Charter

Army Emergency Relief (AER) was incorporated as a private nonprofit organization on 5 February 1942 under the laws of the District of Columbia for the purpose of collecting and holding funds to relieve distress of members of the U.S. Army and their dependents.

AER assumed the Army Relief Society (ARS) mission of providing financial assistance to widows/widowers and orphans of deceased Regular Army personnel upon the merger of ARS with AER on 2 July 1976.

Mission

The primary mission of Army Emergency Relief is to provide financial assistance to Soldiers - active and retired - and their Families.

Army Emergency Relief Principles

- Dedicated to "Helping the Army Take Care of its Own."
- A valuable asset in helping to enhance the morale and welfare of Soldiers and their Families.
- Available to Commanders based on valid need to Soldiers - active and retired - and their dependents.
- Conducted within the Army structure through the 82 AER Sections located at U.S. Army installations worldwide.
- Authority under Army Regulation 930-4 for Garrison Commanders to operate and manage each AER Section.
- Access through installation AER Sections or through the Air Force Aid Society, Coast Guard Mutual Assistance, the Navy-Marine Corps Relief Society and the American Red Cross.
Eligibility

• Active duty Soldiers - single or married - their Spouses and dependent children.
• Army National Guard and Army Reserve Soldiers on continuous active duty under Title 10, U.S.C. for more than 30 consecutive days, and their dependents.
• Soldiers retired from active duty and their dependents.
• Surviving Spouses and orphans.
• Retired Army National Guard and Army Reserve Soldiers and their dependents.

Assistance Programs

AER emergency financial assistance may be provided as a no-interest loan, a grant or a combination loan and grant, based on a valid need. Broad categories of assistance include emergency travel, vehicle repair, rent, utilities, medical/dental expenses, funerals, relocation funds, HVAC repair, repair or replacement of stoves and refrigerators, car seats, cranial helmets, dependent dental care, basic furniture needs, rental cars and replacement vehicles.

The Major General James Ursano scholarship program is provided to unmarried dependent children of Soldiers - active, retired and deceased - for undergraduate degrees or occupational opportunity training. The Spouse Education Assistance Program provides scholarships to dependent Spouses and widows of active duty or retired Soldiers for undergraduate degrees or for occupational opportunity training.

Contributions

AER is supported by voluntary contributions from active and retired Soldiers during the Army’s annual AER campaign. Unsolicited contributions are accepted at any time from individuals or organizations. Contributions can also be made in the form of memorials honoring deceased Soldiers or Family members, as individual bequests or estates.

Contributions to AER are deductible under section 170(b)(1)(a) of the Internal Revenue Code. AER is tax exempt under section 501(c)(3) of the Code.

Contributions can be sent to Army Emergency Relief, 200 Stovall Street, Alexandria, Virginia 22332-0600, or made on-line at www.aerhq.org.
Board of Managers
As of 31 December 2013

RETIRED\CIVILIAN MEMBERS
GEN DENNIS J. REIMER, U.S. ARMY RETIRED, PRESIDENT
LTG THOMAS P. CARNEY, U.S. ARMY RETIRED, VICE PRESIDENT FOR ADMINISTRATION
MR. C. JACKSON RITCHIE, JR., VICE PRESIDENT FOR FINANCE
LTG ROBERT F. FOLEY, U.S. ARMY RETIRED, DIRECTOR
LTG RICHARD G. TREFRY, U.S. ARMY RETIRED
MG PATRICIA P. HICKERSON, U.S. ARMY RETIRED
MRS. RAYMOND F. CHANDLER
MRS. RAYMOND T. ODIERNO
MRS. ERIC K. SHINSEKI

ACTIVE DUTY MEMBERS
GEN JOHN F. CAMPBELL, VICE CHIEF OF STAFF, U.S. ARMY
LTG HOWARD B. BROMBERG, DEPUTY CHIEF OF STAFF, G-1, U.S. ARMY
LTG DAVID D. HALVERSON, DEPUTY COMMANDING GENERAL/CHIEF OF STAFF, U.S. ARMY TRAINING AND DOCTRINE COMMAND
LTG PETER M. VANGJEL, THE INSPECTOR GENERAL
LTG PATRICIA E. McQUISTION, DEPUTY COMMANDING GENERAL/CHIEF OF STAFF, U.S. ARMY MATERIEL COMMAND
MG RICHARD C. LONGO, DEPUTY COMMANDING GENERAL/CHIEF OF STAFF, USAREUR AND SEVENTH ARMY
BG JAYSON T. EVANS, DEPUTY COMMANDING GENERAL FOR SUPPORT, INSTALLATION MANAGEMENT COMMAND
BG PAUL A. CHAMBERLAIN, COMMANDING GENERAL, U.S. ARMY SOLDIER SUPPORT INSTITUTE
BG BARRY L. PRICE, DEPUTY CHIEF OF STAFF, G-1, U.S. ARMY FORCES COMMAND
SMA RAYMOND F. CHANDLER, SERGEANT MAJOR OF THE ARMY
CSM CHRISTOPHER K. GRECA, COMMAND SERGEANT MAJOR, U.S. ARMY FORCES COMMAND
CSM RORY L. MALLOY, COMMANDANT, U.S. ARMY SERGEANTS MAJOR ACADEMY
ACTIVE DUTY MEMBERS

GEN RAYMOND T. ODIERNO, CHIEF OF STAFF, U.S. ARMY, Chairman
GEN ROBERT W. CONE, COMMANDING GENERAL, U.S. ARMY TRAINING AND DOCTRINE COMMAND
GEN DENNIS L. VIA, COMMANDING GENERAL, U.S. ARMY MATERIEL COMMAND
GEN CURTIS M. SCAPARROTTI, COMMANDER, UNC/COMBINED FORCES COMMAND/U.S. FORCES, KOREA
GEN DANIEL B. ALLYN, COMMANDING GENERAL, U.S. ARMY FORCES COMMAND
GEN VINCENT K. BROOKS, COMMANDING GENERAL, U.S. ARMY PACIFIC
LTG THOMAS P. BOSTICK, CHIEF OF ENGINEERS/COMMANDING GENERAL, U.S. ARMY CORPS OF ENGINEERS
LTG DONALD M. CAMPBELL, COMMANDING GENERAL, U.S. ARMY EUROPE AND SEVENTH ARMY
LTG PATRICIA D. HOROHO, COMMANDING GENERAL, U.S. ARMY MEDICAL COMMAND/THE SURGEON GENERAL
MG JEFFEREY S. BUCHANAN, COMMANDING GENERAL, U.S. ARMY MILITARY DISTRICT OF WASHINGTON/COMMANDER, JOINT FORCE HEADQUARTERS-NATIONAL CAPITAL REGION
MG STEPHEN G. FOGARTY, COMMANDING GENERAL, U.S. ARMY INTELLIGENCE AND SECURITY COMMAND
MG DAVID E. QUANTOCK, PROVOST MARSHAL/COMMANDING GENERAL, U.S. ARMY CRIMINAL INVESTIGATION COMMAND
MG THOMAS J. RICHARDSON, COMMANDING GENERAL, MILITARY SURFACE DEPLOYMENT AND DISTRIBUTION COMMAND
After more than a decade of multiple deployments to Iraq and Afghanistan, the US Army is transitioning to a force capable of rapid power projection and joint operations anywhere in the world. This transitory condition provides us with an opportunity to shape the Army Emergency Relief mission in order to better meet the changing financial needs of Soldiers and their Families.

In the near term our charter, vision and strategic plan will be analyzed in conjunction with the world wide AER assessment study completed last year that reflects the sensing of Soldiers, spouses and retirees regarding the value of AER in meeting Soldier financial needs. Our intent is to combine this knowledge with advances in social networking, and increased cyber security requirements thus providing reliable user friendly systems dedicated to continuing the high standards of responsive financial support that has been the hallmark of Army Emergency Relief since its inception during World War II.

AER has distributed an average of $80M each year for the past five years and over $800M since 9/11, and the key component to success has been the 300 professional AER Officers who are on the front lines everyday resolving Soldier financial issues with understanding and concern. When faced with financial hardship, Soldiers and Family members can always place their trust and confidence in Army Emergency Relief to provide the kind of compassionate support and peace of mind that clearly makes a difference. We are proud to serve those who have given so much.

Dennis J. Reimer  
General, U.S. Army Retired  
President, Army Emergency Relief
In 2013, Army Emergency Relief distributed $74M in total assistance to 54,000 Soldiers and their Families. In addition, we received a total of $12.2M in donations - $8.9M from active duty and retired Soldiers and $3.3M from organizations and foundations. The combination of donations, loan repayments and investment income gives us the flexibility, on an annual basis, to provide a full range of financial aid in supporting multiple categories of assistance such as interest free loans for vehicle repair, emergency travel and initial rent deposits as well as grants to widows and Wounded Warriors.

The Command Referral program which provides the authority for Company Commanders and First Sergeants to approve up to $1,500 in interest free loans for their Soldiers has continued to be immensely successful with 42% of all interest free loans attributed to Command Referral. In addition, the Wounded Warrior Special Access Program has distributed $2.2M to medically retired Soldiers since inception in March 2012. In 2013, we were also able to provide $10M in college scholarships with 3,481 children receiving an average award of $2,166 and 1,148 Spouses receiving an average award of $2,236.

As we continue to assess the financial needs of Soldiers and their Families, our intent is to create greater awareness of AER benefits, leverage the advances in information technology, develop further utilization of social media, enhance user friendly/on line access, and promote the safeguard of personal information. Our bedrock commitment will always be to relieve the stress on Soldiers and their Families by reaching out everyday to ensure Army Emergency Relief continues to uphold the legacy established during World War II of “Soldiers Helping Soldiers.”

Robert F. Foley
Lieutenant General, U.S. Army, Retired
Director, Army Emergency Relief
Over the past 72 years, Army Emergency Relief has provided $1.6 billion in interest free loans and grants to 3.6 million Soldiers and their Families. While we are grateful for this tremendous support, our appreciation is best measured in the goodness that comes from relieving financial hardship, enhancing Soldier welfare and strengthening Family readiness.

Army Emergency Relief has been reaching out every day with care, compassion and commitment. It provides interest free loans and grants to Soldiers and their Families - both active and retired - accommodating emergency needs, awarding children and spouse scholarships and providing financial support to Wounded Warriors and surviving spouses.

While the US Army will begin an important transition after well over a decade of multiple deployments, there is comfort in knowing that Soldiers and Families can continue to count on Army Emergency Relief to provide the kind of attentive, charitable relief that makes a difference. Their work and commitment is a reflection of the enduring values of the US Army as an institution.

“Army Emergency Relief has been reaching out every day with care, compassion and commitment ...”

John M. McHugh
Secretary of the Army
After more than a decade of Soldier resolve in combating terrorism, the US Army is shifting from major unit deployments focused solely on a remote theater of combat to worldwide contingencies involving smaller but more lethal and adaptable force projection. As in the past, the readiness of the US Army is a direct function of our Soldier and Family strength. We owe an enormous debt of gratitude to the courage and dedication of the American Soldier in securing the blessings of liberty for our Nation. As Army leaders, we have a moral obligation to care for these magnificent men and women. Army Emergency Relief clearly makes a difference in enhancing the morale and welfare of our Soldiers as well as in sustaining the strength of their Families.

Since 9/11, Army Emergency Relief has provided more than $800 million in interest-free loans and grants to meet Soldier financial needs. AER provides a safety valve for mitigating short term financial concerns caused by unprogrammed expenses and emergencies. AER also offers basic underpinnings for better personal and Family fiscal management.

AER can always be counted on to enrich the special trust and confidence reposed in Army leaders to care for Soldiers and their Families. My sincere thanks and appreciation to the Army Emergency Relief Board of Managers for establishing financial need policies; to Installation Management Command for integrating AER into the Army Family Covenant; and to AER Officers across the Army who work tirelessly to relieve the economic distress of both active duty and retired Soldiers and their Families.

Raymond T. Odierno
General, United States Army
Chief of Staff

“Since 9/11, Army Emergency Relief has provided more than $800 million in interest-free loans and grants to meet Soldier financial needs.”
Since its inception during WWII, Army Emergency Relief has consistently provided caring, responsive financial assistance to Soldiers and their Families. As a member of the AER Board of Managers, I have personally observed an increase in the availability of funds, an upgrade in categories of assistance and timely changes in policies and programs consistent with realized financial needs.

Army Emergency Relief truly is Soldiers helping Soldiers and has proven to enhance Soldier morale and welfare, as well as sustain the strength of their Families. As I visit posts, camps and stations worldwide, I receive feedback on the positive, proactive and professional processes in place to ensure AER benefits are readily available to Soldiers and their Families. The continued focus of AER on user-friendly systems and best practices ensures the latitude and flexibility needed to provide support to qualified recipients. Army Emergency Relief continues to meet a variety of needs including emergency assistance, children and spouse scholarships and grants to widows and Wounded Warriors.

After more than a decade of multiple deployments and during this period of uncertainty associated with an Army in transition, there is an inherent and compelling obligation to continue encouraging Soldiers and their Families to think of AER as "A Soldier's First Choice."

― SMA Raymond F. Chandler III
Sergeant Major of the Army

“... Army Emergency Relief has proven to enhance Soldier morale and welfare, as well as sustain the strength of their Families.”
Since its beginning in 1942, AER has provided more than $1.6 billion to 3.6 million Soldiers and their Families. In 2013, we provided $64.8 million in no-interest loans and grants for nearly 49,307 Soldiers and their Families. This includes $1.3 million in assistance to 841 Army Reserve Soldiers, $947 thousand in assistance to 662 Army National Guard Soldiers and $13.3 million in assistance to 8,300 Retirees and their Families. AER also provided 1,565 surviving Spouses and Orphans with $2.1 million in grants. With scholarships, total assistance came to $74.3 million.
In 2013, AER provided nearly $64.8 million in no-interest loans and grants to 49,307 Soldiers and Families.

The most used category continues to be “Housing” at $22 million in loans and grants. Included within this category are mortgage and rent assistance, as well as rent deposits.

The next most used categories were “Vehicles” ($16.4 million) and “Travel Expenses” ($11.7 million). Included under “Vehicles” are auto repair, rental vehicles as well as initial down payment for a replacement vehicle if the cost of repair is greater than the value of the vehicle.

Travel expenses include both funds needed during emergency travel and re-location funds that may be needed during a move. In some cases, a “bridge loan” may be needed to cover immediate expenses while the Soldier waits for the travel claim to be processed.

Although some of the remaining categories do not represent large expenditures of funds, they can make a significant impact for those Families in need. AER continually solicits feedback from the field to identify potential new categories of assistance to proactively meet the needs of Soldiers and Families.
Special Programs

Commander’s Referral Program

AER’s Commander’s Referral Program was established in 2005. This highly successful program streamlines the assistance process, allowing the Company Commander or First Sergeant to quickly approve a no-interest loan of up to $1,500.

The Commander’s Referral Program quickly became a highly valued tool in the commander’s “tool kit” for taking care of Soldiers and their Families, accounting for nearly 42% of the assistance loans provided to active duty Soldiers.

In 2013, $16 million in emergency assistance was provided to 15,127 Soldiers through this program.

Wounded Warrior Special Access Program

Recognizing a serious need, AER established the “AW2 Special Access Program” in 2012. Army Wounded Warriors (AW2) are Soldiers who have suffered severe wounds or injuries that normally result in their being medically retired. A key focus of this program is to ensure that they are financially secure as they transition between the Army pay system and their VA benefits.

A significant number of these Soldiers retire to geographic areas which are not close to any military installation. In many cases, these Soldiers have serious disabilities which restrict their mobility. AER’s Special Access Program enables medically retired AW2 Soldiers to request assistance directly through a team established at AER Headquarters.

In only its second year in existence, AER provided $1.4 million in assistance to 716 AW2 Soldiers. This was more than a 200% increase from 2012, in both dollars and Soldiers helped.
Helping Our Wounded Warriors

In 2003, AER identified a critical need for our Wounded Warriors. When our Soldiers were medically evacuated from theater, many were transported out of the theater of operations with just the clothes on their back, without cash or credit cards.

AER stepped in and developed a system which provides our Wounded Warriors immediate assistance. Today, every Soldier medically evacuated from a theater of combat, for inpatient care, is provided a $500 comfort grant. This grant has no restrictions. It is intended for the purchase of toiletries, magazines, warm-up suits, or anything else that could make a Soldier’s recovery more comfortable, while minimizing the concern for immediate cash needs.

In 2013, AER provided Wounded Warrior Comfort Grants to 465 Soldiers totaling more than $232,000. Since the program began, AER has provided more than $3.5 million to 17,113 Wounded Warriors.
In 2013, Army Emergency Relief awarded 3,481 scholarships, totaling $7.5 million, to dependent children under the MG James Ursano Scholarship Program. This program provides scholarships for up to four years of full-time study for children of Soldiers on active duty, deceased active, retired, or deceased retired. Scholarships were awarded based on three criteria: financial need, grade point average and leadership. In 2013, the average Ursano Scholarship award was $2,166. The children of Soldiers who died while on active duty are automatically granted the maximum award which was $3,900 in 2013.

In calendar year 2013, AER awarded 1,148 full-time and part-time scholarships under the Spouse Education Assistance Program. These scholarships totaling $2.5 million were awarded to Spouses located both in the U.S. and overseas. The average Spouse Scholarship award was $2,236.

AER also awarded two scholarships totaling $97.2K under the Pentagon Victims’ Scholarship Fund which was established to provide undergraduate education assistance for children of Soldiers killed or severely wounded in the terrorist attack on the Pentagon on September 11, 2001.

*Numbers may vary based on academic year vs calendar year and scholarships awarded vs scholarships disbursed.*

"We are truly blessed and grateful for the Ursano Scholarship and all your help throughout her college years. I am proud to announce that she has maintained a consistent honor status and because of your assistance she has been able to continue her education with excellence."

Mother of Ursano Scholarship Recipient

"Thanks to your generosity I will be able to attend classes this year without feeling financially burdened...I am committed to completing my education so that I can fully contribute to the community I love and so that I set that example for my son."

Spouse Scholarship Recipient

---

**Scholarships**

**Ursano Scholarship Program**

<table>
<thead>
<tr>
<th>Year</th>
<th># Children Awarded Scholarships</th>
<th>Scholarship Dollars Awarded ($ in Millions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009-2010</td>
<td>3,460</td>
<td>$5.9</td>
</tr>
<tr>
<td>2010-2011</td>
<td>3,028</td>
<td>$6.2</td>
</tr>
<tr>
<td>2011-2012</td>
<td>2,887</td>
<td>$6.6</td>
</tr>
<tr>
<td>2012-2013</td>
<td>2,765</td>
<td>$6.7</td>
</tr>
<tr>
<td>2013-2014</td>
<td>3,481</td>
<td>$7.5</td>
</tr>
</tbody>
</table>

**Spouse Scholarship Program**

<table>
<thead>
<tr>
<th>Year</th>
<th># Spouses Awarded Scholarships</th>
<th>Scholarship Dollars Awarded ($ in Millions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009-2010</td>
<td>1,247</td>
<td>$1.7</td>
</tr>
<tr>
<td>2010-2011</td>
<td>1,248</td>
<td>$2.1</td>
</tr>
<tr>
<td>2011-2012</td>
<td>985</td>
<td>$2.0</td>
</tr>
<tr>
<td>2012-2013</td>
<td>776</td>
<td>$2.0</td>
</tr>
<tr>
<td>2013-2014</td>
<td>1,148</td>
<td>$2.5</td>
</tr>
</tbody>
</table>
Army Emergency Relief is all about “Soldiers Helping Soldiers,” so it is not a surprise that the major source of AER funds is the repayment of loans. In 2013 AER received $56.3 million in loan payments. As Soldiers make payments, other Soldiers receive benefits.

The annual AER campaign is another significant source of funds for AER. Although the primary focus of the campaign is to ensure that every eligible Soldier, Retiree and Family member is aware of the benefits of AER, the campaign provides the major venue for Soldiers to contribute to their assistance fund. In 2013, total donations, both from the campaign and unsolicited from private sources, totaled $12.2 million.

Finally, AER used $12.7 million in income from its investment portfolio to supplement its donation revenue. These additional funds enabled AER to provide significantly more assistance than could have been provided by relying solely on donations.
Army Emergency Relief takes pride in the compassionate and effective manner in which the more than 300 AER Officers provided assistance to over 49,307 individual cases in 2013. Each request for assistance is judged on a case-by-case basis by highly qualified professionals who focus on the individual needs of the Soldier or Family member.

In 2013, $58.2 million dollars representing 69 cents of each dollar disbursed went to providing no-interest loans and $6.7 million, or 8 cents, went to financial assistance grants. These no-interest loans allowed Soldiers and their Families to avoid more than an estimated $21 million in interest and other loan fees had they been required to use a commercial lender.

Another 11 cents of every dollar or $9.5 million was provided to children and Spouses of Soldiers in the form of 4,303 scholarships.

“Other Program Expenses,” including assistance team salaries, section training, IT upgrades, bank fees and conversions of loans to grants, accounted for 8 cents per dollar.

General management and fundraising expenses represented 3 cents and 1 cent on the dollar at $2.5 million and $690 thousand dollars respectively.

Note: Uses of Funds includes operational expenses and disbursements for financial assistance loans.
2013 Annual Campaign

Army Emergency Relief Annual Campaign

1 March 2013

Since 1942 Army Emergency Relief has been an integral part of Army life, providing no-interest loans and grants to Soldiers and their Families for many different categories of financial assistance, including emergency needs, children and spouse scholarships, and grants to widows and Wounded Warriors.

This year’s campaign theme, “Supporting Soldiers and their Families; Yesterday, Today, and Tomorrow” recognizes the vital role Army Emergency Relief plays in enabling Soldiers to better focus on accomplishing their mission. Since its founding, Army Emergency Relief has consistently demonstrated extraordinary care, compassion and consideration in meeting Soldiers’ financial needs and has earned the enduring trust of the U.S. Army as an institution.

Each year the Army Emergency Relief Campaign provides a venue for leaders at all levels to create a greater awareness of available benefits and affords Soldiers the opportunity to make a contribution to their fellow Soldiers. Every donation made today helps provide funds for Soldiers and their Families tomorrow and ensures that we can continue enhancing our ability to remain “Army Strong.”

Raymond F. Chandler III
Sergeant Major of the Army

Raymond T. Odierno
General, United States Army

John M. McHugh
Secretary of the Army

Chief of Staff

Fixed Wing

Morning
The litmus test for non-profit efficiency has traditionally centered around the donor question “How much of my donation actually goes to those you help?” Due to AER’s unique assistance model the answer is “every penny donated and then some” goes to Soldiers and Families. In 2013 AER received $12.2 million in donations. With those donations, supplemented by loan repayments and investment income, AER distributed $73.7 million in total assistance. This measurement of return on donations means that for every dollar donated, AER provided $6.04 in direct assistance.

Another relevant measure of efficiency is the percent of AER expenses that actually go to program expenses. In 2013, $25.7 million of total expenses covered three functional categories - program, general management and fundraising. Program expenses accounted for $22.5 million or 87.6%, general management and fundraising accounted for 9.9% and 2.5%, respectively. This measurement of return on donations means that AER provided $1.84 in program services for every dollar donated.
### Statement of Financial Position

**(As of 31 December 2013) ($000)**

#### Assets:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and Cash Equivalents</td>
<td>$16,265</td>
</tr>
<tr>
<td>Pledges Receivable Less Allowance</td>
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</tr>
<tr>
<td>Receivable from Sale of Investments</td>
<td>1,007</td>
</tr>
<tr>
<td>Investments and Accrued Interest:</td>
<td></td>
</tr>
<tr>
<td>Corporate Bonds and Notes</td>
<td>39,248</td>
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<tr>
<td>US Treasury &amp; Federal Agencies</td>
<td>32,926</td>
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<tr>
<td>Private Equity</td>
<td>23,824</td>
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<td>Equities</td>
<td>171,005</td>
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<tr>
<td>Real Estate</td>
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<td>Accrued Investment Income</td>
<td>845</td>
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<tr>
<td>Total Investments and Accrued Income</td>
<td>271,734</td>
</tr>
</tbody>
</table>

#### Liabilities and Net Assets:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Accounts Payable and Accrued Liabilities</td>
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<tr>
<td>Payable for Purchase of Investments</td>
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<td>Total Liabilities</td>
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<tr>
<td>Net Assets:</td>
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<tr>
<td>Unrestricted</td>
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<tr>
<td>Net Unrestricted</td>
<td>328,719</td>
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<tr>
<td>Temporarily Restricted</td>
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<tr>
<td>Annual Campaign Contributions Pledged</td>
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<tr>
<td>MAJ Hugh Boyd Casey Memorial Award</td>
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<tr>
<td>Pentagon Scholarship Fund</td>
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<td>Permanently Restricted</td>
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<td>Anne A. Foster Fund</td>
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<tr>
<td>Emma Harbord Memorial Fund</td>
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<tr>
<td>GEN John Williams Morgan Memorial Fund</td>
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<tr>
<td>2LT. Chadwill Colt Robinson Memorial Fund</td>
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<tr>
<td>BG Joseph J. O’Hare Memorial Scholarship Fund</td>
<td>41</td>
</tr>
<tr>
<td>Beatrice Patton Waters Memorial Scholarship Fund</td>
<td>50</td>
</tr>
<tr>
<td>MG Joseph D. Patch, Richard King Patch, Joseph D. Patch, Jr., and Joseph D. Patch, III Memorial Scholarship Fund</td>
<td>89</td>
</tr>
<tr>
<td>Total Assets</td>
<td>$343,511</td>
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**Independent Audit:** Army Emergency Relief’s Financial Statements for the year ended 31 December 2013 were audited by independent audits from the firm Deloitte & Touche L.L.P. Copies of the audit report are available on Army Emergency Relief’s website [www.aerhq.org](http://www.aerhq.org) or upon request by contacting the Deputy Director for Finance and Treasurer at 200 Stovall St, Suite 5S33, Alexandria, VA 22332.
Summary of Operations
(For the Year Ending 31 December 2013)
($000)

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Beginning Net Assets</td>
<td>$ 305,661</td>
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<tr>
<td>Revenue and Losses</td>
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<tr>
<td>Contributions</td>
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<td>Investment Income</td>
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<td>Unrealized Losses</td>
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<td>Miscellaneous</td>
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<td>Total Revenues</td>
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<td>Expenses</td>
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<td>Program</td>
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<td>Administrative</td>
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<td>Fundraising</td>
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<td>Total Expenses</td>
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<tr>
<td>Revenue Less Expenses</td>
<td>35,220</td>
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<tr>
<td>Change in Net Assets</td>
<td>35,220</td>
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<tr>
<td>Ending Net Assets</td>
<td>$ 340,881</td>
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</tbody>
</table>

Independent Audit: Army Emergency Relief’s Financial Statements for the year ended 31 December 2013 were audited by independent auditors from the firm Deloitte & Touche L.L.P. Copies of the audit report are available on Army Emergency Relief’s website www.aerhq.org or upon request by contacting the Deputy Director for Finance and Treasurer at 200 Stovall St, Suite 5533, Alexandria, VA 22332.

Statement of Cash Flows
(As of 31 December 2013)
($000)

Cash Flow from Operating Activities
Cash Receipts From:
- Loan Repayments  $56,326
- Donations 12,221
- Interest Income 3,184
- Dividends 2,890
Total Cash Receipts 74,622

Cash Disbursements for:
- Loans (58,242)
- Grants and Scholarships (16,118)
- Pentagon Victim Grants (81)
- Administrative Expenses (4,297)
- Investment Expenses (1,095)
Total Cash Disbursements (79,833)

Net Cash Provided (Used) by Operating Activities (5,211)

Cash Flows from Investing Activities:
Net Cash Provided (Used) in Investing Activities 11,819

Cash Flows from Financing Activities:
Net Cash (used) in Financing Activities (4,998)

Net Increase (Decrease) in Cash $ 1,610
## Assistance By Location

### AER assistance is available to every eligible Soldier...24/7.

<table>
<thead>
<tr>
<th>AER Section</th>
<th>Dollars</th>
<th>Cases</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aberdeen Prv Grd</td>
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### AER Section - Europe

<table>
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<tr>
<th>AER Section</th>
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<td>Heidelberg</td>
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<td>Hohenfels</td>
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<td>Kaiserslautern</td>
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<td>Wiesbaden</td>
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</tbody>
</table>

### Each of the 49,307 cases was individually considered by a trained, thoughtful and experienced professional.
Contributions
Organizations

$25,000 OR MORE
- Armed Forces Relief Trust
- Association of Military Banks of America
- Capital One Bank
- Miriam Davis Huebner Revocable Trust
- The Jasam Foundation
- Triumph Enterprises
- USAA Federal Savings Bank

$10,000 - $24,999
- American Legion
- Pacific Palisades Post #283
- AOWCGWA and Fort Myer Thrift Shop
- California Community Foundation
- Mission 1st Group
- The Little Family Foundation

$5,000 - $9,999
- Alfred Phillips Foundation
- American Society of the French Legion of Honor
- BAE Systems
- Calibre
- Choice Hotels International Services Corp.
- DynCorps International, LLC
- Irmguard G. Perrego Revocable Trust
- Madison County Sheriff Dept 1/93
- Mutual of America Foundation
- Raymond Family Foundation
- Reba B. Ransom Trust
- The Dallas Military Ball

$500 - $999
- AAALAC
- American Endowment Foundation
- Arabian-Milo Lodge 882
- ARINC Incorporated
- Arizona Ambulance Transport
- Army and Air Force Mutual Aid Association
- AUSA Tobyhanna Army Depot Chapter
- Avion Solutions, Inc.
- Chevron Humankind
- FLIR
- Gildo T. Consolini, Post 3272 Veterans of Foreign Wars
- Give With Liberty
- Global Credit Union
- Home Depot Foundation
- John T. and Mary M. Bolton Charitable Trust Fund
- Kroger
- Microsoft Matching Gifts Program
- National Special Forces Association, North Alabama Chapter 92
- National Veterans Day
- Nineteenth Street Baptist Church
- Saint Daniel Church
- Schwab Charitable Fund
- Torch Technologies
- VFW Gildo T. Consolini Post 3272
- VFW Paul L. Spicher Post 6343

$1,000 - $4,999
- 87th AFA Association
- A & F Wallcoverings, Inc.
- A.O. Smith Foundation
- Air Defense Artillery Association
- Redstone Chapter
- Army and Navy Union USA
- Army Management Staff College
- Alumni Association
- Association of United States Army – White Sands Missile Range
- Base Chapel Joint Expeditionary Base
- Little Creek Fort Story
- Celerant Consulting Inc.
- Charles Delmar Foundation
- Earthwinds, LLC
- Fort Campbell Federal Credit Union
- Fort Myer Chapel Tithes and Offering Fund
- Gary Mathews Motors, Inc.
- GE Aviation
- Jewish Communal Fund
- JustGive
- Lockheed Martin Corporation
- Marta Employees Charity Club
- McGuire Officer’s Spouses Club
- Network for Good
- New Car Dealers of Clarksville
- OceanFirst Foundation
- Operation Eagles Nest
- Pericle Communications Company
- Picatinny Federal Credit Union
- Porter E. & Helenmae Thompson Foundation
- Radiological Consultants Inc.
- Re-Engineered Business Solutions, Inc.
- Sikorsky
- Tawani Foundation
- Texas Presbyterian Foundation
- The Brodsky Foundation
- The Chardonnay Group
- TRAX International, LLC
- United Way of Delaware
- Veterans of Foreign Wars of Ohio Charities
- YourCause
- Zabrowski Family Foundation

$500 - $999
- AAALAC
- American Endowment Foundation
- Arabian-Milo Lodge 882
- ARINC Incorporated
- Arizona Ambulance Transport
- Army and Air Force Mutual Aid Association
- AUSA Tobyhanna Army Depot Chapter
- Avion Solutions, Inc.
- Chevron Humankind
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- Gildo T. Consolini, Post 3272 Veterans of Foreign Wars
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- National Veterans Day
- Nineteenth Street Baptist Church
- Saint Daniel Church
- Schwab Charitable Fund
- Torch Technologies
- VFW Gildo T. Consolini Post 3272
- VFW Paul L. Spicher Post 6343
Contributions
Honorariums, Memorials and Estates

Brian D. Allgood
James Adamson
Shawn Adolphus
Marcella Agosti
Alan Aycock
Mark Bailey
Mariclaire Weinert Barbin
Rudy Barger
Wynelle Batreall
Robert D. Beachamp
Donald G. Becker
John Blalock
Matthew P. Burke
Hildegard R. Busch
Dolores Lori Byrne
Michael Cardenaz
Marilyn Cleary
Samuel & Fredericka Cohen
Barbara Colonna
Jesse Roy Crapo
The Crist Family
Henry Cudzillo
Robert F. Daragan
Kevin Deasy
Ida A. Degowski
Alex Domanico, Sr.
George W. Donnelly
John Patrick Ducas, Jr.
George N. Duggan
Lester Maris Dyke
Alfred James Elliot
Liam Elliott
Lee Ennis
Mario Fabi
Tony Febro
Robert Fechner
Amity Feliz
James A. Fenlon
Catherine Ferran
John Norman Fetty, III
Donald Flebotte
Rudolph Ford
Jack Fuller
Joseph Frank Garbacz
Helena Ynasko Garvin
Don & Helen Garvin
Helena Garvin
John W. Ghee
Maurice Gorin
William Goss
Alfred Grot
Luis A. Guzman
John W. Hadley, Jr.
Denise Hagler
William H. Harlow
Edward F. Harris
Bobby Hatcher
Jack Boyd Hatten
Charles Hayes
Jack Taft Hennessy
Lewis Langdon Herndon, III
Louis O. Herrmann
John P. Hinton
Jacob Honeycutt
Virgil Huff
Marquis D. Humphrey
Margaret Hunter
Suzanne Inzerillo
Kenneth M. Irish, III
Joshua L. Jarvis
David W. Jennings
Eivind H. Johansen
Ted L. Jones
John J. Joyce
John Fuller, Jr.
Brad Kelley
Frank J. Kelley, Jr.
Elmer Anthony Kiel, IV
Fred Koleb
William J. Kordalski
Stephanie Kushner
Gene R. Lane
William E. Lawrence
Lee Arthur Lewis
Arthur M. Lewis
Thomas R. Logeman
Robert J. Lunn
Conrad Luwgers
Harry C. Lymn
Francis "Duke" MacAntee
Herman Mace
Max Mann-Repa
Leroy B. Mattingly
Margaret McDowell
Ted F. Meinhold
Guy S. Meloy
James Mercuri
Lucile E. Miller
James E. Miller
James N. Miller
Joanne Miller
Nancy Miner
Clyde Miner
Walter A. Misik
Martin Patrick Monahan
Brian Moran
Chris Mortensen
Carl Moser
James A. Munson
Robert W. Myers
John Nickels
Virginia Nobles
Raymond O. Novosad
Michael Martin Oates
Benjamin F. Ogley
Jack O'Grady
Albert J. Oliva
Glenn K. Otis
Aldo Ottaviano
Irving C. Pahl
Wayne O. Patterson
William Peberdy
Thomas Eugene Phelp
Elissa Phillips
Alfred Piranian
James A. Purdy
Peter Quinn
Neil Rabushka
Janice Ramsey
Evelyn Reeder
Nick Reid
Steven Reynolds
Charles W. Rians, Jr.
Kim Rocco
John Ross
Nicholas Rozanski
John H. Ruckman
Roy Sawyer
Earl Schroeder
Alan Sharks
Gary Shipston
Retrick Smith
J. C. Speight
Patrick Stanton
Richard Stasny
Adam Steelman
Isabel & Pat Stevens
J. E. Stevens
Dorothy Ann Stone-Bradley
Daniel "Don" Stovall
Betty Jean Stratton
Robert Strom
Richard B. Stuart
Lee E. Surut
Mary V. Swadell
June Swallows
Charles Richard Sykes
Benjamin Thomas
Nathaniel R. Thompson
Robin Thompson
John Claudine Tucci
Frank Tyminski
Harold Vorhies
Robert Lee Wallace
Samuel James Walsh
Clarence J. Ward
Lester Wataji
Anne D. Wattman
David Weckwerth
Curtis Wicklund
Ralph L. Wilcher
Wanda Wilkins
Jane Winand
Helen B. Wolfe
Stephen & Mary Wronka
Iris Yao
Clinton M. Young
Forrest D.M. Zimmer
Erin and Ryan Zirbel

Estate of Eulah Adams
Estate of Abraham Moses Baker
Estate of Stewart P. Blake
Estate of Johanna Couch
Estate of Madeleine B. Herle
Estate of Renee Saitta
Estate of John D. Sitterson
Estate of Isabelle J. Swartz
Contributions

INDIVIDUALS

$10,000.00 - $24,999.99
MR Clifford G. Fox
Reuben & Robin Jeffery
MR Robert D. Moore
MR Roger Stone
MAJ James L. Thackery

$5,000.00 - $9,999.99
LTC Francis A. Finelli
LTC Chetwin M. Hurd
Chris Kulla
LTC Theodore F. Maggelet
LTC Dennis Patrick Martin
MR Michael Mason
GEN Colin L. Powell
CPT Tad S. Reed
MR Peter K. Seldin
Charles E. Shelby
MR Dennis John Stepien

$1,000.00 - $4,999.99
SSG Laurie D. Aaron
SGT Kamal Fahim Abdullah
COL Frederic E. Abt
MAJ Ronnie M. Adair
CSM Edgar J. Adams
COL Michael Corbitt Aid
1LT Edward J. Allen
COL Harry Patrick Allen
SGM Victor H. Allen
LTC Jonathan Robert Amy
COL Arthur O. Anderson
LTC Erik Neal Anderson
COL Steven L. Andraschko
LTC William R. Andrews
SGM Michael Steven Arenaz
MAJ Lisa Argo
SGT Alex Warwick Arroyo

“I want to thank you for helping my family. I always gave to AER, but I never thought I would need it. I got behind when I got out of the Army...and didn’t want to ask for help. Thank you again!”

Retired SSG, AW2 Soldier

MAJ Bradford H. Arthur
COL Frank Atkins
COL Richard A. Banks
SFC Antonio D. Barron
COL Darylke K. Baxter
SFC Machita R. Beauregard
Eric Bechard
COL Walter C. Bell
LTC Ruth Bellerive
COL Anthony R. Benedetto
CPT John A. Bennion
MG Kevin J. Bergner
MAJ Brad Anthon Bertinot
SPC Bryan Curtis Besaw
LTC David P. Beshlin
MSG William R. Bethea
MSG Everett A. Bills
COL Dennis R. Birchall
CPT Stephanie Na Boatman
BG Philip T. Boerger
LTC Johnnie L. Bone
COL Michael E. Bonheim
SSG Charles R. Bonnard
COL Samuel J. Boone
CPT Christopher Wa Borek
COL Ralph H. Bowen
MG Verne L. Bowers
MAJ William G. Boyle
CW4 Gary D. Braman
SFC Haywood J. Brevard
PFC Spenser N. Bright
CPL Richard Hyman Brisbon, II
SSG Bobby L. Brooks
COL Keirn Brown, Jr.
MAJ Mark C. Bruegmann
COL Daniel V. Bruno
SSG Benjamin Edward Bryant

SGT Alan Neil Buhl
MR Thomas Burnett
LTC Stephen James Burr
SFC Ralph W. Butler
1LT Kevin Patrick Campbell
Charles E. Cannon
PVT Andrew Lee Carpenter
SFC Melanie Gab Carrasco
LTC Christopher D. Carrier
Michael Carter
LTC Mark R. Chaney
Grant B. Chester
SGT Adam David Chevez
LTC Allen R. Christensen
CPT Anthony Lawrence Chung
BG Jeffrey Brothe Clark
Karla R. Clarke
Anne Cohen
MSG Michael David Colbert
MSG Charles A. Coleman
COL Mark E. Collins
MAJ Stacey Collymore-Ransome
LTC Gary S. Colonna
LTC James C. Conner
Maryjo Corbett
CW3 Robert F. Coucoulou
LTC Jeffrey Levell Crockett
LTC Roger Alan Crombie
LTG John S. Crosby
SPC Matthew L. Crowsey

LTC Thomas Jo Cunningham
COL Ronald A. Dabbieri
MAJ Lynn F. Dahl
CW3 Tony L. Danko
Dick Darvy
SFC Brian Reginald Davis
CPT Gail I. Davis
SFC Andrew Allen DeCola
SFC Joseph Delferro
PFC Alain G. Diehl
COL Frederick W. Distelhorst
COL Joey C. Dobbs
SSG Matthew Steven Doolittle
CPL William J. Dorn
COL Emmett C. Drennen
CPT Scott Thomas Drenzek
SFC Thomas J. Drinkuth
CPT Austin Lee Duckwiler
LTC Howard Harison Dudley
LTC Robert W. Duncan
LTC Kenneth J. Dunn
SPC Mathew S. Dupuis
MAJ Rebecca L. Eggers
LTC William L. Eichenberg
CW3 Leroy E. Elfmann
SFC Raymond C. Elgias
SSG Joseph F. Ellis
MS JoAnn Lynn Ely
SSG Jeramie P. Engelman
SFC Phillip C. Epperson

SFC Kevin G. Estes
2LT Anthony D. Exposito
PV2 Latasha Leola Feaster
BG William Fedorochko, Jr.
MS Barbara Finch
COL Leonard M. Finley
CPT Shaneime Kaw Fischer
MG William H. Fitts
CW3 Elwood L. Fogleman
LTC Robert F. Foley
SFC Judith A. Forshee
SFC Robert L. Forshee
COL William D. Franklin
Andrew Frazier
CPT Courtney Lorr Fuller
1LT Nicholas D. Fuselier
MR Edwin Gambrell
MR Richard C. Garner
SFC Carmen R. George
LTC James C. Gerhart
PVT Walter A. Gibson
SGT Corky Lee Gidden
MR Richard Gil
1LT Colin T. Gilligan
SGT Matthew P. Godbold
LTC Daniel L. Goldstein
COL Eily P. Gorman
SSG Charles Mckinley Grant
SFC Peacelyn Lashay Green
SPC Trevor Mikle Greenwalt
SPC John Caleb Griesbauer
SSG Wautash S. Grilllet
CSM Margaret W. Grunwald
SGT Phillip D. Hale
PSG Sammie Hansel
COL Wayne R. Hansom
CW4 Robert H. Hardesty
LTC William & Janet Harper
Contributions

Individuals

MAJ Jeffrey J. Harrington
CW5 John A. Harris
MSG David Ross Hathaway
COL George W. Hausler
COL John P. Heilman
CW4 William H. Heilman
SGT Martin C. Hendrickson
MAJ Robert E. Henne
COL Charles Thom Hensley
COL Paul H. Herbert
SFC Agustin Hernandez
SGT James P. Hernandez
Mike and Sheila Herrmann
CPT Elton H. Hess
MAJ Charles Sumner Higgins
SGT Randy Jay Higle
LTC Rita L. Hilgenhold
SFC Lasheika N. Hill
COL Paul S. Hilton
SFC Stefan Tzehao Ho
SGT Andrew R. Hoffman
MAJ James H. Hogan
SPC Dayvyd E. Hollins
BG William R. Holmes
SGT Jay C. Holum
COL Scott Gordon Hooper
LTC Neil T. Howell
MAJ Rex A. Howry
LTC James A. Hughes
CPT Temika Samant Hughes
LTC Marion Michael Hunter
SFC Domenick Iaccino
COL Lionel R. Ingram
SPC David Charles Innes
LTC Kenneth L. Jackson
1SG James Patrick Jacobs
CPT Kenna T. James
SFC Kent Lee James
SFC Rebekah L. James
CPT John B. Jarnagin
PFC Nathaniel Ness Jimenez
COL Alfred H. Johnson
MSG Billy R. Johnson
SFC Charles Lee Johnson
COL David E. Johnson
SGS John R. Johnson
LTC Robert L. Johnson
SPC Cody Nathaniel Jones
COL Joseph H. Jones
MG Stephen L. Jones
COL Keith M. Joseph
CPT Regina M. Judson
MAJ Karen A. Juli
CPT Masiray Kannehpeart
MAJ Kim Kanzaki
BG Daniel Lewis Karbler
CPT Wayne Keeler
LTC Robert M. Keeney
LTC Steven P. Kelsch
COL Joseph S. King
David J. Kinney
SPC Frank H. Knight
MR Jamie M. Knight
LTC Carl D. Knotts
MSG Stormy Miche Knowles
SGT Tanner D. Knox
COL Richard F. Kolasheski
LTC Peter D. Kowal
SPC David G. Kreher
SFC Robert J. Lambert
John Paul Landis Estate
LTC Steven M. Landry
MAJ John Wayne Lankford
LTC George M. Lauterbach
James Lawson
BG James B. Lee
COL Ernest J. Lenz
CDR Patricia W. Leegers
LTC Edward M. Levy
BG Stanley H. Lillie
SSG Levi Makanakanani Lim
COL Michael E. Linick
LTC Kenneth K. Little
SPC Steven R. Littlefield
SGM Charles T. Lively
COL Laura Carew Loftus
LTG James J. Lovelace
COL Patrick D. Mace
MR Richard R. Mace
SGT Donald F. MacLean
COL William P. Magdycz
CW3 Kevin M. Maloney
Tony Manion
COL Troy Marburger
MAJ David W. Marck
SGT Kenneth R. Martin, II
CW5 Maria G. Martinez
Peggy Masterson
COL Patrick Erne Matlock
W. Thomas Matthews
Diane & George Mauser
SSG Alois Mazanek
GEN Barry R. McCaffrey
SGM Jeffrey W. McClaskey
LTC Dennis W. McClellan
SGM James Loran McClung
CPT Ian Matthew McCormack
SPC Dillon Patrick McDonald
LTC Frank G. McDonald, III
LTC Phyllis R. McDonald
SGT Frederick G. McDowell
COL Alton C. McKennon, Jr.
Jeanine and Arthur McMahon
COL Stuart John McRae
SSG Jason M. Murphy
SGT Scott John McRae
MG Peter M. McVey
COL Stanley R. Melvin
CPL Jeremy Mendez
COL Kent D. Menser
CPT Terri Kay Meyer
COL Kevin Phili Michaels
MSG James I. Mielke
LTC Henry T. Miller
LTC Laurel Rae Miller
LTC Leroy T. Miller
MAJ Renee L. Miller
SSG William Scott Miller, IV
SGM Leonard C. Minch
COL Robert V. Mitchell, Jr.
COL Walter J. Mitchell
LTC Anne M. Mitzak
COL Eric T. Mogren
Mark W. Monaco
BG Harley F. Mooney
BG James R. Moran
MS Barbara K. Morgan
CW5 Ronald C. Moring
MAJ Daniel Robert Morris
SPC Lamont D. Morris
MAJ Linda L. Morris
CPT George F. Mueden
SFC Ted Andrew Mueller
COL Eric T. Muehlenbach
SSG Brandon K. Parnell
1SG Henry C. Parrilla
LTC David A. Pastor
COL Steven Walter Pate
LTG Matthew P. Pawlikowski
COL Kevin Pehr
COL Donald A. Person
1LT Jared Thomas Peterson
LTC Raymond W. Peterson
CPT William G. Pfitzer
MAJ Theodore R. Pickett
LTG Sharlene Michel Pigg
MG Thomas H. Needham
MAJ Ramzy Nefoussi
PFC Johnathan Patrick Newman
Kathleen North-Wilhelm
COL Robert D. Nossov
CW4 Gerald Nowakowski
SSG Muna A. Nur
LTC James L. O'Connor
CWS Richard Alb Olivarez
SPC Dain E. Osborn
COL Norman William Ott
COL Bennett G. Owens
SPC John C. Page
SGT James M. Palmer
SGT Tyler D. Paradise
MAJ Rachel E. Park
SSG Brandon K. Parnell
1SG Henry C. Parrilla
LTC David A. Pastor
COL Steven Walter Pate
LTG Matthew P. Pawlikowski
COL Kevin Pehr
COL Donald A. Person
1LT Jared Thomas Peterson
LTC Raymond W. Peterson
CPT William G. Pfitzer
MAJ Theodore R. Pickett
LTG Sharlene Michel Pigg
I have over the years utilized the benefits of AER. One in particular is the grant given to my family in 1963... That assistance given by AER and the Red Cross is why I always try to give back. AER is an organization that will always be in my thoughts. It is an organization that looks to assist the troops in service, always. My utmost respect for this organization.”

Retired MSG
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National Headquarters
ARMY EMERGENCY RELIEF
200 Stovall Street
Alexandria, VA 22332-0600