Soldiers Helping Soldiers

WELCOME HOME

Army Emergency Relief
2014 Annual Report

ARMY EMERGENCY RELIEF
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 Soldiers, active and retired, and their dependents, based on valid need.

• Conducted within the Army structure through the 78 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 authorized 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 authorized dependents.
- Soldiers retired from active duty and their authorized dependents.
- Surviving Spouses and orphans.
- Retired Army National Guard and Army Reserve Soldiers who are receiving retired military pay and their authorized dependents.

Assistance Programs

AER emergency financial assistance is provided as an interest-free loan, a grant or a combination loan and grant, based on a valid need. Broad categories of assistance include emergency travel, car 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 a needs-based program providing scholarships to unmarried dependent children of Soldiers - active, retired and deceased. 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 as a memorial honoring deceased Soldiers or Family members.

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 on-line at www.aerhq.org.
BOARD OF MANAGERS
As of 31 December 2014

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

ACTIVE DUTY MEMBERS
GEN DANIEL B. ALLYN, VICE CHIEF OF STAFF, U.S. ARMY
LTG JAMES C. McCONVILLE, DEPUTY CHIEF OF STAFF, G-1, U.S. ARMY
LTG KEVIN W. MANGUM, DEPUTY COMMANDING GENERAL/CHIEF OF STAFF, U.S. ARMY TRAINING AND DOCTRINE COMMAND
LTG DAVID E. QUANTOCK, THE INSPECTOR GENERAL
LTG PATRICIA E. McQUISTION, DEPUTY COMMANDING GENERAL/CHIEF OF STAFF, U.S. ARMY MATERIEL COMMAND
MG WALTER E. PIATT, DEPUTY COMMANDING GENERAL, USEUR AND SEVENTH ARMY
BG JASON T. EVANS, DEPUTY COMMANDING GENERAL FOR SUPPORT, INSTALLATION MANAGEMENT COMMAND
BG PAUL A. CHAMBERLAIN, COMMANDING GENERAL, U.S. ARMY SOLDIER SUPPORT INSTITUTE
MG BARRYE L. PRICE, DEPUTY CHIEF OF STAFF, G-1, U.S. ARMY FORCES COMMAND
SMA RAYMOND F. CHANDLER, SERGEANT MAJOR OF THE ARMY
CSM SCOTT C. SCHROEDER, COMMAND SERGEANT MAJOR, U.S. ARMY FORCES COMMAND
CSM DENNIS DEFREESE, COMMANDANT, U.S. ARMY SERGEANTS MAJOR ACADEMY
ACTIVE DUTY MEMBERS

GEN RAYMOND T. ODIERNO, CHIEF OF STAFF, U.S. ARMY, Chairman

GEN DAVID G. PERKINS, 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 MARK M. MILLEY, 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 FREDERICK B. HODGES, COMMANDING GENERAL, U.S. ARMY EUROPE AND SEVENTH ARMY

LTG PATRICIA D. HOROHIO, 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 GEORGE J. FRANZ, III, COMMANDING GENERAL, U.S. ARMY INTELLIGENCE AND SECURITY COMMAND

MG SUSAN A. DAVIDSON, COMMANDING GENERAL, MILITARY SURFACE DEPLOYMENT AND DISTRIBUTION COMMAND

MG MARK S. INCH, PROVOST MARSHAL/COMMANDING GENERAL, U.S. ARMY CRIMINAL INVESTIGATION COMMAND
Since incorporation during WWII Army Emergency Relief has been reaching out to Soldiers and their Families to assure them that needed financial assistance will be provided. As we approach our 75th year, our purpose - to alleviate Soldier economic distress - is just as important as it was in 1942. We continue to take great pride in assimilating the values of caring, integrity, excellence and trust as indisputable characteristics in everything we do for our Soldiers and their Families.

As the Army faces an uncertain resource environment, AER remains steadfastly riveted not only on continuing to be relevant and reliable during these uncertain times but in embracing the adaptability and technology required to fulfill our Soldier and Family financial needs in the rapidly changing world in which they live. Through continual analysis and assessment of our investment policy and budgetary requirements we will ensure that when we are needed we will be there just as we always have been.

As it has been throughout our history, the lynchpin to successfully accomplishing the AER mission is the integration of AER as an organization within the structure of the U.S. Army with regulatory empowerment to decentralize operations at the installation level. I am most grateful to our dedicated AER Officers, faithfully supported by Garrison Commanders and Command Sergeants Major who clearly make a difference every day in holding true to the long standing AER motto of “Soldiers Helping Soldiers.”

Dennis J. Reimer  
General, U.S. Army Retired  
President, Army Emergency Relief
In 2014, Army Emergency Relief distributed $73.5M in total assistance to meet the needs of 50,681 Soldiers and their Families. We also received a total of $9.5M in donations - $7.5M from active duty and retired Soldiers and $2.0M from outside organizations, foundations and individuals. This generous support coupled with loan repayments and supplemental investment income enabled AER to provide funds for the full range of assistance as well as award $8.7M in scholarships to 3,564 children and spouses of active duty and retired Soldiers.

Army Regulation AR 930-4 (Army Emergency Relief) has two key provisions which insure prompt response to requests for financial assistance. First, installation AER Sections provide easy access to AER Funds and command efficient and effective on site check issuing capability. Secondly, Garrison Commanders and Command Sergeants Major are empowered with the authority to operate and manage the AER program at their installations to include making exceptions to policy that are in the best interests of Soldiers and their Families.

Leaders at all levels can insure good stewardship of the process for placing AER funds in Soldiers’ hands by creating greater awareness of AER benefits. The 2014 AER information technology application is a convenient vehicle for obtaining AER information and ideally suited for downloading to smart phones. It not only contains all relevant information about AER but also possesses an interactive telephone system for instant connection with AER sections from Alabama to Wisconsin and from Belgium to Italy. All of these new initiatives are designed for the purpose of reaching out to better meet the needs of our Soldiers and their Families and to insure that we continue to focus on maintaining the Army Emergency Relief tradition of “Soldiers Helping Soldiers.”

Robert F. Foley
Lieutenant General, U.S. Army, Retired
Director, Army Emergency Relief
Secretary of the Army

Since WWII Army Emergency Relief has been an extraordinary resource for the U.S. Army and our Nation by providing needed financial assistance to Soldiers in the active component, the Army Reserve and the Army National Guard. By dispensing $1.7 Billion since incorporation in 1942, $700 Million since 9/11 and an average of $75 Million over the past 6 years, AER has proven to be an invaluable asset to Soldier and Family readiness.

In many ways the greatness of our Army is measured in how well we care for our Soldiers and their Families. AER has been critical to Army leaders’ efforts to strengthen the bonds and values that inspire unit and family cohesion. It not only finds immediate solutions to Soldier and Family member economic distress, but also inspires loyalty to the Army and confidence in the support provided by the Army.

As we make the transition from a decade of multiple deployments to a time of limited financial resources the knowledge that Soldiers and their Families will continue to receive compassionate and generous financial assistance from AER clearly enhances the collective morale and welfare of the U.S. Army.

“...AER has proven to be an invaluable asset to Soldier and Family readiness.”

John M. McHugh
Secretary of the Army
Today, our Total Army (Active, Guard, and Reserve) is significantly and simultaneously committed on six continents in places like Africa; Korea, the Philippines, and Japan; in Turkey, Qatar, Jordan, and Kuwait; in Latvia, Estonia, Poland, Romania, and Lithuania; and in Central and South America. We are recommitting forces in Iraq to counter ISIL, and the Army remains actively engaged in Afghanistan. Our Army stands ready to prevent conflict, shape security environments, and fight our Nation’s wars because of organizations, such as the Army Emergency Relief (AER) standing ready to support our Soldiers and families at home.

Since 1942, AER has answered the call by extending $1.7 Billion of needed and much appreciated financial assistance. Through distribution of interest free loans and grants, awarding children and spouse scholarships or authorizing survivor assistance and ensuring financial support to Wounded Warriors, AER makes a unique and compelling contribution to the Soldier for Life covenant.

AER continues to be a valuable asset to our commanders, leaders, Soldiers, and families enhancing the very foundation of our profession - trust. Trust between Soldiers; trust between Soldiers and leaders; and trust among Soldiers, leaders, and the institution. This unwavering assurance of financial readiness clearly builds trust and makes a difference by enriching the morale and welfare of our Soldiers as well as sustaining the strength of their families. Army Strong!

"Since 1942 AER has answered the call by extending $1.7 Billion of needed and much appreciated financial assistance."

Raymond T. Odierno
General, United States Army
Chief of Staff
Throughout my Army career I have witnessed the goodness of Army Emergency Relief in providing financial assistance to Soldiers and their Families. AER is the one organization that truly makes a difference every day not only for meeting Soldier immediate economic needs but also for awarding children and spouse scholarships as well as allocating grants to Wounded Warriors and rendering support to surviving Family members.

AER is constantly developing more adaptive and innovative ways to increase awareness and escalate access in order to better meet the financial needs of our Soldiers and their Families. In leveraging the technology associated with mobile devices, AER applications and website best practices, Army leaders have at their fingertips all relevant information concerning AER policies and programs. Consistent with our moral obligation to care for Soldiers and their Families, it is essential that we continue to promote the benefits of AER.

By making interest free loans and grants available without charging any fees, AER is a truly unique organization which not only resolves Soldier short term cash flow issues but also enhances Soldier financial fitness and readiness. Because AER Officers Army-wide are committed to their motto of “Finding a way to say Yes,” Soldiers and their Families ought to look to AER as the organization of choice for obtaining financial assistance.

“Consistent with our moral obligation to care for Soldiers and their Families, it is essential that we continue to promote the benefits of AER.”
Since its beginning in 1942, AER has provided more than $1.7 billion to 3.7 million Soldiers and their Families. In 2014, we provided $64.8 million in no-interest loans and grants to 47,117 Soldiers and their Families. This includes $1.2 million of assistance to 714 Army Reserve Soldiers, more than $727,000 in assistance to 513 Army National Guard Soldiers and $15 million in assistance to 9,058 Retirees and their Families. AER also provided 1,448 surviving Spouses and Orphans with more than $1.9 million in grants. With scholarships, total assistance came to more than $73.5 million.
In 2014, AER provided more than $64.8 million in no-interest loans and grants to 47,117 Soldiers and Families.

The most used category was rent ($12.3 million); travel expenses ($10.2 million); auto repair ($9.8 million) and utilities ($5.3 million). These three categories accounted for nearly 68% of all AER assistance.

Although some of the categories do not represent a large expenditure of funds, they make a significant impact for those families in need. By adding nine new categories of assistance over the last five years, AER was able to expand the availability of assistance, while expediting the process.

The nine new categories of assistance added over the last five years continue to slowly grow in dollar value. However, the real value has been the fact that these additional categories provided an expedited assistance process by not requiring an exception to policy.

While many common categories of assistance have been identified, AER realizes that life does not always fit into an established “box.” Because of this, AER routinely considers “exceptions to policy” from the field. Often these “exceptions to policy” lead to the implementation of additional categories.

AER continually solicits feedback from the field to identify potential new categories of assistance to maintain relevancy and proactively meet the needs of Soldiers and Families.
Commander’s Referral Program

The 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 effective tool in the commander’s “tool kit” for taking care of Soldiers and their Families accounting for nearly 45% of assistance cases handled by AER.

In 2014, $12.7 million in emergency assistance was provided to 11,603 Soldiers through this program.
Wounded Warrior Comfort Grants

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

AER stepped in and developed a system which provided 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 2014, AER provided Wounded Warrior grants to 187 Soldiers totaling more than $82,000. Since the program began, AER has provided $3.6 million to more than 15,000 Wounded Warriors.

Wounded Warrior Special Access Program

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.

Last year, AER provided $2.84 million in assistance to 1,118 AW2 Soldiers. This was an increase of more than 400 Soldiers and $1.4 million in assistance since 2013.
Scholarships

In 2014, Army Emergency Relief awarded 2,744 scholarships, totaling $8.7 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 financial need. In 2014, the average Ursano Scholarship award was $2,616. The children of Soldiers who died while on active duty are automatically granted the maximum award which was $3,900 in 2014.

In calendar year 2014, AER awarded 895 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 $1,897.

AER also awarded six scholarships totaling $183,946 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.

“I do send a BIG THANKS to the Ursano AER Scholarship fund. It TRULY was a financial blessing to me and my children during their educational pursuits...It was really an easy and great way to help with their college expenses.”

Mother of Ursano Scholarship Recipients

“Being a recipient of the Army Emergency Relief Scholarship will allow me to concentrate more on my classes and help me get my degree without having to worry about college financially. I am so grateful for this opportunity and once I have my degree I will never forget that thanks to you I was able to get there...”

Spouse Scholarship Recipient

79% of Awardees are Spouses of Soldiers in the rank of SPC thru SFC.

61% of Awardees are Children of Soldiers in the rank of SSG thru 1SG.
Sources of Funds

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 2014, Soldiers repaid $53.6 million in loans. As Soldiers make payments, other Soldiers receive benefits.

Donations are a primary source of new revenue and fall into two classifications. The annual AER campaign, with its primary focus of ensuring that every eligible Soldier, Retiree and Family member is aware of the benefits of AER, also provides Soldiers the opportunity to donate and continue the tradition of “Soldiers Helping Soldiers.” In addition, AER receives unsolicited donations from private individuals, corporations, foundations, memorials and bequests. In 2014, AER received $9.7 million in donations from all sources.

Finally, AER leveraged its investment capital drawing on $21.1 million in investment income to supplement its funding needs. AER’s investment capital provides the organizational financial stability necessary to ensure Soldiers and their Families receive the financial assistance needed.

Sources of Funds to provide assistance include revenues from donations and investment income plus loan repayments on existing assistance loans.
Army Emergency Relief takes pride in the compassionate and effective manner in which the 333 AER Officers provided assistance to 51,000 individual cases in 2014. 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 2014, $57.3 million dollars representing 68 cents of each dollar disbursed went to providing no-interest loans and $7.5 million, or 9 cents, went to grants. These no-interest loans allowed Soldiers and their Families to save an estimated $20.6 million in interest and other fees.

Another 10 cents of every dollar, or $8.5 million, was provided to children and Spouses of Soldiers in the form of 3,564 scholarships.

General management and fundraising expenses represented 3 and 1 cents on the dollar or $2.7 million and $823 thousand dollars respectively.

Note: Uses of Funds includes operational expenses and disbursements for financial assistance loans.
2014 AUSA National Service Award

Army Emergency Relief received the Association of the United States Army (AUSA) National Service Award at the opening ceremony of AUSA's annual symposium at the Walter E. Washington Convention Center in Washington, DC on October 13, 2014.

AER was chosen for its decades of service providing Soldiers and Families emergency financial assistance. Since its founding in 1942, AER has provided more than $1.7 billion to more than 3.7 million Soldiers and Families in the form of grants, no-interest loans and scholarships.

The Jack Ritchie Distinguished Service Award

Mr. C. Jackson Ritchie, Jr. retired after more than 43 years serving as AER's Vice President for Finance and Chairman of the Finance Committee.

During his tenure, he set an extraordinary standard for dedication and professionalism in caring for Soldiers and their Families as a member of the Army Emergency Relief Board of Managers. Through his leadership, he ensured that the Army Emergency Relief investment portfolio had the combination of growth and stability required to continue to take care of Soldiers and their Families.

Additionally, during his decades of service he helped develop and implement numerous policies and procedures which resulted in many new categories of assistance such as the Command Referral Program, the Personal Financial Management Course, and grants to Wounded Warriors.

The Army Emergency Relief Board of Managers established The Jack Ritchie Distinguished Service Award. This award will be presented annually to the individual or organization that best exemplifies Jack Ritchie's outstanding spirit, dedication and extraordinary service to Army Emergency Relief.
2014 Army Emergency Relief Annual Campaign

Since 9/11, Army Emergency Relief has distributed almost $775 million to 729,000 active and retired Soldiers and their Families. By providing interest free loans and grants for many different categories of assistance to include emergency needs, children and spouse scholarships, care for Families of Fallen Soldiers and support to Widows and Wounded Warriors, Army Emergency Relief has proven to be the organization of choice for Soldiers and their Families.

Army Emergency Relief has been an integral part of Army life for the past 72 years, reinforcing individual Soldier resiliency, serving as a constant in times of uncertainty and an oasis of hope in times of need. The extraordinary care, compassion and consideration consistently demonstrated by Army Emergency Relief reflect the very essence of a proud and ready Army.

In addition to continuing the tradition of “Soldiers Helping Soldiers,” the Army Emergency Relief Annual Campaign presents an excellent opportunity for Mission Commanders and Command Sergeants Major to promote a greater awareness of the benefits associated with Army Emergency Relief. Active participation in the 2014 Army Emergency Relief Campaign by leaders at all levels will go a long way toward maintaining the same high standards of “Army Emergency Relief: A Soldier’s First Choice.”

Raymond F. Chandler III
Sergeant Major of the Army

Raymond T. Odierno
General, United States Army

John M. McHugh
Secretary of the Army

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ARMY EMERGENCY RELIEF FUND CAMPAIGN
1 MAR - 15 MAY 2014
AER - A SOLDIER'S FIRST CHOICE
Measures of Efficiency

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 business model, the answer is “every penny donated and then some” goes to Soldiers and Families. In 2014, AER received $9.7 million in donations. AER distributed $73.5 million in total assistance with those donations, supplemented by loan repayments and investment income. *This measurement of return on donations means that for every dollar donated, AER provided $7.58 in direct assistance.*

Another relevant measure of efficiency is the percent of AER expenses that actually goes to program expenses. In 2014, $26.9 million of total expenses covered three functional categories - program, general management and fundraising. Program expenses accounted for $23.4 million or 86.7%, general management and fundraising accounted for 10.2% and 3.0%, respectively. *This measurement of return on donations means that AER provided $2.45 in program services for every dollar donated.*
# Statement of Financial Position
(As of 31 December 2014) ($000)

## Assets

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<th>Account</th>
<th>Amount  ($000)</th>
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<tbody>
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<td>Cash and Cash Equivalents</td>
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<td>Pledges Receivable less allowance</td>
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<td>Receivable from Sale of Investments</td>
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<td>Investments and Accrued Interest:</td>
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<td>Corporate Bonds and Notes</td>
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<td>US Treasury &amp; Federal Agencies</td>
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<td>Private Equity</td>
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<td>Equities</td>
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<td>Accrued Investment Income</td>
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<td>Loans Receivable</td>
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<td>Less: Allowance for uncollectibles</td>
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<td>Prepaid Charges and Other Assets</td>
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<td>Office and Computer Equipment</td>
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<td>Less Accumulated Depreciation</td>
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<td><strong>Net O &amp; E Equipment</strong></td>
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<td><strong>Total Assets</strong></td>
<td><strong>$344,780</strong></td>
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## Liabilities and Net Assets

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<td>Accounts Payable and Accrued Liabilities</td>
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<td>Beatrice Patton Waters Memorial Scholarship Fund</td>
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<td>Joseph D. Patch, Jr., and Joseph D. Patch,</td>
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<td>Memorial Scholarship Fund</td>
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<td>COL Joseph J. Imhoff Memorial Fund</td>
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<td>COL Anthony DiLorenzo Memorial Fund</td>
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<td>Scholarship for Children of Army Personnel Fund</td>
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<td><strong>Total Net Assets</strong></td>
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<td><strong>Total Liabilities and Net Assets</strong></td>
<td><strong>$344,780</strong></td>
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Independent Audit: Army Emergency Relief's Financial Statements for the year ended 31 December 2014 were audited by independent auditors from the firm Deloitte & Touche LLP. 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.
# Summary of Operations

**For the Year Ending 31 December 2014**

($000)

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
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<td><strong>Beginning Net Assets</strong></td>
<td>$328,719</td>
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<tr>
<td><strong>Revenue and Losses</strong></td>
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<td>Contributions</td>
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<td>Investment Income</td>
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<td>Realized Gains (Losses)</td>
<td>16,967</td>
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<tr>
<td>Unrealized Gains (Losses)</td>
<td>(4,426)</td>
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<td>Miscellaneous</td>
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<td><strong>Total Revenues</strong></td>
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<td><strong>Expenses</strong></td>
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<td>Program</td>
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<td>Fundraising</td>
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<td><strong>Total Expenses</strong></td>
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<td><strong>Revenue Less Expenses</strong></td>
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<td></td>
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<td>15,718</td>
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<tr>
<td><strong>Ending Net Assets</strong></td>
<td>$344,437</td>
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# Statement of Cash Flows

**As of 31 December 2014**

($000)

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td><strong>Cash Flow from Operating Activities</strong></td>
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<tr>
<td>Cash Receipts From:</td>
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<tr>
<td>Loan Repayments</td>
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<td>Annual Fund Campaign</td>
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<td>Unsolicited Contributions and Bequests</td>
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<tr>
<td>Interest Income</td>
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<td>Dividends</td>
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<td><strong>Total Cash Receipts</strong></td>
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<tr>
<td>Cash Disbursements for:</td>
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<tr>
<td>Loans</td>
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<td>Grants and Scholarships</td>
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<td>Pentagon Victim Grants</td>
<td>(153)</td>
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<tr>
<td>Administrative Expenses</td>
<td>(6,056)</td>
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<tr>
<td>Investment Expenses</td>
<td>(1,214)</td>
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<td><strong>Total Cash Disbursements</strong></td>
<td>(80,576)</td>
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<tr>
<td><strong>Net Cash Provided (Used) by Operating Activities</strong></td>
<td>(10,807)</td>
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<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td><strong>Cash Flows from Investing Activities</strong></td>
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<tr>
<td>Net Cash Provided (Used) in Investing Activities</td>
<td>9,573</td>
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<table>
<thead>
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<tr>
<td><strong>Cash Flows from Financing Activities</strong></td>
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<tr>
<td>Net Cash (used) in Financing Activities</td>
<td>0</td>
</tr>
<tr>
<td><strong>Net Increase (Decrease) in Cash</strong></td>
<td>$ (1,234)</td>
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Independent Audit: Army Emergency Relief’s Financial Statements for the year ended 31 December 2014 were audited by independent auditors from the firm Deloitte & Touche 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 5533, Alexandria, VA 22332.
## Assistance By Location

Each assistance request is carefully evaluated by a thoughtful and experienced case manager.

### AER SECTION | CASES | DOLLARS
--- | --- | ---
Aberdeen Proving Ground | 155 | $195,823
Anniston Army Depot | 19 | $22,583
Ansbach, GE | 119 | $183,489
Bamburg, GE | 11 | $17,464
Baumholder, GE | 140 | $203,738
Brussels | 5 | $8,257
Camp Carroll Korea | 64 | $75,439
Camp Casey Korea | 213 | $300,340
Camp Humphreys Korea | 161 | $235,375
Camp Zama Japan | 8 | $10,391
Carlisle Barracks | 55 | $78,604
Dugway Proving Ground | 23 | $35,736
Ft AP Hill | 3 | $11,684
Ft Belvoir | 344 | $692,777
Ft Benning | 1,855 | $2,975,575
Ft Bliss | 3,164 | $4,006,506
Ft Bragg | 3,366 | $4,549,824
Ft Buchanan | 61 | $90,230
Ft Campbell | 2,798 | $3,306,942
Ft Carson | 1,404 | $1,988,680
Ft Detrick | 127 | $180,100
Ft Devens | 60 | $118,962
Ft Dix | 172 | $302,547
Ft Drum | 2,061 | $2,484,508
Ft Eustis | 472 | $673,192
Ft Gordon | 694 | $802,520
Ft Hamilton | 169 | $471,610
Ft Hood | 4,196 | $5,346,331

### AER SECTION | CASES | DOLLARS
--- | --- | ---
Ft Huachuca | 297 | $426,515
Ft Hunter Liggett | 23 | $29,038
Ft Irwin | 521 | $779,136
Ft Jackson | 696 | $929,830
Ft Knox | 465 | $619,343
Ft Leonard Wood | 265 | $382,758
Ft Lee | 711 | $929,270
Ft Leonard Wood | 537 | $711,487
Ft McCoy | 48 | $81,909
Ft Meade | 449 | $712,725
Ft Myers | 113 | $188,286
Ft Polk | 589 | $659,735
Ft Richardson | 221 | $347,595
Ft Riley | 1,302 | $1,557,828
Ft Rucker | 197 | $270,265
Ft Sam Houston | 719 | $1,041,639
Ft Sill | 512 | $616,500
Ft Stewart | 2,836 | $3,672,374
Ft Wainwright | 303 | $502,787
Garmisch, GE | 5 | $5,736
Grafenwohr, GE | 55 | $78,712
Hohenfels, GE | 47 | $88,344
HQ | 6,576 | $8,507,304
HQ AW2 Assistance | 1,117 | $2,841,340
HQ Cont. Assistance | 99 | $27,290
Hunter Army Air Field | 661 | $833,265
JB Lewis-McChord | 2,316 | $2,987,300

### AER SECTION | CASES | DOLLARS
--- | --- | ---
Kaiserslautern, GE | 232 | $356,298
Livorno, Italy | 7 | $14,660
Miami | 98 | $129,061
Natick | 10 | $18,302
Okinawa Japan | 50 | $84,642
Picatinny Arsenal | 12 | $27,951
Pine Bluff Arsenal | 53 | $94,819
Presidio of Monterey | 188 | $265,954
Red River Army Depot | 12 | $15,095
Redstone Arsenal | 94 | $161,197
Rock Island Arsenal | 68 | $121,652
Schinnen, NL | 10 | $19,181
Schofield Barracks | 1,419 | $2,140,787
Schweinfurt, GE | 17 | $25,363
SHAPE | 39 | $64,197
Stuttgart, GE | 32 | $51,111
Taegu, Korea | 82 | $132,640
Tobyhanna Army Depot | 41 | $78,029
USAG Detroit Arsenal | 77 | $125,124
Vicenza Italy | 88 | $156,176
Vilseck, GE | 275 | $346,921
West Point | 73 | $108,037
White Sands | 129 | $182,134
Wiesbaden, GE | 139 | $236,323
WRNMMC Bethesda | 110 | $172,325
Yongsan Korea | 152 | $219,752
Yuma Proving Ground | 11 | $18,974

78 AER Sections around the world help Soldiers meet unexpected financial needs.

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

$25,000.00 OR MORE
Armed Forces Relief Trust
JPMorgan Chase
Monroe Partnership, LTD
Order of Knights of Pythias
Triumph Enterprises
USAA Federal Savings Bank

$10,000.00 - $24,999.99
Alfred Phillips Foundation
AMRDEC Aviation
Army Aviation Center Federal Credit Union
Association of Military Banks of America
C.J. Heilig Foundation
IHG Army Hotels - Fort Drum
JB Myer-Henderson Chapel Tithes and Offering Fund
The Little Family Foundation
Mission 1st Group, Inc.
Raytheon
Rent-A-Center, Inc.

$5,000.00 - $9,999.99
American Society of the French Legion of Honor
AOWCNGA & Fort Myer Thrift Shop
BAE Systems
Calibre
Choice Hotels International Services, Corp.
The Dallas Military Ball
Fort Campbell Federal Credit Union
The Khachaturian Foundation
Lannett Company, Inc.
Madison County Sheriff Dept. 1/93
Network for Good
NFL
Porter E. & Helenmae Thompson Foundation
Raymond Family Foundation
Reba B. Ransom Trust
Utility Helicopter Project Office

$1,000.00 - $4,999.99
A O Smith
AIRBUS Group
American Legion
America’s Charities
AMRDEC
The Army Navy Union USA
Athletes For Christ
Belvoir Woods Protestant Mission Society
The Benevolence Community Impact Fund
Caci Association
The Chardonnay Group
Charles Delmar Foundation
Community Foundation of Morgan County Inc.
DINOS - Students, Faculty & Staff
DynCorps International LLC
Employees Charity Organization of Northrop Grumman Corp.
Fort Campbell Federal Credit Union
Fort Huachuca Sergeants Major Assoc.
Frontier Capital Management
Frucor Foundation
Fruman Foundation
Gary Mathews Motors
GE Aviation
GE Foundation
GIV Foundation
Give With Liberty
Hitachi Consulting
Hollywood Canteen Foundation
IBM
JEB Little Creek Chapel Religious Offering Fund
Jewish Communal Fund
Just Give
King City Men’s Golf Club
Lakeside Foundation
Lockheed Martin
Maddison St United Methodist Church
Marta Employees Charity Club
Microsoft Matching Gifts Program
Monterey Bay Retired E-9 Association
New Car Dealership of Clarksville
Ocean First
Operation Eagles Nest
PEO AVIATION
Pericle Communications Company
Picatinny Federal Credit Union
Pro Aviation
Re-Engineered Business Solutions, Inc.
Robert Reiser and Co.
Sikorsky Aircraft Corporation
St. Gabriel Catholic Church
Sugamo Prison Reunion Association
Sun City Palm Desert Veterans and Friends Club
Thousand Islands Performing Arts Fund
TRAX International, LLC
Truist
United Way Inc.
USMA Class of 1952
Vanguard Charitable
Veterans of Foreign Wars
Wagner Foundation
Wells Fargo Community Support Campaign
White Sands Missile Range Chapter AUSA
The William Penn Foundation
YourCause
Zabowski Family Foundation
The Zartarian Foundation

$500.00 - $999.99
AMCOM LAISO
Amica Companies Foundation
APG AA Thrift Shop Welfare Acct.
Army and Air Force Mutual Aid Association
Association of the United States Army
Black and Company Realtors
Celerant Consulting, Inc.
The Community Foundation for Northern Virginia
David and Sandra Smith Giving Account
Deependable Printing Co., Inc.
Disabled American Veterans - Anderson Chapter 40
Employees Charity Organization of Northrop Grumman Corp.
Fidelity Charitable Gift Fund
FirstGiving
Freddie Mac Foundation
Gildo T. Consolini Post 3272 Veterans of Foreign Wars of the US, Inc.
Global Impact
Knights of Columbus
L&L Borok Foundation
Nammo Talley, Inc.
National Special Forces Association North Alabama Chapter 92
Office of the Base Chaplain Marine Corps Installations Pacific
PayPal Giving
PEO M&S Precision Fires Rock Missiles System (PFRMS)
Pegasus Support Services, LLC
QUANTITECH, INC.
Raytheon Charitable Giving
Rolling Thunder, Inc.
Silicon Valley Community Foundation
Stone Rudolph & Henry PLC
TECOLOTE RESEARCH Inc.
## Contributions

### Memorials and Honorariums

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<th>Name</th>
<th>Name</th>
<th>Name</th>
<th>Name</th>
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<tr>
<td>LTC Diane Adel Adams</td>
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<td>WAYNE FIER</td>
<td>Robin Thompson</td>
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<td>COL Larry A. Thorne</td>
<td>MAJ Larry A. Thorne</td>
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<td>MAJ Leon Treadwell</td>
<td>COL George S. Tronsrue, Jr.</td>
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<td>MSG George S. Tronsrue, Jr.</td>
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<td>MSG Oliver Walton</td>
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<td>Betty Ward</td>
<td>Harold Vorhies</td>
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<td>Anne Wastman</td>
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<td>John Wayne</td>
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<td>Foy Dale Winstead</td>
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<td>Anne Wastman</td>
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<td>WOMENS ARMED CORPS</td>
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<td>Joseph A. Worrall, Jr.</td>
<td>Heath White</td>
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<td>Ralph L. Wilcher</td>
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<td>MSG Stephen &amp; Mary Wrocks</td>
<td>SFC James Wilson, Jr.</td>
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<td>Roy D. Wylayd</td>
<td>Jane Winand</td>
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