

Soldiers Helping Soldiers



**WELCOME
HOME**



**Army Emergency Relief
2014 Annual Report**



FORWARD

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.

Dollar amounts have been rounded and may not add up to 100%.

All photos courtesy of U.S. Army unless otherwise noted.

FORWARD

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, USAREUR 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 BARRY 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

BOARD OF ADVISORS

As of 31 DECEMBER 2014

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. SCAPAROTTI, 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. 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 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

MESSAGE FROM THE PRESIDENT

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."*



A handwritten signature in black ink, reading "Dennis J. Reimer".

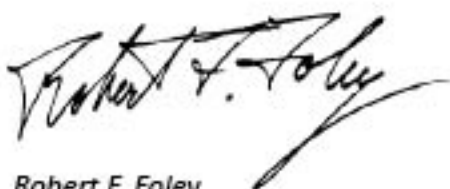
Dennis J. Reimer
General, U.S. Army Retired
President, Army Emergency Relief

VIEW FROM THE DIRECTOR

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

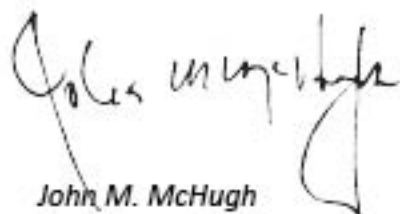


SECRETARY OF THE ARMY

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.



John M. McHugh
Secretary of the Army



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

CHIEF OF STAFF

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!



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



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

SERGEANT MAJOR OF THE ARMY

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.



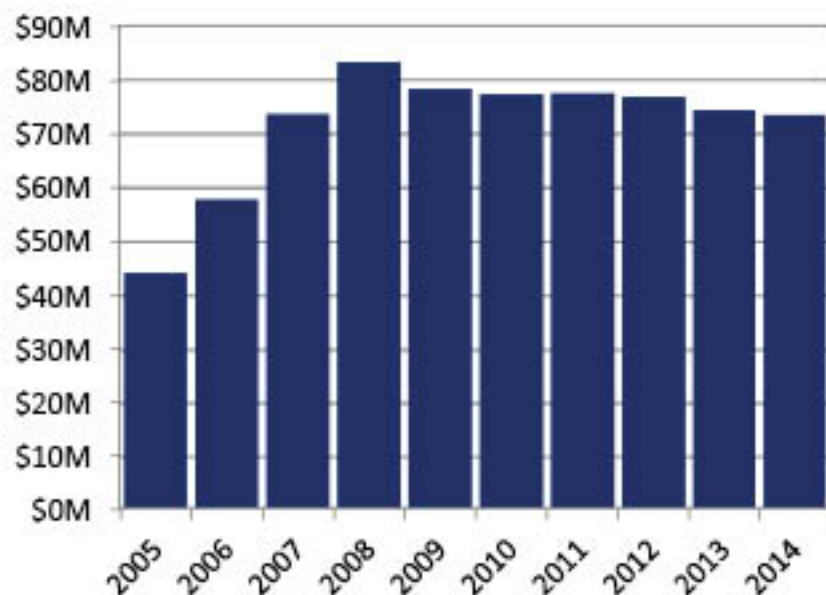
SMA Daniel A. Dailey
Sergeant Major of the Army



"Consistent with our moral obligation to care for Soldiers and their Families, it is essential that we continue to promote the benefits of AER."

SOLDIERS HELPING SOLDIERS

AER Total Annual Assistance



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.



CATEGORIES OF ASSISTANCE

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.

How We Help



■ Housing ■ Vehicles ■ Travel
■ Utilities ■ Food ■ Other



Common Categories

Rent
Travel Expenses
Auto Repair
Utilities
Food
Mortgage
Funeral Expenses
Dependent Dental
Repair of HVAC
Furniture
Medical Expenses
Replacement Car
Relocation-Travel
Appliances
WW Grants
Cranial Helmets
Car Seats
Appliance Repair

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

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.



HELPING OUR WOUNDED WARRIORS



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.

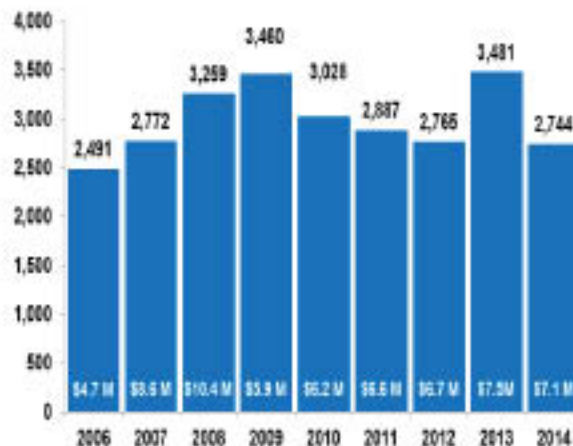
A significant number of these Soldiers retire to geographic areas which are not close to any military installation. In many cases these Soldiers have serious disabilities which restrict their mobility. AER's Special Access Program enables medically retired AW2 Soldiers to request assistance directly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

Ursano Scholarship Program



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

"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



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.

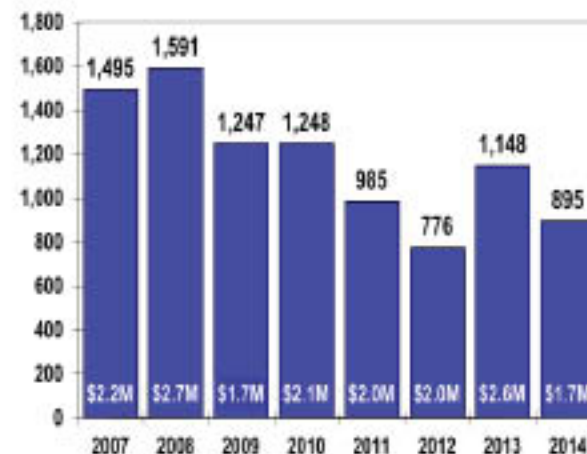
Scholarships were awarded based on financial need. In 2014, the average Ursano Scholarship award was \$2,616. The children of Soldiers who died while on active duty are automatically granted the maximum award which was \$3,900 in 2014.

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.*

Spouse Scholarship Program



"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.

FINANCIAL HIGHLIGHTS

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.

INVESTMENTS	25%
ANNUAL CAMPAIGN /	11%
DONATIONS	
LOAN PAYMENTS	64%
	100%



Sources of Funds to provide assistance include revenues from donations and investment income plus loan repayments on existing assistance loans.

FINANCIAL HIGHLIGHTS

USES OF FUNDS



- 1% FUNDRAISING
- 3% MANAGEMENT EXPENSES
- 9% OTHER PROGRAM EXPENSES
- 10% SCHOLARSHIPS
- 9% ASSISTANCE GRANTS
- 68% 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.

HIGHLIGHTS



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 ANNUAL CAMPAIGN



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
Raymond F. Chandler III
Sergeant Major of the Army

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

John M. McHugh
John M. McHugh
Secretary of the Army



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

CASH AND CASH EQUIVALENTS	\$ 15,031
PLEDGES RECEIVABLE LESS ALLOWANCE	2,247
RECEIVABLE FROM SALE OF INVESTMENTS	753
INVESTMENTS AND ACCRUED INTEREST:	
CORPORATE BONDS AND NOTES	55,791
US TREASURY & FEDERAL AGENCIES	25,035
PRIVATE EQUITY	20,881
EQUITIES	164,252
REAL ESTATE	4,679
ACCRUED INVESTMENT INCOME	1,060
TOTAL INVESTMENTS AND ACCRUED INCOME	271,698
LOANS RECEIVABLE	50,791
LESS: ALLOWANCE FOR UNCOLLECTIBLES	(4,048)
NET LOANS RECEIVABLE	46,743
PREPAID CHARGES AND OTHER ASSETS	138
OFFICE AND COMPUTER EQUIPMENT	9,936
LESS ACCUMULATED DEPRECIATION	(1,767)
NET O & E EQUIPMENT	8,170
TOTAL ASSETS	\$ 344,780

LIABILITIES AND NET ASSETS

ACCOUNTS PAYABLE AND ACCRUED LIABILITIES	\$ 1,034
PAYABLE FOR PURCHASE OF INVESTMENTS	127
TOTAL LIABILITIES	1,161
NET ASSETS:	
UNRESTRICTED:	
NET UNRESTRICTED	331,045
TEMPORARILY RESTRICTED:	
ANNUAL CAMPAIGN CONTRIBUTIONS PLEDGED	2,247
MAJ HUGH BOYD CASEY MEMORIAL AWARD	23
PENTAGON SCHOLARSHIP FUND	8,504
PERMANENTLY RESTRICTED:	
ANNE A. FOSTER FUND	74
EMMA HARBORD MEMORIAL FUND	19
GEN JOHN WILLIAMS MORGAN MEMORIAL FUND	12
2LT. CHADWILL COLT ROBINSON MEMORIAL FUND	12
MILITARY SERVICE INSTITUTION SCHOLARSHIP FUND	8
BG JOSEPH J. O'HARE MEMORIAL SCHOLARSHIP FUND	41
BEATRICE PATTON WATERS MEMORIAL SCHOLARSHIP FUND	49
MG JOSEPH D. PATCH, RICHARD KING PATCH, JOSEPH D. PATCH, JR., AND JOSEPH D. PATCH, III MEMORIAL SCHOLARSHIP FUND	89
MSG ALFRED H. CARNOT MEMORIAL SCHOLARSHIP FUND	7
COL JOSEPH J. IMHOFF MEMORIAL FUND	1,206
COL ANTHONY DiLORENZO MEMORIAL FUND	22
SCHOLARSHIP FOR CHILDREN OF ARMY PERSONNEL FUND	261
TOTAL NET ASSETS	343,619
TOTAL LIABILITIES AND NET ASSETS	\$ 344,780

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)

BEGINNING NET ASSETS	\$ 328,719
REVENUE AND LOSSES	
CONTRIBUTIONS	9,694
INVESTMENT INCOME	6,782
REALIZED GAINS (LOSSES)	16,967
UNREALIZED GAINS (LOSSES)	(4,426)
MISCELLANEOUS	644
TOTAL REVENUES	29,662
EXPENSES	
PROGRAM	23,354
ADMINISTRATIVE	2,746
FUNDRAISING	824
TOTAL EXPENSES	26,924
REVENUE LESS EXPENSES	15,718
CHANGE IN NET ASSETS	15,718
ENDING NET ASSETS	\$ 344,437

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.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 2014)**
(\$000)

CASH FLOW FROM OPERATING ACTIVITIES	
CASH RECEIPTS FROM:	
LOAN REPAYMENTS	\$ 53,649
ANNUAL FUND CAMPAIGN	9,472
UNSOLICITED CONTRIBUTIONS	
AND BEQUESTS	82
INTEREST INCOME	3,167
DIVIDENDS	3,401
TOTAL CASH RECEIPTS	69,769
CASH DISBURSEMENTS FOR:	
LOANS	(57,288)
GRANTS AND SCHOLARSHIPS	(15,865)
PENTAGON VICTIM GRANTS	(153)
ADMINISTRATIVE EXPENSES	(6,056)
INVESTMENT EXPENSES	(1,214)
TOTAL CASH DISBURSEMENTS	(80,576)
NET CASH PROVIDED (USED) BY OPERATING ACTIVITIES	(10,807)
CASH FLOWS FROM INVESTING ACTIVITIES:	
NET CASH PROVIDED (USED) IN INVESTING ACTIVITIES	9,573
CASH FLOWS FROM FINANCING ACTIVITIES:	
NET CASH (USED) IN FINANCING ACTIVITIES	0
NET INCREASE (DECREASE) IN CASH	\$ (1,234)

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
Bamberg, 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	\$3,506,942
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 assistance is available to every eligible Soldier...24/7.

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 Leavenworth	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 Myer	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	\$88,544
HQ	6,576	\$8,507,304
HQ AW2 Assistance	1,117	\$2,841,540
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	\$84,197
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.

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
AOWCGWA & 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 Benevity Community Impact Fund
Cacti Association
The Chardonnay Group
Charles Delmar Foundation
Community Foundation of Morgan
County Inc.
DINFOS -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
Fru-Con 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
Madison 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
Zabrowski 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

Dependable 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

LTC Diane Adel Adams
Edna M. Akers
Cody Albert
CSM Ron Anderson
Stacy and Ava Andes
Bernie Bailey
CPT Mark Bailey
Pattie Ballard
SFC Pedro F. Barbero
Mariclaire Weinert Barbin
CW4 Al Bari
Mr. Joseph Bausch
Charles J. Becker
LTG Sidney Berry
1SG William P. Berry
William E. Blankenship
William Bliss
Edward Leonard Boss
CPT Sage Boyd
Glenn Brannon
MAJ Charles Braymiller
Mr. Richard J. Brennan
Rev. Al Brough
MSG Edward Brown, Jr.
SPC Joshua Brown
Lloyd K. Butler
SGM Moses Campbell
John D. Campbell
SFC Sylvester Carey
Desiree Chisolm
COL Jacob Close
Michael Colombini
LTC Barbara Colonna
1LT Jonathan Cook
1LT Salvatore S. Corma II
CW4 Jonathan P. Coulson
CPL Peter Courcy
Jason Coward
SGT Francis F. Criqui
Laura C. Cruze
1LT Robert L. Curfman
CPL Arthur H. Curren
SPC William N. Czirr
Neil E. Dear
COL Robert F. Deragan

LTC Edward J. Davis
CWO John C. Davis
Mr. Ronald Day
Mrs. Lydia Deering
Marilee Denner
Dixon Company
LTC James B. Draughn
Mr. Roy G. Duff
Sam Duffy
MAJ Richard (Dick) Dumont
COL Rollin B. Durbin
MAJ Reginald Durham, Sr.
LTC George Ealer
SFC James R. Eicholtz
SGM Albert English
Mr. Lee Ennis
Herbert Ensdorf
SSG Montgomery T. Estridge
Our Fallen Men & Women
COL Robert Fechner
2LT Robert T. Fee, Jr.
Mr. Louis J. Feher
CPT Amity Feliz
SFC Danny Ferguson
CPL Frederick Ford
William V. Francisco
MSG David L. Freeman
CW3 Robert H. Foster
SFC Greg Fronius
Mr. Luke Frye
Mr. Harold G. Fryman
Hunter Galay
Ms. Judy Gilbert
Martin Glass
CSM John Glynn
SGT Godines
SPC Thomas Gravelle, Jr.
Malcolm D. Green
PFC Satieon V. Greenlee
CSM Guerry Griggs
CW2 Billie Jean Grinder
SFC Robert Lee Grosch
Alfred Grote
Randolph K. Guenther
PVT Luis A. Guzman

Frederick J. Haesemeyer
COL Frederick H. Hagreen
COL Charles K. Hall
John Harbaugh
Ethleen Harris
PVT Chase T. Hatfield
A/M3 Christopher Hathaway
Deonte Haynes
Robert S. Heard
Milicent Henderson
SGT Jack T. Hennessy
Sharon D. Henry
COL Roger E. Higgins
Dawn Hines
Geraldine L. Hirsch
MSG George Hodnichak
SGM Marquis Humphrey
PFC Kenichi Ishima
SGT Emmett G. Jackson
CW2 Asbury H. L. Johnson
CSM Jim Jones
CPL Kenneth Jones
MAJ John T. Joyce
Anthony Jurich
Le Roy Kaine
SFC Joel Kanfer
LTC John Charles Karp, Jr.
CPT James Kaufman
Dale Keller
CPT Brad J. Kelley
MSG Frank J. Kelly, Jr.
Jacquelin K. Kelly
Branden Kerr
Alexander Kinkead
Tech4 Harley T. Kiper
CW3 Lee E. Kokoszka
LTC Victor Kwasniewski
SGT Frank Lager
SFC Terry R. Lape
SGT Harry "Bill" Levy
Richard Lawrence, Jr.
Brenda Lawson
Joe A. Lee
SGT Calvin Leeds
Frank Leonard

James B. Leonard
Mary E. Lindemann
CPL Marvin T. Llewellyn
COL Elwood A. Lloyd
CPT P. Greg Lockhart
Leon Logsdon
Edward F. Lubin
Edmund L. Luzine, Jr.
COL Harry C. Lynn
Sue Maloney
COL William F. Manley
SFC Francis C. Mansfield
LTC Marjory M. Marcel
Williams S. Martin, III
LTC Ruperto Martinez
COL Linwood Mathen
Michael May
Michael & Alix May
SFC Sidney W. Mayers
McCartney Family
Dr. Jack B. McClure
William A. McCue
Marguerite Meinhold
Leslie & Jacqueline Mercer
Mr. & Mrs. Larry Michaelson
Carl V. Miles
LTC Henry T. Miller
James E. Miller
James N. Miller
Leland L. "Bud" Miller
2LT Ronald A. Miller
CPT Benjamin S. Misemer
MAJ Timothy Mitchell
VADM Charles Moore
COL Kerry E. Moores
LTC Chris Mortensen
CPT Timothy Moshier
MSG Marvin Moskowitz
LTC David Mueller
BG James A. Munson
PFC Anthony W. Mytych
COL Robert W. Nelson
LTC Czerny Newland
SGT Christopher Newman
Judy Newton

CPL Raymond O. Novosod
SGT Gregory D. Nunes
SSG David Oddo
LTC Albert J. Oliva, Jr.
SGM Gerard C. Van Oosterwyk
COL Irving C. Pahl
COL Robert C. Park
Lydia C. Parks
LTC Charles & Emily Pearce
Marjorie Pearson
Iliana Perez
COL Harvey H. Perritt
Tanisha Petty
1LT Herschel Phillips
Wayne Pier
PFC George H. Pinder
CW4 Henry Plehn
Jon Reed
Sean B. Redfearn
Robert G. Reeker
LTC Patrick J. Rich
SGT Bob Roberts
Magen Albert Rodriguez
Henry S. Rosales
Joshua Rosengart
SGT Frank Sangster
Lois Sabouria
LTC Ed St. Clair
Walter A. Schofield
Kanesha Scott
Martin Segal
SSG Tom Sekimura
Vincent Shaheen
SGM Samuel Schwartz
Adelbert R. Schneider
SPC Laura R. Shaw
Dr. Patrick Silveus
BG Duane Smith
MAJ Harold Smith
Joseph Smith
CPT Russell J. Smith
William H. Smith
CPT J. E. Stevens
Andrew Stewart

CPT Betty Jean Stratton
Gay Sullivan
MG Lee E. Surut
Ray Sward
Betty M. Swygert
Charles R. Sykes
Margaret J. Tanksley
John C. Taylor
Rose Tedesco
Manly J. Thomas
LTG Nathaniel R. Thompson
Robin Thompson
MAJ Larry A. Thorne
MAJ M. Leon Treadwell
COL George S. Tronsue, Jr.
PVT Kacey Trygstad
LTC Frank Turner
GEN Dennis L. Via
Harold Vorhies
Richard Vosilus
LTC Paul Wagner
Michael Waltman
MSG Oliver Walton
Betty Ward
Anne Wettman
John Wayne
Foy Dale Whetsell
Heath White
Ralph L. Wilcher
SPC James Wilson, Jr.
Jane Winand
Womens Army Corps
Joseph A. Worrall, Jr.
Allen Worrall
MSG Stephen & Mary Wronks
Roy D. Wyland
COL Darren Zimmer

CONTRIBUTIONS

INDIVIDUALS

\$25,000.00 and Above

Estate of Richard F. Cronin
Estate of Marie R. Kalberer
Estate of CPT Andrew G. Sutherland

\$10,000.00 - \$24,999.99

Mr. Piet & Mrs. Bleyendaal
LTG Daniel P. Bolger
Mr. & Mrs. Clifford Fox
Reuben & Robin Jeffery
Charles M. Reimer
Estate of Renee Saitta
Mr. & Mrs. Roger W. Stone
Marian Thompson

\$5,000.00 - \$9,999.99

LTC Francis A. Finelli
LTC Chetwin M. Hurd
LTC Dennis P. Martin
Michael Mason
GEN Colin L. Powell
Mr. & Mrs. Marshall Ross
LTG Roger C. Schultz
Peter K. Seldin
SGM Charles E. Shelby
Dennis J. Stepien
LTC Joseph C. White

\$1,000.00 - \$4,999.99

SFC Rudolph Abeyta
COL Frederic E. Abt
LTC Jose C. Acosta
CSM Edgar J. Adams
COL Michael C. Aid
MAJ Craig R. Ailes
SFC Cheryl Alexander
COL Harry P. Allen
LTC Jonathan R. Amy
COL Linda J. Andersen
COL Arthur O. Anderson
LTC Erik N. Anderson
COL Steven L. Andraschko
LTC William R. Andrews
SGM Michael S. Arenaz
MAJ Bradford H. Arthur
MAJ Woodrow Awritt

LTC Fredrick L. Barber
SSG Lafayette B. Basnight
COL Daryle K. Baxter
SGT Joseph Beagle
SSG Gloria Belk
COL Walter C. Bell
COL Anthony R. Benedetto
CPT Aaron N. Bengtson
MAJ Carla A. Berger
COL Floyd K. Berger
LTC Rex A. Berggren
Anne H. Berry
LT Eric J. Berube
LTC David P. Beshlin
MSG William R. Bethea
LTC James F. Betz
CPT Tiffany R. Bilderback
COL Dennis R. Birchall
Estate of Stewart P. Blake
COL Daniel Blum
CPT Stephanie Na Bostman
COL George P. Bogumill
LTC Johnnie L. Bone
COL Michael E. Bonheim
SSG Charles R. Bonnard
COL Samuel J. Boone
CPT Christopher W. Borek
SFC David Bowen
MG Verne L. Bowers
SFC Gary L. Boyette
MAJ William G. Boyle
COL Gregory J. Brady
COL Richard W. Bregard
SFC Geredine Bridgeman
MSG Eugene Broadus, III
Mary Ann Brothers
LT Isaac A. Brown
SFC Cheryl Alexander
COL Daniel V. Bruno
SSG Benjamin E. Bryant
CPT Matthew S. Burdett
COL Dorothea M. Burke
Thomas Burnett
LTC Stephen J. Burr
SFC Ralph W. Butler
SFC Brandon Butterfield
CSM Juan A. Caez
COL Jack H. Cage

SSG Melis Calderonconnor
COL Ann M. Campbell
SFC Joshua M. Campbell
James H. Caplan
LTC Marjorie J. Cassell
CPT Lindsey M. Champion
MAJ Grant B. Chester
CW4 Orville W. Chigbrow, III
SFC Angeletta M. Christian
LTG Claude Christianson
BG Jeffrey B. Clark
PFC Joshua J. Cleek
CPT Sean A. Clement
Joseph M. Colandro
MSG Michael D. Colbert
MSG Charles A. Coleman
MSG Willie I. Coleman
Jess M. Collen
LTC Gary S. Colonna
LTC James C. Conner
Mark B. Constantian
COL Beshara Constantine
CW3 Robert F. Coucoules
SFC Richard J. Crain
LTG John S. Crosby
MSG Reginald D. Crosby
SFC Rene J. Croteau
COL Ronald A. Dabbieri
SGT Brian J. Dabney
MG Kenneth R. Dahl
MAJ Lynn F. Dahl
LTC Dwight D. Daniel
LT Courtney A. Dersagan
MAJ Shaalim David
LT Jeremy A. Davis
SFC Forrest M. Day, II
SFC Tabitha B. Day
SFC Andrew A. Decola
PFC Lorenzo Pa Delatorre
SFC Joseph Deifferro
COL Frederick Distelhorst
COL Joey C. Dobbins
SFC Jonathan A. Don
SSG William H. Dorsey
COL Emmett C. Drennen
SFC Thomas J. Drinkuth
LTC Howard H. Dudley
LTC Robert W. Duncan

LTC Carolyn M. Dunki
LTC Kenneth J. Dunn
SSG Philip Durham
COL John A. Durkin
COL Joseph J. Dworaczky
SSG Lewis A. Eckhardt
SFC Nicholas J. Edison
LTC Rebecca Eggers
LTC Thomas Elsminger, I
CW3 Leroy E. Elfmann
SFC Raymond C. Elgier
1SG Nnena Inez Eligwe
SSG Joseph F. Ellis
SFC Phillip C. Epperson
Dean B. Eppler
LT Allison P. Erickson
SFC Gary E. Este
SFC Kevin G. Estes
Wilmot Estes
BG William Fedorochko
SFC Marcos A. Fernandez
COL Leonard M. Finley, III
MG William H. Fitts
COL Joseph FitzHarris
LTC Kevin N. Flatt
SFC Ian W. Fleenor
CW3 Elwood L. Fogleman
LTG Robert F. Foley
COL Stephen M. Ford
CPL Jessica B. Foust
1SG Eric S. Fowler
LTC John T. Frame
PFC Brent A. Francis
1SG Horace Franklin
COL William D. Franklin
Bob Frederick
Robert A. Fredrickson
Robert Freehart
LTC Raymond A. Freeman
SFC Bobby W. Frost
CPT Courtney Lorr Fuller
LTC John C. Gardiner
SSG Joe M. Garrett
LT James A. Garvey
MAJ Keitra T. George
LTC James C. Gerhart
CPT Willard R. Gibbons
MSG Shawn R. Gibson

Richard Gil
LTC Mark Girolamo
LTC Daniel L. Goldstein
COL Ely P. Gorman
SSG John J. Granada
SSG Charles M. Grant
LTC Janice M. Gravely
MSG Joseph Green, III
PFC Charles M. Griffin
GEN Ronald H. Griffith
Alexandra Grosman
CSM Margaret W. Grunwald
SGT Andre W. Guy
MAJ James F. Hainey
SGT Philip D. Hale
MAJ Mark D. Hall
GEN Carter F. Ham
PFC Nolan K. Hamilton
COL Priscilla H. Hamilton
LT Jordan T. Hancock
COL Duane E. Hardesty
LTC William M. Harper
SFC Jerome R. Harris
CW3 John A. Harris
CPT Joshua N. Harris
PFC Chris C. Hartley, III
COL George W. Hausler
Robert S. Heard
PV2 Robert E. Hegwine
SSG Brent M. Helikes
COL John P. Heliman
COL Paul H. Herbert
SFC Agustín Hernandez
CPT Elton H. Hess
SFC Jeremy L. Hildreth
LTC Rita L. Hilgenhold
COL Paul S. Hilton
SSG Matthew S. Hockenberry
MAJ Kirk B. Hodges
CPT Gregory K. Holmes
BG William R. Holmes
SFC Kenneth A. Holt
COL Kelso Horst, Jr.
SFC Barry C. Hughes
LTC James A. Hughes
LTC Marion M. Hunter
LTC Augustus S. Hydrick
SFC Domenick Iaccino

CSM Felix Z. Infante
LTC Joel Ingold
SFC David C. Innes
Miles Y. Ishima
SSG Willie B. Jackson
SFC Bobby J. Jenkins
COL Alfred H. Johnson, III
MSG Billy R. Johnson
SFC Charles L. Johnson
MAJ Christopher M. Johnson
COL David E. Johnson
1SG John N. Johnson
SFC Keith A. Johnson
LTC Robert L. Johnson
COL Theodore E. Johnson
SGT Arnel J. Jones
PFC Jacob X. Jones
COL Joseph H. Jones
SFC Sherman Jones
MG Stephen L. Jones
MSG William H. Jones
CW2 Inga Jonesullivan
COL Keith M. Joseph
SFC Edward L. Justice
MAJ Kim Kanzaki
BG Daniel L. Karbler
LTC Robert M. Keeney
1SG Chalawnda M. Kelley
LTC Thomas J. Kelly
LTC Steven P. Kelsch
MAJ Robert D. Kemp
SFC Alexander L. Kiaspos
SSG Randolph J. Kim
SFC Forrest H. Kinard
COL Joseph S. King
LTC Carl D. Knotts
MSG Stormy M. Knowles
LTC Erik K. Kober
Marifrances T. Kudla
MSG Kenneth A. Kuske
MAJ Richard L. Lafreniere
SFC Robert J. Lambert
Jennifer Landis
LTC Steven M. Landry
CSM William E. Langston
COL Daniel S. Larsen
LTC George M. Lauterbach
PFC Patrick Lavelle

CONTRIBUTIONS

INDIVIDUALS

CPT Lani D. Law
CPT Frank Lawson
COL William W. Laxson
CPT Vivian M. Leavens
COL Heechoon S. Lee
BG James B. Lee
PFC Abimael Leontorres
COL George E. Lewis, III
COL Peter W. Lichtenberger
LTC Robert E. Liebmann
BG Stanley H. Lillie
COL Michael Linick
COL Laura C. Loftus
LTG James Lovelace
LTC Christopher H. Lucier
SGT Steven T. Lunn
MAJ Margaret Maasberg
COL Patrick D. Mace
Richard R. Mace
COL William P. Magdyicz
SGT Sean P. Mains
COL Troy Marburger
MAJ David W. Marck
Edward J. Markushewski
SSG Barry G. Martin
Ellen W. Martin
SPC Michael Lyal Martin
Jimme E. Mason
LT Brendan M. Matthews
LTC Lee C. Matthews
COL Diane & George Mauser
GEN Barry R. McCaffrey
LTC Dennis W. McClellan
SGM James L. McClung
MSG Robert M. McConnell
CPT Ian M. McCormack
COL Ricky L. McElreath
CW4 Brian M. McGlone
MAJ Kristian McKenney
COL Gary D. McLaughlin
Arthur F. McMahon, Jr.
MG Peter M. McVey
1SG Jose M. Melendezmorales
SGM John J. Melton
COL Stanley R. Melvin
MSG Anthony Meren
SGT Christian J. Merrill
MSG Kittie L. Messman

CPT Terri K. Meyer
MSG James I. Mielke
Barbetta R. Miller
Cynthia R. Miller
LTC Garrett R. Miller
CPT Laurel Miller
LTC Leroy T. Miller
MAJ Renee L. Miller
LTC Robert E. Miller
CSM Leonard C. Minch
COL Walter J. Mitchell
LTC Anne M. Mitzak
COL Laura C. Mogren
SFC Brian M. Mooney
BG Harley F. Mooney
SPC Justin K. Moore
MG William C. Moore
BG James R. Moran
LTC Tina M. Morgan
CW3 Ronald C. Moring
SFC James H. Morris
MAJ Linda L. Morris
CPL Mollie Motti
COL Kevin J. Muhvihill
COL Lamar H. Murphy, Jr.
SSG Alexander G. Myers
MAJ Robert T. Myers
MAJ Adrian R. Nakayama
LTC Warren G. Nancarrow
MG Thomas H. Needham
SPC Joseph Douglas Neff
COL Dennis Nerney
CPT Michiko Nielsen
LT Justin R. Nieminski
Florence Noble
CPT Eric Brent Noland
COL Robert D. Nossov, I
CW4 Gerald Nowakowski
MS Karin Nutt
MG Michael L. Oates
LTC James L. Oconnor
SGM Tomeka N. Oneal
COL Edward Joseph O'Neill
CPT Matthew B. O'Shea
COL Bennett G. Owens
SSG Stanley Ray Parker
LTC Richard A. Pastorella
COL Steven W. Pate

COL Donald A. Person
LTC Raymond W. Peterson
CPT William G. Pfitzer
LTC Christian Phillips
SFC Lewis J. Phillips
MAJ Theodore R. Pickett
MAJ Luke A. Plessinger
SSG Henry A. Piott
COL Peter J. Podbielski
COL Donald O. Pollock
MAJ Bill W. Pope
MAJ Robert G. Porter, Jr.
LTC Jennifer N. Pritzer
LTC George W. Quinby
SSG Shawn M. Raftice
LTC William R. Rainey
COL Robert E. Ralston
SFC Alejandro I. Ramos
COL John J. Ramsden
MAJ Brent K. Ramsey
CPT Stephen P. Raschke
COL Carl R. Rau
COL Michael J. Reagan
SPC Danielle E. Redmon
CW3 Dennis Reid

GEN Dennis Reimer
COL Kenneth F. Revell
MSG William C. Richard
SGM Gerald J. Ricord
SFC Robert M. Riggie
GEN Robert W. RisCassi
MSG Donald R. Robertson
COL Wayman D. Robertson
CW3 John A. Robinson
SFC Octav Robinsonwilson
Fern Roesch
COL Ellietson D. Rogers
SGM Dennis & Susan
Roggenkamp
CW3 Louis J. Rosas
SSG William Troy Rosebrock
COL John B. Rule
LTG Vincent M. Russo
CW4 Rafael A. Santos
COL Tony J. Sarver
SGT James S. Scaggs
BG Roger W. Searce
1SG John Schnabel
COL Robert Solenberger
SFC Robert E. Spain
SGT Justin M. Spaunhorst
COL Gregory Stanley
PV2 David L. Stansberry
Maureen K. Starks
LTC Paul R. Stembler
COL Ronald T. Stephens
CSM Joe H. Steve
LT Simon A. Stock
COL Charles E. Stokes
CW3 Walter H. Stover
MSG Mona L. Strickland
MG Duane H. Stubbs
LTC Silke C. Stutz
SPC Jonathan L. Sullivan
Patrick H. Swearingen
SPC Lawrence W. Sweet
SGT Boyd W. Swirczynski
SGM Yolanda M. Tate
CPT Hans Tees
SPC Renee Thelamour
LTC Chevelle Thomas
1SG Harry L. Tilley
COL David N. Tool

GEN Peter J. Schoonsmaker
LTC James T. Schumacher
James & Katherine Schwartz
LTC Dylester Scott
SFC Paul K. Scott
Mr. & Mrs. Vernon A. Sevier, Jr.
LTC Clinton Seybold
COL Dennis F. Shanshan
MAJ Carol M. Sheffler
BG James E. Shelton
LTC Aaron Sherman
SSG Howard W. Sherman
SSG Lisa Dee Shino
LT Matthew R. Simeone
COL Marvin L. Simmers
SGM Jeffrey D. Simmons
COL David W. Smartt
COL John T. Smith
COL Ronald E. Smith
SGM Tyrone L. Smoot
MAJ Charles E. Snyder
SPC Kyle S. Snyder
SSG Chanthea Soeung
COL Robert Solenberger
SFC Robert E. Spain
SGT Justin M. Spaunhorst
COL Gregory Stanley
PV2 David L. Stansberry
Maureen K. Starks
LTC Paul R. Stembler
COL Ronald T. Stephens
CSM Joe H. Steve
LT Simon A. Stock
COL Charles E. Stokes
CW3 Walter H. Stover
MSG Mona L. Strickland
MG Duane H. Stubbs
LTC Silke C. Stutz
SPC Jonathan L. Sullivan
Patrick H. Swearingen
SPC Lawrence W. Sweet
SGT Boyd W. Swirczynski
SGM Yolanda M. Tate
CPT Hans Tees
SPC Renee Thelamour
LTC Chevelle Thomas
1SG Harry L. Tilley
COL David N. Tool

Thomas D. Toole
LT Alejandro J. Torres
SSG Joshua D. Trainor
COL Joseph M. Tyo, Jr.
SFC Thomas J. Vachon
COL Mark Vail
SPC Charles L. Valentine
SPC Philip J. Vallejo
LTC Edith V. Evers
CW3 David L. Vanagtmael
Richard N. Vaswani
COL Gene A. Venzke
GEN John W. Vessey
GEN Carl E. Vuono
MAJ Edward J. Walawender
SSG Kendall M. Walker
SPC David I. Walsh
SSG Timothy J. Wax
LTC Philip H. Webb
Steven A. Wechsler
Robert W. Weinstein
SGT Jason O. Welch
SPC William R. West
Eugene Westendorf
SSG Richard G. Whisenhunt
Arthur L. White
COL Camilla K. White
LT Louisa A. White
LTC John A. Whitson
CW4 Aquanta L. Williams
SGM Augustus Williams
SPC Joshua D. Williams
COL Frank R. Wilson
LTC Kenneth E. Wilson
COL Robert M. Wilson
LTC Karen W. Wish
LTC Mark D. Wolf
Barbara H. Wood
LTC John W. Woodruff
LTC Robert B. Worsham
COL Horace Worthy
MAJ Joseph R. Wyatt, III
SGT Brian J. Wyman
COL Ted K. Yamashita
CPT Jason Yang
MAJ Jason R. Yellman
Sarah Young

"Thank you to the Army
Emergency Relief Program
for helping me in my time
of distress. I hope not to
need any assistance any
time soon but I am praying
that you will still be
around just in case."

Retired SFC



73 Years of
Soldiers Helping Soldiers

www.aerhq.org
National Headquarters
ARMY EMERGENCY RELIEF
200 Stovall Street
Alexandria, VA 22332-0600

