valparaiso. Yellow fever on board. Came in on medical opinion. Dr. Babin, Lieut. Wallis and nine men down with it, three dangerous. Need more medical assistance." Flagship answered. "Will communicate with you at Flores." At 6 pm standing in for anchorage under Flores Island.*

February 23
C to 4 am "At 2:30 Lieut. John P. Wallis US Navy died on board, of yellow fever. Placed his body in sailing launch." Entry signed by Ensign William Winder, USN.

February 23
8 am to Noon Clear and pleasant. Fresh breeze from s[outhwar]d. At 11 called "all hands bury the dead." Commanding officer read the funeral service over the remains of Lieut. J. P. Wallis. The remains were then taken on shore [Flores Island] for burial.[18]

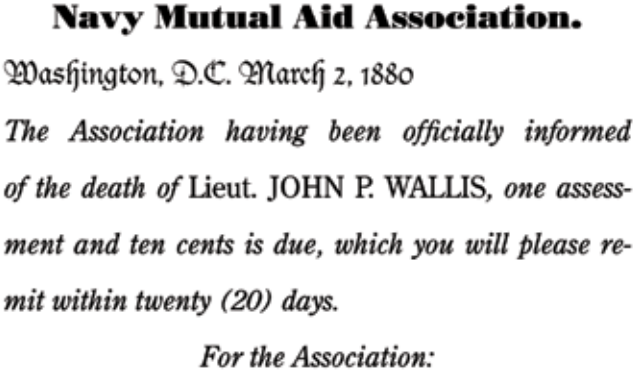
On March 1, 1880, a special meeting of the Navy Mutual Aid Association was called by the secretary-treasurer. The official Minutes record their action:

> *The Secretary announced the official notice of the death of Lieut. J.P. Wallis a member, the Board approved the Secretary's report as to amount due deceased heirs and a check was drawn & signed for $559.17 which was the sum due. A draft on New York payable to Annie B. Wallis [his widow], Galena, Kent Co., Md. was sent Tuesday Mar 2 at 10 A.M.*

T. Dix Bolles,
Treasurer



Lieutenant Timothy Dix Bolles.
First Secretary-Treasurer. Bolles, a USNA classmate of Lt. Wallis, and son of John A. Bolles, who was Solicitor of the Navy, played a major role in establishing Navy Mutual Aid Association in 1879.
Navy Historical Center



Navy Mutual Aid Association.

Washington, D.C. March 2, 1880

The Association having been officially informed of the death of Lieut. JOHN P. WALLIS, *one assessment and ten cents is due, which you will please remit within twenty (20) days.*

For the Association:

Navy Mutual Aid Association Assessment Card.
The Association began as an assessment organization for the purpose of paying a benefit equal to the value of one assessment from each member to the beneficiary. The secretary-treasurer notified Members by postcard of the amount due each time a Member died.

FORMATIVE YEARS: 1879 – 1906

1,449 ... Joined

297 ... Died

$1,014,819 ... Death Benefits Paid

Ninety-four men joined Navy Mutual Aid Association between July 29th and the end of 1879. Sixty-seven members, or 71%, were graduates of the U.S. Naval Academy. Looking at these 67 members according to their Naval Academy class year, there appears to have been a deliberate effort to recruit at least one member from every class between 1851 and 1879, with the leadership initiative for the formation of Navy Mutual coming from the Class of 1869. It was a member of this class, Richard Breck, whose drowning off the coast of China in 1874, had led his classmates to pass the hat among themselves that evening in the wardroom of the *USS Alert*.

For its first sixty years of operation, Navy Mutual operated as an assessment association modeled after the Masonic plans in the District of Columbia. How did the assessment system work? When official notice reached the Secretary of the Navy's office that a Member had died, the secretary-treasurer mailed assessment cards to the entire membership, who then sent in their assessment fee on an age-based scale. The cost, fixed at organization in 1879, was one full assessment according to age for each death.

In the early years, the secretary-treasurer (Lt. Timothy Dix Bolles) was an active duty officer detailed by the Secretary of the Navy to special duty with Navy Mutual. He was assigned a desk within the offices of the Secretary of the Navy. Beginning in 1888, it was in Room 73, now part of the Office of the Vice President in the Eisenhower Executive Office Building.

In the late 19th century, the emerging, unregulated commercial life insurance industry, meanwhile, had run amok. On January 18, 1879, the *Army and Navy Journal* reported:



Secretary of the Navy's Office. In its early years, the Association was assigned space in the Secretary of the Navy's office. Today, that space, Room 73 in the Eisenhower Executive Office Building, is part of the Office of the Vice President of the United States. *National Archives*



Old State, War and Navy Building.
National Archives



Rear Admiral Thom Williamson.
Secretary Treasurer, 1901–1912

> *Apropos of the proposed Army Mutual Aid Association, a correspondent says: "The great St. Louis Life Insurance swindle taught the officers of the Army and Navy a lesson which will not soon be forgotten. Dr. [Edward P.] Vollum [Surgeon Major stationed at Jefferson Barracks, Missouri] makes the statement that he had been requested to be the medical examiner of about one dozen life insurance companies, only two of which were now in existence–all the others having proved to be swindles pure and simple."*

These and similar scandalous revelations of excess and irresponsibility that characterized the management of mutual insurers led to a major Congressional investigation in 1906. It resulted in the first efforts to draft a model code of insurance law for the District of Columbia.[19]

Navy Mutual's secretary-treasurer at this time was Rear Admiral Thom Williamson.20 In 1861, Williamson had been offered, but declined, a commission from the Confederacy with which his father, the Navy's chief engineer, had sided. Admiral Williamson retired in 1895, but was later ordered by the Secretary of the Navy to special duty as secretary-treasurer of Navy Mutual, a position he held from 1901 to 1912.

DEVELOPMENTAL ERA: 1906 – 1939

10,840.... Joined

1,272 ... Died

$8,880,658 ... Death Benefits Paid

The Association continued to grow, having suffered no unanticipated losses during either the Spanish-American War or World War I. Membership remained open and, at the close of 1919, there were 1,318 living Members with a $4,100 death benefit.[21]

Rear Admiral Thomas Jefferson Cowie, former Paymaster General of the United States Navy, succeeded Paymaster Harry H. Balthis as Secretary-Treasurer of the Association on May 8, 1920. During World War I, the Association invested heavily in Liberty Loans, a program that had been headed by Admiral Cowie while serving on active duty. Cowie was the first Secretary-Treasurer to be paid by the Association the difference between retired and active duty pay. Cowie immediately launched a membership drive that lasted for seven years. In 1921, Cowie and Admiral Robert E. Coontz, then Chief of Naval Operations and a former Academy superintendent, addressed the graduating class. The response was literally unanimous; every one of the 265 members of the Class of 1921 signed applications to join Navy Mutual.

During the next eight years, 5,874 new Members were enrolled. The benefit was stepped up to $5,000 in 1921, to $6,000 in 1925 and to $7,500 in 1926.[22]

During Cowie's watch, the indefatigable admiral launched an ad contest among Midshipmen at the Academy. Advertisements in the *Army and Navy Journal* and *The Lucky Bag* even suggested that officers make their Navy Mutual membership a Christmas present to their wives!

Unfortunately for history, the records for most of the Cowie years–a period that stretched from post–World War I through the Great Depression and into the early New Deal period–were irretrievably lost.[23]



Rear Admiral Thomas J. Cowie.
Secretary-Treasurer, 1920–1936.



Admiral Robert Edward Coontz.
Chief of Naval Operations, 1919–1923.
Navy Historical Center



Rear Admiral David Warson Taylor.
Courtesy U.S. Naval Institute

Information on those years must be gleaned from collateral sources such as the *Army and Navy Journal* and Admiral David Watson Taylor's numerous articles about naval life insurance published in the Naval Institute *Proceedings*.[24]

To All Officers of the Navy and Marine Corps
THE VERY BEST CHRISTMAS PRESENT
ANY OFFICER CAN GIVE
is something that will be ALWAYS appreciated
and will enable the recipient
to give many CHRISTMAS PRESENTS in the future
to those
in whom he may be interested
A Certificate in the Navy Mutual Aid Association
will do this very thing, by giving
those in whom you are interested
Over $6,000.00
to use for this and other purposes
at a time when you cannot do so personally

Take no chances on being here next Christmas, but provide now for such a contingency. If you are a member of this Association, take out another policy in some good Life Insurance Company and carry all the insurance you can stagger under for, in the end, it will do more for the comfort and happiness of those you leave behind, than anything else you could possibly give them!

You can get a Certificate for much less than you are now thinking of spending for something that will soon be gone.

Do Not Put It Off—Send in Your Application Today!

T. J. COWIE,
Rear Admiral (S.C.), U.S.N.,
Secretary and Treasurer.

The Perfect Christmas Gift!
The Association's advertisement in the *Army and Navy Journal* (November 23, 1925) suggested Navy Mutual Aid membership as an appropriate Christmas gift for an officer's wife.
Navy Department Library



Liberty Loans — an Early Navy Mutual Aid Association Investment.
Renowned artist Joseph Pennell created this famous poster to promote World War I government bonds. Rear Admiral Cowie, Navy Mutual's secretary-treasurer (1920–1936), had been awarded the Navy Cross for his valuable services in administering the Liberty Loans program.
Navy Mutual

Admiral Taylor, a member of the Board of Directors from 1898 until his death in 1940, was among the Association's most dedicated members. Throughout his four decades of service, he continually researched and wrote articles advocating the reliability and desirability of the protection offered naval officers by the Navy Mutual Aid Association.[25]

The growth trend reversed itself in the 1930's when there was an increasing reluctance on the part of Naval Academy graduates to join Navy Mutual. Academy authorities reported that Midshipmen no longer favored the assessment form of protection, preferring something that represented more value and, in particular, a type of insurance that would acquire a paid-up status before reaching the statutory retirement age. The recent modification of the selection law that required graduates to face possible premature retirement was considered a definite factor in bringing about this condition. Not one member of the class of 1937 enrolled in the Association. Thus in 1936, the Board of Directors ordered actuarial studies with a view to developing a satisfactory paid-up plan on a level premium basis.

Admiral Cowie died in July 1936. To express their gratitude for his leadership, the Board of Directors inscribed on his tombstone in Arlington National Cemetery: "Erected by the Navy Mutual Aid Association."[26]



Navy Blimp Crew.
On April 4, 1933, the USS Akron was lost in a storm over the Atlantic. Nine of the 16 officers killed were Navy Mutual Members–the largest single-incident loss of life in Navy Mutual history to that time.
National Archives



Rear Admiral
John Charles Frémont.
(1851-1911), son of the famed explorer, joined Navy Mutual as a young lieutenant.
Navy Historical Center



Captain Brainerd M. Dobson.
Secretary-Treasurer, 1942-1953



Fleet Admiral Ernest J. King.
Chairman of the Board of Directors during World War II, presided at every Board meeting throughout the war when he was in Washington.
U.S. Naval Institute

LEVEL PREMIUM YEARS: 1939–1975

82,801 .. Joined

9,738... Died

$72,666,045 . Death Benefits Paid

After the death of Admiral Cowie, Captain Brainerd M. Dobson, who had been brought on board as Cowie's understudy during his final illness, became the Association's 14th secretary-treasurer. To meet the expressed needs of the Members and to provide more efficiently for death benefits in a manner similar to commercial insurers, the Board of Directors approved a sea change in funding its benefits plans.[27] On January 1, 1939, the Association adopted a level premium basis, while retaining the old assessment system for Members so electing. The premium was based on the attained age when the plan became effective and the time period selected by the insured to pay up the plan. The level premium plan provided a fixed death benefit of $7,500. In 1954, however, a $500 terminal dividend was approved as a means of distributing surplus funds. By 1986, annual increases in the amount of the terminal dividend brought the total benefit to $25,000.

World War II

Nine months after the adoption of the level premium plan, Hitler invaded Poland; the war in Europe had begun. On December 7, 1941, twenty-one members of Navy Mutual, including Admiral Isaac Kidd, died in the Japanese attack on Pearl Harbor. (The War Department did not consider these as war deaths because they occurred prior to the formal declaration of war on December 8th.)

Six hundred and thirteen applications were immediately placed on hold pending assessment of the risk. On April 8, 1942, Chief of Naval Operations Admiral Ernest J. King chaired a lengthy meeting of the Board of Directors during which three options were proposed: adoption of a war risk clause; adoption of an extra risk premium; and closing membership for the war's duration. After extensive debate, the Board first voted, 11–3, not to adopt a war risk clause, but voted 8–5 to close membership. A resolution to reconsider the adoption of a war risk clause was also defeated by a vote of 9–5.[28]

Thus, for the first time in its history, membership in the Association was closed. By October 1942, Admiral King himself proposed, and the Board unanimously passed, extra war risk rates for existing Members effective January 1, 1943. The rate was 115% of the regular monthly premium or assessment and remained in effect until August 1945.[29]

By August 14, 1945 (V-J Day), 5,093,659 members of the Navy, Marines, and Coast Guard served during World War II. There had been 89,042 casualties, of which 466 had been Members of the Association.[30] Membership was reopened shortly thereafter.

Korean Conflict

Navy Mutual emerged from the Second World War to face a decade of uncertainty. Less than three years after the Japanese surrender, the "critical international situation" in Korea caused the Board considerable concern. In July 1950, just five years after the end of World War II, the Board decided for the second time in less than a decade to close its membership for the duration of the Korean Conflict.[31]

On September 19, 1952, fully ten more months before the Panmunjom truce, the Association's Board of Directors voted 6-3 to reopen membership with certain restrictions. Initially, membership was restricted to permanently commissioned and warrant officers of the Navy, Marine Corps and Coast Guard on the active lists who had completed at least five years warrant or commissioned service. More than 1.5 million Navy, Marines, and Coast Guard personnel saw service during the Korean Conflict. The Association's official losses were 19, or 0.2% of 10,029 sea service casualties.[32]

Cold War

A generation of youth growing up in the 1950's has vivid memories of diving under school desks during civil defense drills. The minutes of the Navy Mutual Aid Association reveal its preoccupation with the threat of nuclear war. In November 1947, the Board requested a study of the effect atomic warfare might have on the Association. And on June 17, 1949, the Board ordered duplicate copies of all Navy Mutual records–bonds, loans, memberships–shipped "to the interior" of the country for safe-keeping.

A Family Tradition.
Since 1912, four generations of the Abbot family have been Navy Mutual Aid Association Members.











In September 1950, the Board ordered the microfilming of the beneficiary files of the Association. These records were kept in a special trunk at a bank in Charlottesville, Virginia. But, by 1961, the nuclear sword of Damocles hung heavy. Within three weeks of the erection of the Berlin Wall in August 1961, the Board was briefed by the Office of Emergency Planning. In the event of a massive nuclear attack, the "tentative plan was for the Federal government to underwrite the solvency of life insurance companies and to take over their assets and distribute them in order to maintain the economy."[33]

Vietnam

Unlike Korea and World War II, membership in the Association was not closed during the Vietnam Conflict that spanned almost a decade. From the Gulf of Tonkin incident on August 4, 1964, to January 27, 1973, more than 2.5 million members of the Navy, Marine Corps, and Coast Guard served. Of the more than 50,000 killed, 17,347 of these losses were among the Navy, Marines, and Coast Guard. Of these, 131 were Members of the Navy Mutual Aid Association.

Gulf War and Operation Iraqi Freedom

In the first major military operation since Vietnam, Naval and Marine Corps forces concluded air and land combat operations in land-locked Afghanistan in 2002. That same year ended with massive deployment to the Persian Gulf area in preparation for action against the Regime in Iraq. Discussions of chemical and biological warfare were commonplace. The threat of hostilities, at home and abroad, was constant and unrelenting for the entire year. These unprecedented security concerns impacted daily lives. They changed the way Americans traveled, rattled consumer and investor confidence, and clobbered the investment markets.

It was a challenging climate for life insurers. Whereas many insurers reacted by closing or limiting the coverage to members of the military, Navy Mutual chose to stand with those who serve. The Association continued to provide top level coverage to all qualified applicants.

During the conflicts in Iraq and Afghanistan, there was a constant threat of terrorism at home and abroad, in an economic climate punctuated by historically low interest rates. Throughout this time, the Association remained focused on improving its financial position and its education and benefit services.

EXPANSION OF SERVICES: 2007 – 2025

Expanding Membership Eligibility

Until 1920, only those officers of the Navy and Marine Corps on the active list were eligible for membership. Temporary and reserve officers, both active and inactive, under forty-five years of age, became eligible in 1920. Membership was extended to officers of the Coast Guard in 1925.

In 1927, the membership rejected a proposed amendment to the Bylaws imposing a premium on future aviator Members. In announcing the vote, Admiral Cowie declared that "The Navy Mutual Aid Association by a vote of its membership decided to stick by its guns and continue strictly [as] a mutual aid association.... In other words, the association is not to be commercialized, but will be continued as strictly mutual."

The first change in the post-war world was the Board's decision in 1947 that permanently commissioned female officers of the Navy, Marine Corps, and Coast Guard were eligible for membership. In January 1948, Lieutenant Commander Isabel Marguerite Myers, a Navy Nurse, became the first female Member of the Navy Mutual Aid Association[34].

The Board of Directors subsequently approved the eligibility of commissioned officers of the Public Health Service (1963) and the National Oceanic and Atmospheric Administration (1972), as well as enlisted personnel of the Navy. Marine Corps and Coast Guard (1980), and retired personnel of the sea services in 1993. Extension of eligibility for membership to enlisted personnel (1980) was motivated by the Association's recognition that the survivors of sea service enlisted personnel should benefit from the assistance provided by the Association.

In 2020, the Membership voted to adopt three separate membership categories: Members, Associates, and Affiliates, formally recognizing members of the Army, Air Force, and National Guard and Reserve components. At the same time, we introduced a new product specifically for separating servicemembers and their families.

Our Guaranteed Issue Flagship Whole Life product is available to servicemembers who are within 120 days of separation and who were covered by SGLI while in the service. It matches the coverage offered by VGLI and requires no underwriting or medical exam. Spouses and children may also be eligible for this product provided Family SGLI was in place prior to the military member's separation.



First Female Member.
Lieutenant Comander Isabel Marguerite Myers Ciampa was the first female admitted (1948) to Navy Mutual. Myers' 25-year career as a Navy nurse began in April 1943.
Isabel Myers Ciampa

Expanding Investments

As the membership expanded, so did the range of investments of Navy Mutual assets. In the 19th and early 20th centuries, the Association restricted its investments to government bonds and the celebrated Liberty Loans of World War I. This conservative attitude no doubt had been formed in reaction to the heavy losses routinely suffered by the commercial insurers at the turn of the century.

Gradually, the Board ventured into municipal bonds such as the Montreal Harbor Commission and the California Tall Bridge. These were soon joined by utilities such as Consolidated Edison, Bell Telephone, Wisconsin Power, and Pepco.

Next came New Deal-era investments in the Reconstruction Finance Corporation mortgages for Federal housing projects such as Buckingham in Arlington, Virginia, the Mount Vernon Development apartments in Alexandria, Virginia, and a family apartment unit in Chicopee Falls, Massachusetts, erected as housing for the employees of Johnson & Johnson Company.

It was not until the summer of 1965 that the Board authorized investment of up to 5% of invested assets in common stock. The approved lists of common stocks were clearly from a roster of America's blue-chip corporations: Firestone, Singer, DuPont, Eastman Kodak, IBM, General Motors, General Electric, Ford Motor, and Xerox.

Another ten years passed before the Board approved multi-managed equity and fixed-income portfolios. More recently, the Association has broadened its investments to include Real Estate Investment Trusts (REITs) and private placements. How far the Association has come from 1879 when the secretary-treasurer trundled down to Riggs Bank to deposit the Association's assessments each quarter.

Expanding Services

For the first sixty years, Navy Mutual operated on the assessment plan. Then, in response to the perceived needs of naval Midshipmen, on January 1, 1939, the Association adopted a level premium plan paying a single $7,500 death benefit and, beginning in 1954, added a terminal dividend. In 1975, the Board approved the concept of a second benefit plan and a Term Option Plan. The first dual coverage membership was offered in 1977. Two years later, a third Member plan and third Term Option Plan were authorized.

The conversion of all whole-life plans in 1986 to the Permanent 'Plus' format marked a major departure for the Association. These plans put Members on a "universal life"-type, interest-sensitive concept wherein all premiums are credited to a Member's current cash value account. This account is credited with interest at a rate established annually. These plans have an attractive savings feature, permitting an individual's cash value to grow significantly over the years in excess of premiums paid.

Since the 1880's and into the 21st century, the Association has endeavored to meet the needs of its membership through the establishment of benefit plans in keeping with its initial charter to make a substantial sum available for survivors. Low-cost decreasing term plans and level term plans were developed to provide significant protection at the lowest net cost. Spouse coverage was offered in recognition of the potentially devastating economic impact on a military family when a spouse dies. Benefit settlement options were established to permit beneficiaries to receive proceeds in the form of periodic interest payments or a monthly income for some defined period or for life. In 1997, an accelerated death benefit option was authorized for insured Members combating a terminal illness.

In 1989 the Association first offered the Long Term Care payment option to assist insureds to defray the high cost of physician-certified nursing home, custodial or home health care.

When Saddam Hussein invaded Kuwait in August of 1990, officials of Navy Mutual Aid immediately began to monitor the situation to determine the potential risk exposure of the Association during the build-up of Desert Shield. Again, the Board determined it was not necessary to close membership. New Members could join or existing Members could take out more plans without imposition of a war clause. Data collected over the life of the Association now permit very accurate assessments of risk. By the end of Desert Storm in 1991, seven deaths attributable to the Persian Gulf War had occurred among Navy Mutual Members. All but one were non-combat, aviation-related casualties.



Navy Mutual On the Moon. The astronauts of Apollo 12, NASA's second lunar landing mission, are members of Navy Mutual Aid. The sixth manned Apollo crew is, left to right, Charles Conrad, Jr., commander; Richard F. Gordon, Jr., command module pilot; and Alan L. Bean, lunar module pilot.
NASA

A New Home

In June 1993, the Association's headquarters moved to new offices at Henderson Hall in Arlington, Virginia, adjacent to Arlington National Cemetery (see photograph on page 28). Members find that this location, with parking readily available, makes the Association much more accessible and convenient for their visits to the office.

The Navy Mutual Aid Association entered into a 50-year lease on August 5, 1993, for its state-of-the-art home office building as part of the Marine Corps complex near the Pentagon. As the Association entered the 21st century, the staff focused on bringing the electronic network through a successful Y2K transition in 2000, installed Internet fire walls, enhanced hardware and software security measures, converted one hundred years of paper files to a work flow-based imaged file system, and created an off-site contingency operation.

September 11, 2001: Navy Mutual on the Front Lines

The Navy Mutual Aid Association's headquarters occupy a ridge overlooking the Pentagon, adjacent to the endless rows of headstones in Arlington National Cemetery, where the sound of Taps and gun salutes several times a day are constant reminders of the human cost with which America's freedoms are purchased. For 122 years, the Association was comfortably secure in the rear echelon, separated from actual combat by hundreds, if not thousands, of miles and oceans.

That insulation changed forever at 9:37 a.m. on September 11, 2001.

Association staff members first heard, then spotted, a low-flying jet aircraft as it roared overhead, barely clearing the office building roof. Seconds later American Airlines Flight 77 impacted the Pentagon. The explosion shook the building and every person in it; Navy Mutual was suddenly and quite literally thrust onto the front lines. Within minutes, as acrid smoke and the smell of jet fuel saturated the air, the Navy Annex, including the Association's building, was converted into a medical triage area for victims fleeing the conflagration less than one-half mile distant.

Thirty-three active duty Navy sailors, including six Navy Mutual Members, were killed in the terrorist attack on the Pentagon that day. One Member was killed in the New York attacks. The next morning, after the Marines had established a security perimeter, the Association staff, although emotionally devastated and physically challenged by the attack, rallied to provide appropriate financial support to its Members' families. Although the terrorist attacks of September 11th and the period of economic contraction that followed tested the

Association's business procedures and investment policies, total claims from the Pentagon and World Trade Center attacks and the war in Afghanistan were one percent of claims paid in 2001. Navy Mutual proved to have the diversity and conservatism to weather the storm.

Entering the Turbulent 21st Century

Operation Enduring Freedom, the American military response to the terrorist attacks on September 11, 2001, began less than a month later and marked the beginning of a war on terrorism that sought to oust the Taliban from Afghanistan and find al-Qaeda leader Osama bin Laden. In July 2002, after careful risk analysis, the Association eliminated its 18-year old military aviation exclusion clause, which meant that all aircrew Members no longer received reduced insurance death benefits for deaths resulting from aviation incidents, nor were aviators assessed additional premiums.

Even as the United States launched an invasion of Iraq in 2003 to disarm Saddam Hussein's regime in Iraq, Navy Mutual launched several new life insurance products, including Level Term plans, a Family Plan, and updated Permanent 'Plus.' "Generations," a plan for children and grandchildren, was introduced. The Association also began offering fixed annuities, created an interactive web site, and developed a Member Equity Account to allow members to share in the contingency funds of the Association. Associate Membership was also approved for a deceased Member's surviving spouse.

Then, in September 2005, after Hurricane Katrina struck some Sea Service family members particularly hard, Navy Mutual worked with affected Members to prevent inadvertent policy lapses and expedited policy loans, and also made cash donations to relief agencies on behalf of its Members.

In 2008, the United States entered the Great Recession. Due to long-term financial planning and stable investments, Navy Mutual was able to support Members throughout the economic downturn without feeling any adverse effects.

Before the world went into lockdown as a result of the COVID-19 pandemic, the Navy Mutual Membership voted to adopt three separate membership categories: Members, Associate, and Affiliates. As always, Member status is reserved for individuals who are officers and enlisted, regular or reserve, active, retired or honorably discharged members of the Sea Services. Associate status in the Association is available to spouses of existing or deceased Members, active duty, retired, reserve component/National Guard or honorably discharged members of the Army or Air Force and their spouses, and current employees of Navy Mutual. Affiliate status may be given to the children and grandchildren of Members and Associates provided an insurance plan or annuity is purchased on their behalf by a Member or Associate prior to their attaining the age of 26.

On 10 August 2004, Lt. Cdr Scott Zellem, a veteran aviator with over 13 years experience, was killed while flying in a S-3B aircraft during a training exercise in the Pacific. He is survived by his wife and 2 year old son who reside in California. Ms. Zellem has been kind enough to share her feelings with us in her time of need and how Navy Mutual Aid was there to help. She graciously and unselfishly volunteers to speak to Navy commands and family support groups as her time permits about the importance of not putting their families at financial risk... Thank you.

"We regret to inform you..." was all I heard. The other words didn't come through clear enough for me to grasp, but it didn't matter. I had heard enough to understand what was happening. Who would I call? What would happen to us? How would life continue? How do I breath? These questions, and a thousand others, swirled through my mind all at once.

"With the turn my life had suddenly taken, I was forced to step forward into a life I was not prepared to lead... Navy Mutual Aid Association was there to take care of the "details". Within 10 minutes of my first phone call, Navy Mutual had provided me a financial glimpse of what I could expect in the months and years to come. At a time when everything else was uncertain, knowing that I was financially stable provided an indescribable comfort...

"I have become the woman I am today largely as a result of the support I received during my darkest hour. Navy Mutual Aid Association was part of that support group and I will forever be grateful. Thank you, Navy Mutual, as a company and as my friends!"

—Ms. Jennifer Zellem



Virginia Beach Branch Office.
In 2021, Navy Mutual opened its first branch office in Virginia Beach, Virginia.

During the COVID-19 pandemic of 2020 and 2021, Navy Mutual physically shut its doors to provide for the safety of employees and Members. As an organization that plans for all contingencies, Navy Mutual was well-positioned to transition to a remote work model, and able to meet Member and potential Member needs over the phone and online. Despite the ongoing pandemic, Navy Mutual introduced Guaranteed Issue Flagship Whole Life, an insurance product exclusively for recently separated servicemembers and their families. While COVID-19 contributed to a low interest rate environment that created challenging market conditions for the insurance industry, Navy Mutual's strong balance sheet and high level of assets ensured that the Association was able to pay out claims and protect Members.

On July 28, 2021, Navy Mutual opened its first branch office, located in Virginia Beach, VA. The branch office provides Navy Mutual the opportunity to better serve its Tidewater-area Members, as well as the military community at large. This new location enables greater access to the full range of Navy Mutual services, including consultations, policy updates, and beneficiary claims.

In response to member requests, Navy Mutual raised its coverage limit from $1.5 million to $3 million per insured in 2025. Further, it opened its doors to additional members, including active and retired members of the Merchant Marine, attendees at each of the Armed Forces' service academies, and to Reserve Officer's Training Corps (ROTC) cadets under contract. Navy Mutual's goal always, and ever, is to protect those who protect the United States of America. Expanding eligibility guidelines and raising the coverage limit allows Navy Mutual to do just that.

Navy Mutual is a comfort and security in times of peace, but it is indispensable in times of war.



Presidential Remarks.
President and CEO Rear Admiral Brian E. Luther, USN (Ret.) gave a speech at the Virginia Beach branch opening.



Navy Mutual Headquarters.
In June 1993, the Association's headquarters moved to new offices in the Multipurpose Building, Headquarters Battalion, United States Marine Corps, Henderson Hall in Arlington, Virginia.

Officers of the Association

1879 – Present

NAVY MUTUAL AID ASSOCIATION PRESIDENTS

In 1879, the Chief Operating Officer of Navy Mutual Aid Association was its Secretary-Treasurer, on special duty detailed to the Association by the Secretary of the Navy. Subsequently, the title, Secretary-Treasurer, was changed to President. Those who had been previously termed President of the Association are now called Board Chair.



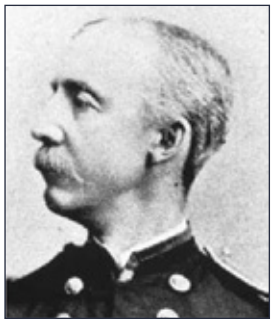
Lieutenant Timothy Dix Bolles
July 28, 1879 – July 3, 1880



Chief Engineer Robert L. Harris
July 4, 1880 – August 12, 1882



Pay Director Frank Carvill Cosby
August 13, 1882 – February 9, 1883



Paymaster John Randolph Carmody
February 10, 1883 – December 12, 1885

No Picture Available

Paymaster H. Trumbull Stancliffe
December 13, 1885 – April 19, 1887



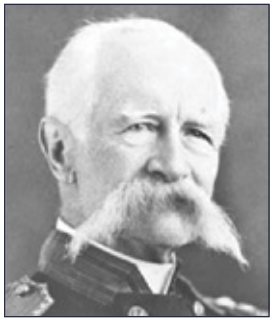
Pay Director Leonard A. Frailey
April 20, 1887 – March 7, 1891



Pay Director Stephan Rand
March 8, 1891 – November 10, 1894



Pay Director Leonard A. Frailey
November 11, 1894 – June 25, 1901



Chief Engineer Thom Williamson
June 27, 1901 – June 6, 1912



Pay Director John N. Speel
June 7, 1912 – July 30, 1915



Paymaster Harry H. Balthis
August 1, 1915 – May 7, 1920



RADM Thomas Jefferson Cowie
May 8, 1920 – July 16, 1936



CAPT John R. Hornberger
July 17, 1936 – September 17, 1941



CAPT Brainerd M. Dobson
January 2, 1942 – June 30, 1953



CAPT Theodore S. Dukeshire
July 1, 1953 – May 30, 1964



CAPT Thomas M. Davis
October 1, 1964 – December 31, 1978



RADM James R. Ahern
January 1, 1979 – December 31, 1986



RADM Peter C. Conrad
January 1, 1987 – September 29, 1995



RADM Philip J. Coady
September 30, 1995 – August 31, 2005



RADM Bruce B. Engelhardt
September 1, 2005 – August 31, 2020



RADM Brian E. Luther
September 1, 2020 – Present

NAVY MUTUAL AID ASSOCIATION BOARD CHAIRS

Lt. Richard D. Hitchcock, Jr. was the Association's first President. Since 1879, thirty-eight flag officers have held the office that is now called Board Chair. William Shepherd Benson, the first Chief of Naval Operations, was a founding member of Navy Mutual in 1879. Since Benson's election as Board Chair in 1915, the Chiefs of Naval Operations traditionally have served as Board Chair.

1879	Lieutenant John Henry Moore, (Temporary Chairman)
1879 – 1880	Lieutenant Richard D. Hitchcock, Jr.
1881 – 1883	Captain Thomas Scott Fillebrown
1884	Lieutenant John Henry Moore
1885 – 1886	Captain James A. Greer
1887 – 1891	Captain Richard Worsam Meade
1892 – 1895	Chief Engineer Thom Williamson
1896 – 1901	Rear Admiral Philip Hichborn
1902 – 1908	Rear Admiral George Washington Baird
1909	Rear Admiral John Elliott Pillsbury
1910 – 1912	Rear Admiral William Parker Potter
1913	Rear Admiral Phillip Andrews
1914 – 1915	Commander John Henry Moore
1915 – 1919	Admiral William Shepherd Benson
1919 – 1923	Admiral Robert Edward Coontz
1923 – 1927	Admiral Edward Walter Eberle
1927 – 1930	Admiral Charles Frederic Hughes
1931 – 1932	Rear Admiral David Watson Taylor
1933	Rear Admiral Frank Brooks Upham
1933 – 1937	Admiral William Harrison Standley
1937 – 1939	Admiral William D. Leahy
1939 – 1942	Admiral Harold Raynsford Stark
1942 – 1947	Fleet Admiral Ernest Joseph King
1948 – 1949	Admiral Louis Emil Denfeld
1949 – 1951	Admiral Forrest Percival Sherman
1951 – 1953	Admiral William Morrow Fechteler
1953 – 1955	Admiral Robert Boswick Carney
1955 – 1961	Admiral Arleigh Albert Burke
1961 – 1963	Admiral George Whelan Anderson, Jr.
1963 – 1967	Admiral David Lamar McDonald
1967 – 1970	Admiral Thomas Hinman Moorer
1970 – 1974	Admiral Elmo Russell Zumwalt, Jr.
1974 – 1978	Admiral James Lemuel Holloway, III
1978 – 1982	Admiral Thomas Bibb Hayward
1982 – 1986	Admiral James David Watkins
1986 – 1990	Admiral Carlisle A.H. Trost
1990 – 1994	Admiral Frank B. Kelso, II
1994 – 1998	Vice Admiral Joseph Metcalf, III
1998 – 2002	Admiral William D. Smith
2002 – 2010	Admiral Richard W. Mies
2010 – 2014	Lieutenant General Jeffrey W. Oster
2014 – 2017	Rear Admiral Kathleen L. Martin
2017 – 2020	Rear Admiral John M. Lueke
2020 – 2023	Vice Admiral Stanley R. Szemborski
2023 – Present	Vice Admiral John T. Blake

NAVY MUTUAL AID ASSOCIATION BOARD VICE CHAIRS

The Board Vice Chair (formerly known as First Vice President) have been among Navy Mutual's most diligent advocates. For example, Commander John Henry Moore, temporary Board Chair of the organizational meetings on July 28 and July 29, 1879, and holder of the first Navy Mutual Certificate, served eleven years as Board Vice Chair after his term as Board Chair ended in 1884.

1879	Commander Edward Phelps Lull
1880	Chief Engineer Robert L. Harris
1881	Commander Henry Lycurgus Howison
1882	Pay Inspector Frank Carvill Cosby
1883	Lieutenant John Henry Moore
1884	Passed Assistant Engineer Charles Rafael Roelker
1885 – 1886	Pay Director James Fulton
1887 – 1888	Chief Engineer Wade Hampton Harris
1889 – 1891	Chief Engineer Thom Williamson
1892 – 1894	Captain John A. Howell
1895	Rear Admiral Philip Hichborn
1896	Captain Francis Augustus Cook
1897	Captain Washburn Maynard
1898 – 1901	Commander George Washington Baird
1902 – 1913	Commander John Henry Moore
1914 – 1922	Rear Admiral David Watson Taylor
1923 – 1927	Rear Admiral George Washington Baird
1928 – 1930	Rear Admiral Charles W. Dyson
1931 – 1932	Rear Admiral Frank Brooks Upham
1933 – 1934	Major General Ben Hebard Fuller
1935 – 1936	Rear Admiral Ernest Joseph King
1937 – 1938	Rear Admiral Adolphus Andrews
1939	Rear Admiral Arthur Philip Fairfield
1940 – 1965	Rear Admiral Alexander H. Van Keuren
1966 – 1969	Admiral George W. Anderson, Jr.
1970 – 1972	Admiral Charles Donald Griffin
1973 – 1981	Vice Admiral Ralph Louis Shifley
1982 – 1984	Vice Admiral William Douglas Houser
1984 – 1989	Vice Admiral Thomas John Kilcline
1989 – 1994	Vice Admiral Joseph Metcalf, III
1994 – 1997	Lieutenant General William R. Maloney
1997 – 2004	Lieutenant General Matthew T. Cooper
2004 – 2010	Lieutenant General Jeffrey W. Oster
2010 – 2014	CNO Master Chief Randy L. Welch
2014 – 2017	Captain Mark A. Wilson
2017 – 2020	Mr. Eric J. Candelori
2020 – 2023	Rear Admiral Frank Thorp IV
2023 – 2026	Rear Admiral Christine S. Hunter
2026 – Present	Vice Admiral Michael Vitale

ENDNOTES

1. Thomas A. Bailey, *The American Pageant; A History of the Republic,* Boston: D.C. Heath and Company, 1961, 2d ed., pp. 495-498; 513.

2. Executive Documents. House of Representatives 1874-75, 43rd Cong., 2d Sess., Ex. Doc. 1, Part 2, Report of the Secretary of War, p. 245, Washington: Government Printing Office, 1875.

3. *The United States Army and Navy Journal and Gazette of the Regular and Volunteer Forces* [hereafter cited *Army and Navy Journal*] (July 29, 1876), p. 821 through (November 17, 1877), p. 233.

4. *Army and Navy Journal* (August 5, 1876), p. 833.

5. "State of the Union Message of Rutherford B. Hayes" (1878 and 1879), in *A Compilation of the Messages and Papers of the Presidents*, New York: Bureau of National Literature, Inc., 1845, pp. 4425, 4451; H.R. 4308, 43rd Cong., 2d Sess. (1875), ["for the protection of widows, orphans, and heirs of law of officers of the Army of the United States"]; H.R. 3815, 45th Cong., 2d Sess. (1878), ["to establish a system of life insurance for the officers of the Navy and Marine Corps"]; Ex. Doc. No. 277, 43rd Cong., 1st Sess. ["Army Mutual Survivorship Annuity Society"] H.R. Rep. No. 926, 45th Cong., 2d Sess., to accompany H.R. 3815.

6. H.R. 4934, 45th Cong., 2d Sess. (1878), ["To incorporate the Army and Navy Life Insurance Company of Washington, District of Columbia."]

7. *Army and Navy Journal* (June 22, 1878), p. 745.

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9. *The Evening Star* (July 28, 1879), Vol. 54, No. 8,210, p. 1; and (July 29, 1879), Vol. 54, No. 8,211, p. 1.

10. Navy Mutual Aid Association Minutes of the Board of Trustees, July 29, 1879.

11. *Army and Navy Journal* (November 1, 1879).

12. Ibid.

13. Charles C. Atchison, *A Winter Cruise in Summer Seas*, London: Sampson Low, Marston & Company, 1891, p. 154-155; engraving from Elisee Reclus, *The Earth and Its Inhabitants: South America*, New York: D. Appleton and Company, 1895.

14. In 1880, Dr. Walter Reed had not yet identified the mosquito as the carrier of the yellow fever virus, most prevalent in tropical coastal areas, particularly the ports in South America such as Rio de Janerio and Montevideo.

15. Annual Report of the Secretary of the Navy, November 28, 1881, Washington: Government Printing Office, 1881, pp. 437-439.

16. William Osler, *The Principles and Practice of Medicine*, New York: D. Appleton and Company, 1893, pp. 125-129.

17. Report of the Secretary of the Navy for the year ending June 30, 1880, p. 18.

18. The log of the *USS Marion* is in the U.S. National Archives.

19. To get around the inability of Congress to legislate under the commerce clause of the Constitution, Rep. Butler Ames (Mass-5) introduced on April 4, 1906, the so-called "Ames Bill," H.R. 17760, "to regulate the business of insurance within the District of Columbia," where Congress then reigned supreme.

20. For biographical sketch, see William B. Cogar, *Dictionary of Admirals of the Navy*, Annapolis: Naval Institute Press, 1989, Vo. 2, pp. 300-301.

21. Navy Mutual Annual Report for 1919.

22. Navy Mutual Annual Reports for 1921, 1925, and 1926.

23. Other records were preserved through the vigilance of two devoted and long-time staff members.

24. The United States Naval Institute *Proceedings*, Vol. 145 (1913): 349-355; 238 (1922): 2107-2115; 241 (1923): 479480; Vol. 38, No. 4 (1942): 1253-1273.

25. Rear Admiral David Watson Taylor, Life Insurance: The Navy Mutual Aid after Fifty Years, privately printed, 1930.

26. Navy Mutual Minutes, September 11, 1936, p. 2.

27. Navy Mutual Minutes, October 21, 1938.

28. Navy Mutual Minutes, April 8, 1942.

29. Minutes of the Special Navy Mutual Meeting, October 21, 1942.

30. *The 1987 World Almanac and Book of Facts*, Mark S. Hoffman, ed., New York: Pharos Books, 1987, "Casualties in Principal Wars of the U.S.," p. 337.

31. Navy Mutual Minutes, July 31, 1950.

32. *World Almanac*, op cit., p. 337.

33. Navy Mutual Minutes, December 15, 1961, p. 3.

34. Navy Mutual Minutes, October 17, 1947.

ACKNOWLEDGEMENTS

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Navy Mutual®

Navy Mutual Aid Association
Henderson Hall
29 Carpenter Road
Arlington, VA 22204
800-628-6011
NavyMutual.org

