2017
ANNUAL REPORT

ARMY EMERGENCY RELIEF
EST. 1942
In 2017, Army Emergency Relief (AER) spent 88 cents of every dollar on programs, earning a four-star rating from Charity Navigator, the highest rating possible, with a score of 93.38 out of 100.

GuideStar gave AER its Gold Seal of Transparency for sharing concise, detailed information about plans and progress with key stakeholders and the public.

AER has provided $1.9 billion in assistance since 1942 with more than $1 billion since 9/11.

‘Soldiers helping Soldiers’
Secretary of the Army Dr. Mark T. Esper and his wife Leah Esper visit with Soldiers at Joint Base San Antonio, Texas.

U.S. Army photo by Daniel Torok.
FROM THE SECRETARY OF THE ARMY

Everything we do as an Army is built on trust. Soldiers do this because they believe their leaders and their battle buddies will protect them and do what's right. Trust enables Soldiers to be the foundation of our lethal, capable, and ready Army.

This trust starts with us. Soldiers endure hardships and separation from loved ones in pursuit of their responsibilities, and they sometimes experience the worst days of their lives, or just need a helping hand.

That is why taking care of Soldiers and their Families is an enduring Army priority. The Army is at its best when we work and fight as one team. Army Emergency Relief has been a strong partner in that commitment since 1942.

Dr. Mark T. Esper
Secretary of the Army
AER President retired Gen. Dennis Reimer recognized at AUSA.

U.S. Army photo by Staff Sgt. Teddy Wade.
I’ve had the privilege of serving as President of AER since 2010. It’s been my distinct honor to help ensure this noble organization of 76 years is efficient, effective, and enduring. The last two years we focused on the development of a comprehensive Strategic Plan. 2017 marked the roll-out of this five year plan, which we will adjust yearly based on the needs of the Army.

This strategic plan will provide maximum assistance to the Army Team and ensure the future viability of AER’s mission, achieve optimal IT infrastructure and cyber security, and maintain efficient and effective operations across the enterprise.

Since 1942, Army Emergency Relief supported over 3.7 million Soldiers with $1.9 billion in zero-interest loans, grants and educational scholarships, with $1 billion of that provided since 9/11. I am proud to report that AER is well prepared to maintain our legacy of caring and continue to build upon our motto of ‘Soldiers Helping Soldiers’ now and into the future.

As always, when we are needed we will be there!

Dennis Reimer
President, Army Emergency Relief
General, U.S. Army, Retired
AER Director retired Lt. Gen. Ray Mason addresses Soldiers at Camp Humphreys, South Korea.
As I reflect on my first year as Director of Army Emergency Relief, I feel truly honored to have the opportunity to serve our Soldiers and Families again. I am convinced more than ever that we have the greatest Army in the world and that our ranks are filled with the finest Men and Women from every corner of the United States of America.

The AER Team spent 2017 meeting with Soldiers, Spouses, and leaders at Army installations around the world to share our programs and benefits. The opinions and insights they graciously shared provided us the direction to make improvements and expand our support of America’s Army.

The Army’s Annual AER Campaign is focused on ensuring 100% of Soldiers and their Families are fully aware of AER’s benefits. However, less than 10% of the active duty force contributes to AER. This is a communication challenge, not a donation challenge. I firmly believe if every Soldier is made aware of our programs and benefits, they will eagerly participate in the legacy of caring – reaffirming our proud history of ‘Soldiers helping Soldiers’.

We are increasing our engagement with Retired Soldiers and for the first time in our history we are launching a comprehensive outreach campaign to engage corporations and the American public - raising awareness of our financial readiness mission while providing a unique opportunity for citizens to directly assist Soldiers and their Families.

In 2018 we will deepen our information campaign with Soldiers, Spouses, Army Leadership, and the public in new ways, across many different platforms, with a focus on the latest social media capabilities. Leave no comrade behind is as true at home station as it is on the battlefield; this message of helping the battle buddy on your right and left is our focus now and into the future.

The AER Team, with the leadership and guidance of our Board of Managers, looks forward to meeting the needs of our 21st Century Army.

Ray Mason
Director, Army Emergency Relief
Lieutenant General, U.S. Army, Retired
**TALKING POINTS**

**FACTS BEARING ON THE MISSION**

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**KEYNOTE POINTS**

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**ASSISTANCE STATISTICS**

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<tr>
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<tbody>
<tr>
<td>1. 1 out of 3 soldiers who came to AES in 2017 received assistance only once.</td>
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<tr>
<td>2. AES provides an average of $3,500 in grants to soldiers and their families every year.</td>
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**ANNUAL ARMY AES CAMPAIGN**

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A Soldier at Fort Bliss, Texas reviews information about Army Emergency Relief during a visit from AER Headquarters.
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WHO WE ARE

OUR MISSION

AER is part of the Army

ARMY REGULATION 930-4
Section II, 1-11

a. Although AER is a private, nonprofit corporation, it is, in effect, the U.S. Army’s own emergency financial assistance organization.

76 YEARS OF ARMY LEADERSHIP

Established in 1942 by the Secretary of War and the Chief of Staff of the Army, AER’s Board of Managers is comprised of some of the highest-level active and retired leaders in the Army including the Vice Chief of Staff, Sergeant Major of the Army, Inspector General, Department of the Army G-1, and the FORSCOM Command Sergeant Major.

ARMY REGULATION 930-4
Section II, 1-7

a. Army Emergency Relief was incorporated on 5 February 1942 to collect and hold funds to relieve distress of members of the Army and their dependents.

b. Army Emergency Relief provides emergency financial assistance to Soldiers (active and retired) and their Families in times of distress.

c. Army Emergency Relief exists solely for “helping the Army take care of its own”
CHALLENGE & SOLUTION

WHO WE ARE

Individual Soldier Readiness

A Soldier’s ability to fight and win the Nation’s wars anytime, anywhere, under any conditions.

CHALLENGE

A significant percentage of Soldiers have used non-bank borrowing methods, including predatory lenders, for unexpected costs. The high-interest rates and fees charged by non-bank lenders, many times in excess of 300%, can create undue financial distress and hinder individual Soldier readiness.

SOLUTION

Army Emergency Relief provides zero-interest loans and grants to Soldiers, retired Soldiers, and their Families.
Chief of Staff of the Army Gen. Mark Milley meets with Soldiers at the National Training Center, Fort Irwin, CA.

U.S. Army photo by Sgt. 1st Class Chuck Burden.
OUR ARMY'S TOP PRIORITY IS READINESS. OUR ARMY MUST BE READY TO DEPLOY, FIGHT, AND WIN OUR NATION'S WARS AS PART OF THE JOINT FORCE. OUR ABILITY TO ACHIEVE AND MAINTAIN READINESS REQUIRES A SOLEMN COMMITMENT TO PROVIDE SOLDIERS WITH EXCELLENT TRAINING, LEADERSHIP, AND EQUIPMENT. IN RETURN, SOLDIERS BEAR THE INDIVIDUAL RESPONSIBILITY OF MAINTAINING THEIR PERSONAL AND FAMILY READINESS TO ENSURE THEY CAN MEET THE DEMANDS OF TODAY'S DYNAMIC MISSIONS.

IN FULFILLING OUR SOLEMN COMMITMENT TO SOLDIERS, ARMY LEADERSHIP EMBRACES ARMY EMERGENCY RELIEF AS A TOOL FOR MAINTAINING READINESS - BUILDING UPON THE VISION OF THE SECRETARY OF WAR AND CHIEF OF STAFF WHEN THEY FOUNDED THE ORGANIZATION IN 1942. FOR 76 YEARS, SOLDIERS HAVE CONTRIBUTED GENEROUSLY TO THE FUND, ENSURING UNEXPECTED FINANCIAL DISTRESS DOES NOT JEOPARDIZE ANY SOLDIER’S READINESS.

Mark A. Milley
General, U.S. Army
Chief of Staff of the Army
YEARS IN REVIEW

CHANGES & ENHANCEMENTS

- Reinforced chain of command by increasing approval level for Company Commanders and First Sergeants from $1,500 to $2,000.

- Raised all assistance approval levels by $500, increasing AER Officers from $2,500 to $3,000 and Garrison Commanders and Command Sergeants Major from $3,500 to $4,000.

- Enhanced Emergency Travel assistance by responding to all requests with a 50% grant and 50% zero-interest loan, with each request reviewed to possibly increase up to 100% grant.

- Established partnership with Army Distaff Knollwood Military Retirement Community to provide direct support to widows living in the community.

- Established partnership with Texas Air Power Foundation to provide emergency travel airline miles for Soldiers traveling to and from Texas.

- Army and Air Force Exchange Service hosted first "Give and Get Back" events raising over $147,000 for AER.

- Removed application deadline for Spouse Scholarship Program to assist Spouses attending college at any time throughout the year.

- Initiated partnership with Armed Forces Retirement Home to provide direct support to retired Soldiers living in the community.

- Implemented Army-wide customer survey tool to consistently measure impact and effectiveness of AER.
Installation visit to meet with Soldiers, Spouses, and Army Leadership

Guest speaker at the Army's AER Campaign Kickoff event

**YEAR IN REVIEW**

**IMPACT**

43,734
Total number of Soldiers and Families that received assistance.

$69.7 MILLION
Total assistance provided as zero-interest loans, grants, and educational scholarships.

88 CENTS
Of every dollar was spent on program services.

1 OUT OF 15
Active duty Soldiers and Families received our help.

6,343
Grants provided with an average of $1,490 per request.

33,420
Zero-interest loans provided with an average of $1,500 per request.

88%
Of Soldiers who came to AER required assistance only once.
ACS Financial Readiness Program Manager Ana Hernandez talks with Command Sgt. Maj. Brian Holschbach during the Army’s AER Campaign Kickoff at Fort Bliss, Texas.
PRIORITY 1
Provide maximum assistance to meet all valid needs of the 21st century Soldier.

- Increased all assistance approval levels by $500.
- Implemented assistance and brand-awareness partnership with Army Distaff Foundation.
- Initiated assistance partnership with Armed Forces Retirement Home.
- Executive Committee increased 2017 Scholarships by an additional $1 million.

PRIORITY 2
Diversify and increase revenue to ensure future sustainability.

- Launched pilot fundraising partnership with Army and Air Force Exchange Service raising over $147,000.
- Evaluated vendor proposals for fundraising software.
- Engaged with four Corporate Military Affinity Groups to explore partnership opportunities in support of fundraising and brand awareness.

PRIORITY 3
Achieve optimal IT infrastructure and cybersecurity to support a 21st century operation.

- Received Authority to Operate from Army Chief Information Officer to interface with Army IT infrastructure through July 2019.
- Moved enterprise software in-house and reduced operations and management expense by 50%.
- Released Request for Information for future Enterprise Business System.
- Executed two cybersecurity incident response exercises.

PRIORITY 4
Operate at efficient and effective levels.

- Hired new financial auditing firm to ensure operating efficiency goals are met.
- Implemented Supplemental Promissory Notes for Army National Guard, Army Reserve, and retired Soldiers to improve loan management.
- Applied best practice in functional expense accounting policies to ensure efficient operations.

STRATEGIC PLAN TRACKING
YEAR 1 OF 5
The Strategic Plan was approved by the Board of Managers on November 14, 2017.
Sgt. Maj. of the Army Dan Dailey takes a selfie with a Soldier at Grafenwoehr Training Area, Germany.
U.S. Army photo by Spc. Emily Houdershieldt.
Serving alongside the men and women of the United States Army is one of the greatest honors of my life.

Every day I have the privilege of witnessing a level of excellence that can only be found in the United States Army. Soldiers demonstrate mastery of skill, dedication to the mission, and an unyielding commitment to their fellow brothers and sisters. Soldiers helping Soldiers—we take care of our own and that’s the embodiment of excellence in its finest form.

Soldiers and Army Emergency Relief have pursued excellence together for 76 years—a relentless pursuit that marches on, like the Spirit of the Army.

Daniel A. Dailey
Sergeant Major of the Army
$69.7 MILLION
ASSISTANCE PROVIDED

STORIES OF ASSISTANCE

OVERVIEW

Increase in assistance related to Soldiers establishing their lives, getting married, and making larger purchases (house, car, etc.)

TIMELINE OF SUPPORT IN 2017

USAGE TRENDS

# Requests

$69.7 MILLION ASSISTANCE PROVIDED
A retired Soldier gained custody of his grandchildren after the unexpected passing of his daughter. AER provided assistance to purchase clothing and furniture for the grandchildren.

JBSA Fort Sam Houston, Texas assisted with over $22,000 in zero-interest loans that were later converted to grants to assist active and retired Soldiers and their Families after Hurricane Harvey struck Texas in 2017.

Sergeant's Spouse was provided with a grant to assist with the repair of her roof and replace essential furnishings, clothing, and food for her and her two children after the tragic passing of her husband during Hurricane Maria.

A retired Soldier gained custody of his grandchildren after the unexpected passing of his daughter. AER provided assistance to purchase clothing and furniture for the grandchildren.
A request may contain several sub-categories.

### BASIC LIVING EXPENSES

**Requests** | **$ Provided**
--- | ---
**Appliance Repair / Purchase** 531 | $581,982
  - Dryer 154 | $64,960.50
  - Refrigerator 293 | $357,248.76
  - Stove 120 | $88,998.58
  - Washer 205 | $100,783.55
**Clothing** 1,002 | $618,059
  - Uniform Lost / Stolen 34 | $15,237.54
  - Uniform Natural Disaster / Fire 269 | $215,540.75
  - Civilian Lost / Stolen 34 | $11,511.95
  - Civilian Natural Disaster / Fire 858 | $375,768.32
**Food** 13,577 | $3,575,827
**Housing** 13,792 | $19,879,162
  - Furniture 1,222 | $15,237.54
  - Initial Deposit 2,899 | $3,154,509.33
  - Mortgage 2,109 | $3,660,149.59
  - Other 813 | $466,255.02
  - Pet Deposit 98 | $30,408.16
  - Rent 9,058 | $10,288,488.99
  - Temporary Lodging 86 | $62,192.29
**Minor Home Repairs** 709 | $1,870,742
  - Exterior Electrical Wiring 4 | $7,048.42
  - Exterior Sewer / Septic Line 31 | $72,364.80
  - Exterior Water Service Line 21 | $37,053.10
  - Hot Water Heater 33 | $39,247.64
  - HVAC Repair / Replacement 272 | $861,870.69
  - Interior Electrical Wiring 9 | $15,057.38
  - Interior Gas Line 1 | $500.00
  - Interior Plumbing and Drainage 41 | $62,527.89
  - Other 227 | $460,124.59
  - Roof Repairs 95 | $310,865.21
**Utilities** 10,490 | $4,109,345
  - Cable/Internet 2,711 | $521,028.48
  - Electricity 5,194 | $1,562,452.78
  - Gas/Heating Oil 1,113 | $205,938.42
  - Other 223 | $68,647.46
  - Phone 5,093 | $1,337,114.74
  - Trash 164 | $9,491.60
  - Water/Sewage 2,575 | $404,671.99

In 2017, 86% of requests for assistance to replace clothing occurred after natural disasters.

### MEETING THE NEED

AER provided over $3 million in grants to Army National Guard and Army Reserve Soldiers after the hurricanes in the Caribbean and Texas and the wildfires in California.

First Lieutenant in the United States Army Reserve was called up for active duty and stationed in Kaiserslautern, Germany. After experiencing a delay in pay, the Soldier received a loan from AER to help pay for basic living expenses like housing, utilities, food, and personal transportation.

In historic flooding after Hurricane Harvey struck Texas. Photo courtesy of Dallas Morning News.
STORIES OF ASSISTANCE

PERSONAL TRANSPORTATION

DID YOU KNOW?

If the repair estimate for your privately owned vehicle exceeds the value, AER can assist with a down payment of up to $4,000 for a reliable replacement vehicle.

The widow of a retired Soldier called the American Red Cross requesting assistance after the theft of her son’s handicap accessible van. The American Red Cross alerted AER Headquarters which responded within 24 hours to provide over $11,000 in grants to the widow to replace the personal vehicle.

A majority of child car seat requests come from first-time parents.

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<tr>
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<tr>
<td>Privately Owned Vehicle</td>
<td>20,330</td>
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<tr>
<td>Child Car Seat</td>
<td>86</td>
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<tr>
<td>Fuel</td>
<td>8,484</td>
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<td>Insurance Deductible</td>
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<td>Insurance Premium</td>
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<td>Monthly Payment</td>
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<td>Other</td>
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<tr>
<td>Rental Vehicles</td>
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<tr>
<td>Repairs / Maintenance</td>
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<tr>
<td>Replacement Vehicle</td>
<td>165</td>
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<tr>
<td>Repossession Recovery</td>
<td>70</td>
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A request may contain several sub-categories.
A request may contain several sub-categories.

### TRAVEL (EMERGENCY & NON-EMERGENCY)

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<tr>
<td><strong>Emergency Travel</strong></td>
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<tr>
<td>Airfare</td>
<td>$4,132,838.35</td>
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<tr>
<td>Bus/Train</td>
<td>$19,840.73</td>
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<tr>
<td>Food</td>
<td>$416,808.99</td>
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<tr>
<td>Lodging</td>
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<td>Other</td>
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<tr>
<td>Rental Car</td>
<td>$402,044.91</td>
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<tr>
<td>Taxi</td>
<td>$22,373.02</td>
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<tr>
<td><strong>Non-Emergency Travel</strong></td>
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<tr>
<td>Airfare</td>
<td>$371,268.08</td>
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<tr>
<td>Bus/Train</td>
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<tr>
<td>Food</td>
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<td><strong>Non-Medical Attendant Travel</strong></td>
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<td>Bus/Train</td>
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<td>Other</td>
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<td><strong>Parental Leave</strong></td>
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<tr>
<td>Airfare</td>
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<tr>
<td>Bus/Train</td>
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<tr>
<td>Food</td>
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<td>Lodging</td>
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<tr>
<td><strong>Welcome Home</strong></td>
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<tr>
<td>Airfare</td>
<td>$4,776.50</td>
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<tr>
<td>Food</td>
<td>$309.30</td>
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<tr>
<td>Fuel</td>
<td>$160.00</td>
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<tr>
<td>Lodging</td>
<td>$73.00</td>
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<tr>
<td>Other</td>
<td>$796.52</td>
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Although in certain instances the Army or Unit will fund travel to the first port of debarkation, AER can still assist with additional travel related expenses to the final leave location as well as gas and lodging.

AER will provide financial assistance for the costs associated with traveling to be near Family members who are receiving medical treatment.

The Families of five Soldiers received emergency travel and lodging assistance after a fatal Blackhawk helicopter crash during a training exercise at Schofield Barracks, Hawaii.

After the stillborn death of her child, a Soldier requested assistance for funeral arrangements in her home country. Because her doctor placed her on convalescent leave, the Soldier required an exception to policy to receive emergency travel assistance. AER Headquarters granted the exception to policy and provided assistance in the form of a half zero-interest loan and half grant.

DID YOU KNOW?
AER provides considerable flexibility when considering infrequent or unusual valid needs that fall outside the regulated categories of assistance.
STORIES OF ASSISTANCE

EDUCATIONAL SCHOLARSHIPS

3,195 STUDENTS RECEIVED $8 MILLION IN SCHOLARSHIPS

AER has two different scholarship programs providing financial assistance for students pursuing their first undergraduate degree.

The Spouse Education Assistance Program accepts applications throughout the year and provided assistance to 640 military Spouses in 2017.

The Major General James Ursano Scholarship Program accepts applications between January and early April and provided scholarships to 2,553 dependent children of Soldiers in 2017.

MEETING THE NEED

In the last ten years, AER has awarded over 41,000 scholarships totaling more than $84,000,000 to Spouses and children of active duty and retired Army Soldiers.

Thank you so much for selecting me as a recipient of the MG James Ursano Scholarship. It is an honor to represent your organization. Moreover, thank you for believing in me and investing in my future.

- Caitlyn
DID YOU KNOW?

AER pays for the complete cost of college for dependent Spouses and children of victims of the 9/11 attack on the Pentagon.

Seven students were awarded a total of $294,515 in 2017 as part of our Pentagon Victims Scholarship Fund. Over $2.5 million has been provided to 34 children and 12 Spouses since inception.
STORIES OF ASSISTANCE

FUNERAL EXPENSES

DID YOU KNOW?
After the death of a Spouse or child, Army Emergency Relief will provide a bridge loan to active duty Soldiers to cover funeral expenses of up to $10,000 while the Soldier waits for their Family Servicemembers Group Life Insurance policy to reimburse the costs.

Private First Class received $3,000 to help pay for funeral expenses after the unexpected death of his father in Cameroon, Africa. The story of assistance was impactful at Army Garrison Yongsan, South Korea, resulting in a 400% increase in civilian donations.

Sergeant First Class from Schofield Barracks, Hawaii received assistance for funeral and emergency travel expenses after the unexpected loss of his mother-in-law. One month prior, the Soldier received assistance after his home was destroyed in a tropical storm.

<table>
<thead>
<tr>
<th>Requests</th>
<th>$ Provided</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funeral Expenses</td>
<td>$2,125,566</td>
</tr>
<tr>
<td>Dependent</td>
<td>$745,675.93</td>
</tr>
<tr>
<td>Non-Dependent</td>
<td>$1,379,890.27</td>
</tr>
</tbody>
</table>

A request may contain several sub-categories.
MEETING THE NEED
Don't see a category of assistance that meets your need? Our 270 AER Officers at 73 Army installations around the world consider each request individually as a unique case and may be able to provide financial assistance for categories not explicitly permitted by Army Regulation 930-4 or the AER Section Reference Manual.

<table>
<thead>
<tr>
<th>Other Categories of Assistance</th>
<th>Requests</th>
<th>$ Provided</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2,378</td>
<td>$1,413,554</td>
</tr>
</tbody>
</table>

A request may contain several sub-categories.

Assistance Administrator retired Sgt. Maj. Glen Wellman walks through Seoul, South Korea while visiting Camp Casey, Camp Humphreys, and USAG Yongsan.
STORIES OF ASSISTANCE

MEDICAL & DENTAL

After complications following the premature birth of their first child, a Soldier and his Spouse were traveling every other day to the hospital to be with their child during treatment. AER provided travel assistance to help pay for gas, food, and parking.

### Did You Know?

Army Emergency Relief can help cover the costs of dependent dental care when insurance doesn't cover the complete cost of treatment.

### Medical Care

- Dental: 338 requests, $414,370.02
- Eyeglasses: 9 requests, $1,980.78
- Health Care Co-Pays: 268 requests, $160,256.82
- Health Insurance Premium: 33 requests, $5,692.59
- Medical Equipment: 11 requests, $13,871.73
- Other: 36 requests, $29,149.69
- Prescriptions: 27 requests, $3,714.67
- Medical Care: 699 requests, $629,0369

### Dental Care

- Dependents: 143 requests, $172,041.61
- Service Member: 27 requests, $47,705.89
- Cranial Helmet: 20 requests, $40,505

Requests $ Provided

A request may contain several sub-categories.
Changing duty stations can be an expensive burden on Soldiers and their Families. In 2017, 85% of assistance requests from active duty Soldiers at Joint Base Lewis McChord, Washington were related to Soldiers and their Families making the long-distance move to the state of Washington.

### STORIES OF ASSISTANCE

### PERMANENT CHANGE OF STATION

<table>
<thead>
<tr>
<th>Requests</th>
<th>$ Provided</th>
</tr>
</thead>
<tbody>
<tr>
<td>Permanent Change of Station</td>
<td>781</td>
</tr>
<tr>
<td>Airfare</td>
<td>57</td>
</tr>
<tr>
<td>Bus/Train</td>
<td>4</td>
</tr>
<tr>
<td>Food</td>
<td>315</td>
</tr>
<tr>
<td>Fuel</td>
<td>291</td>
</tr>
<tr>
<td>Lodging</td>
<td>518</td>
</tr>
<tr>
<td>Other</td>
<td>183</td>
</tr>
<tr>
<td>Taxi</td>
<td>9</td>
</tr>
</tbody>
</table>

A request may contain several sub-categories.

AER Director retired Lt. Gen. Ray Mason meets with First Corps leadership at Joint Base Lewis McChord, WA.
AER Deputy Director retired Col. Eldon Mullis and IMCOM Col. John Scott present Ms. Panesha ‘Gale’ Johnson with the Jack Ritchie Distinguished Service Award at Fort Sam Houston, Texas.
JACK RITCHIE DISTINGUISHED SERVICE AWARD

Ms. Panesha ‘Gale’ Johnson
Financial Readiness and Army Emergency Relief Program Manager at Installation Management Command at Fort Sam Houston, Texas.

ACCOMPLISHMENTS
Outstanding leadership as the IMCOM planner for AER’s World Wide Training Conferences.
Ensures continuous resources in support of AER Headquarters operations thereby keeping AER overhead costs down.
Successfully spearheaded the transfer of the Personal Financial Readiness Course for Soldiers in Advanced Individual Training from AER Headquarters to IMCOM Headquarters, G9.
Proactive and caring Program Manager who provides outstanding support to the 76 AER sections and 270 AER Officers around the world.

A LASTING LEGACY
Established in 2014, the Jack Ritchie Distinguished Service Award recognizes an individual or organization that best exemplifies Mr. Jack Ritchie’s 43 years of service to Army Emergency Relief.

As Vice President of Finance and Chairman of the Finance Committee, Mr. Jack Ritchie grew Army Emergency Relief’s investment portfolio, resulting in increased program support provided to Soldiers and their Families, and enhanced the implementation of new categories of assistance, Spouse educational scholarships, the Personal Finance Management Course, and Comfort Grants to Wounded Warriors.

PAST RECIPIENTS
2014 - Mr. C. Jackson Ritchie
Vice President of Finance & Chairman of the Finance Committee, AER
2015 - Mr. Leroy “Roy” Lundgren
Deputy Director, U.S. Army CIO / G6 Cybersecurity Directorate
2016 - Mr. Steven J. Redmann
Vice Director of the Army Staff / Director of Management Office of the Chief of Staff of the U.S. Army

Secretary of the Army Dr. Mark T. Esper was on hand to congratulate Ms. Johnson.
Our corporate partners are key in helping AER sustain the unique honor of supporting the enduring priorities of the Army.

Nowhere else can businesses and organizations make such a direct impact on individual Soldier readiness – our Army’s top priority as directed by the Secretary, Chief of Staff, and Sergeant Major of the Army.

The combined support of our first corporate partners in 1942, with the commitment that American citizens, businesses, and organizations make today, create an everlasting impact - ensuring Soldiers and their Families are financially resilient now and into the future.

We invite your business or organization to join America’s Soldiers in supporting Army Emergency Relief and participate in our 76 year history of ‘A Legacy of Caring’.

- retired Lt. Gen Ray Mason

The USAA Foundation, Inc. donated $75,000 to AER to assist Soldiers, retired Soldiers, and their Families who were affected by Hurricane Irma.

FROM THE DIRECTOR

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We invite your business or organization to join America’s Soldiers in supporting Army Emergency Relief and participate in our 76 year history of ‘A Legacy of Caring’.

- retired Lt. Gen Ray Mason
The Airpower Foundation provided 1,000,000 airline miles ($29,500 value) to provide emergency travel for Soldiers flying in and out of Texas. This partnership began in 2017 with airline miles distribution beginning in 2018.

The Army’s Fixed Wing Project Office is one of nine project offices that make up the Program Executive Office for Aviation. In 2017, their fifth annual golf scramble in support of AER raised over $15,000, with more than $85,000 raised in support of AER in the past five years.

The Greater Dallas Military Foundation donated $12,000 raised during their 2017 Dallas Patriots Ball. The donations were distributed evenly across Fort Sam Houston, Fort Bliss, and Fort Hood, Texas.

The Association of Military Banks of America has been a loyal supporter of AER, donating every year for over a decade, with over $85,000 provided since 2013. In 2017, AMBA donated $15,000.

Navy Federal Credit Union continued their support of Army Emergency Relief for the third consecutive year, increasing their contribution from $10,000 to $20,000.

Raytheon contributed $20,915 through their donor-advised Fund In Support of Our Troops and an additional $5,000 through their corporate donations program.

For four of the last five years, the Mutual of America Foundation provided a matching donation of $15,000.

USAA Federal Savings Bank committed to supporting Army Emergency Relief for three years, starting in 2017 with a donation of $230,000.

The Army Aviation Center Federal Credit Union donated over $77,000 to the Army’s AER campaign since 2014, with $16,000 in 2017.

Navy Federal Credit Union has been a loyal supporter of AER, donating every year for over a decade, with over $85,000 provided since 2013. In 2017, AMBA donated $15,000.
On March 9, 2017, Army Emergency Relief celebrated its 75th Anniversary at the Pentagon’s Hall of Heroes. Steve Redmann was presented with the 2016 Jack Ritchie Distinguished Service Award and Don Vincent, Melissa LaVallee, Wendy Jumbercotta, and Susan Kendall were recognized for their many years of service to AER Headquarters.

Gen. Daniel Allyn, Vice Chief of Staff of the Army, spoke about the important role AER plays in serving the needs of the Army. President of AER, retired Gen. Dennis Reimer, and AER Director, retired Lt. Gen. Ray Mason, revealed a commemorative cast bronze plaque which is now displayed in the Pentagon.
Installation Management Command (IMCOM) is AER’s most important partner and acts as host and primary point of contact within the Army and provides space and services like lighting, heating, cooling, electricity, IT, and more. IMCOM’s subordinate Garrison Commands execute the AER program through 270 AER Officers at 73 locations around the world. Garrison Commanders and Command Sergeants Major approve assistance requests up to $4,000.

Army Community Service (ACS), under the command of IMCOM, hosts the Army Emergency Relief program and its Officers approve assistance up to $3,000.

In 2017, the Army & Air Force Exchange Service hosted two Give & Get Back events in Exchange stores around the world. These events, hosted on the birthdays of both Army and Air Force, provided shoppers with the opportunity to donate $5 to either AER or the Air Force Aid Society and receive a coupon good for $5 off a $25 purchase.

Nearly 30,000 coupons were purchased during these campaigns, resulting in a total donation of over $145,000.

The Association of the United States Army (AUSA) has worked to support the interests of America’s Army since 1950.

AUSA is the voice of the Army on Capitol Hill and offers wide-reaching outreach opportunities assisting AER’s mission of ensuring 100% of Soldiers are aware of the programs and benefits AER provides.

Army Emergency Relief partnered with Knollwood Military Retirement Community and Armed Forces Retirement Home to provide assistance to surviving Spouses and retired Soldiers who reside at their Washington, D.C. and Gulfport, Mississippi communities.

The American Red Cross processes assistance requests on behalf of AER 24-hours per day for emergency travel or essential valid needs as well as routine requests for individuals located more than 50 miles from an Aid Society location.

Army Emergency Relief, Navy Marine Corps Relief Society, Air Force Aid Society, and Coast Guard Mutual Assistance operate under a mutual assistance memorandum of understanding that ensures any service member, active or retired, can go to the nearest Military Aid Office and receive emergency financial assistance from any military aid society.

This agreement is critical to ensuring no Soldier faces undue financial hardship on their own.
The AER Board of Managers is composed of some of the finest leaders in our Army - Active, Retired, and their Spouses.

These men and women of distinction served our country with selfless service and dedication. They took on the additional duty of guiding Army Emergency Relief’s mission and team, exhibiting once again their readiness to serve our Soldiers, Retired Soldiers, their Families, and widows.

Our Board of Managers is charged with guaranteeing an enduring future for AER’s mission of ‘Soldiers Helping Soldiers’ and it is my great honor to be part of this magnificent team.

Dennis Reimer
President, Army Emergency Relief General, U.S. Army, Retired
Sergeants Major Academy Class #68 listen to AER Director retired Lt. Gen. Ray Mason share his thoughts on leadership and Soldier readiness at Fort Bliss, Texas.
AER TEAM

BOARD OF ADVISORS
JANUARY 1 - DECEMBER 31, 2017

GEN Mark A. Milley
Chief of Staff of the Army

GEN David G. Perkins
Commanding General, U.S. Army
Training and Doctrine Command

GEN Gustave F. Perna
Commanding General, Army Materiel Command

GEN Vincent K. Brooks
Commander, UNC/CFC/USFK

GEN Robert B. Abrams
Commanding General, U.S. Army Forces Command

GEN Robert B. Brown
Commanding General, U.S. Army Pacific

LTG Frederick B. Hodges
Commanding General U.S. Army Europe

LTG Nadja Y. West
Commanding General, U.S. Army Medical Command / TSG

LTG Todd T. Semonite
Chief of Engineers, Commanding General, U.S. Army Corps of Engineers

MG Michael L. Howard
Commanding General, Military District of Washington

MG Christopher S. Ballard
Commanding General, U.S. Army Intelligence & Security Command

MG Kurt J. Ryan
Commanding General, Military Surface and Distribution Command

MG David P. Clase
Provost Marshal, Commanding General, Criminal Investigation Command
We’re recognizing three Army installations that have effectively leveraged the Company Commander / First Sergeant Quick Assist Program (QAP) at the highest levels. The Quick Assist Program is designed to reinforce the chain of command’s ability to take care of their Soldiers at the most junior levels.

Army Emergency Relief Headquarters position has always been and will always be that Soldiers should first go to their chain of command for any and all issues. AER is a tool for leadership to help their Soldiers deal with financial challenges.

- retired Lt. Gen. Ray Mason
After learning more about the programs and benefits of AER, four Army leaders at Fort Wainwright worked hard to ensure every Soldier gained the same insight they did at Fort Wainwright’s AER Campaign Kickoff breakfast.

After reviewing historical data pertaining to levels of assistance provided compared to donations received and witnessing the level of participation required for a successful campaign, Army leadership at Fort Wainwright took a hands-on approach resulting in an $83,000 increase in donations from 2016 to 2017.

Mrs. Danna Butterfield joined the Wiesbaden team as an AER Officer in the fall of 2016. In 2017, Mrs. Butterfield utilized effective and consistent communication and unique events like basketball tournaments and fun-runs to raise awareness and boost participation in Wiesbaden’s AER Campaign.

Mrs. Butterfield’s efforts took Wiesbaden, a small base of just 3,100 military members, from $315 in donations in 2016 to nearly $30,000 in 2017.
HEADQUARTERS TEAM

AER TEAM

It is the great privilege and honor of our Army Emergency Relief team to build upon the legacy of those who served before us, and ensure AER continues to be a Soldier’s first choice when they face financial challenges.

Army Emergency Relief’s Strategic Plan, approved by our Board of Managers, will increase assistance, improve systems, and build upon our strong partnership with the chain of command as they lead and care for Soldiers and their Families.

These initiatives, made possible by an inspired and vigilant team, will result in AER’s ability to even better meet the needs of America’s 21st Century Army.

Ray Mason
Director, Army Emergency Relief
Lieutenant General, U.S. Army, Retired

Joel Levesque
Chief Financial Officer, Army Emergency Relief
Lieutenant Colonel, U.S. Army, Retired

Around the world, Soldiers serve with pride and distinction to protect our great Nation. Army Emergency Relief is also located at Army installations around the globe serving with passion and dedication to supporting the Army’s most valuable asset, American Soldiers.

Whenever and wherever needed... Army Emergency Relief is there.

Eldon Mullis
Deputy Director & Chief Operating Officer, Army Emergency Relief
Colonel, U.S. Army, Retired

It is a privilege and a joy to be part of the AER team supporting Soldiers and their Families around the globe. Many aspects of Army life, such as our uniforms, equipment, and recruiting slogans have changed since I joined the Army many years ago, but the ideal of ‘Soldiers helping Soldiers’ is timeless.

Serving our great Nation puts unique demands on Soldiers and their Families so we have to be there for each other. I am grateful to continue serving our Army’s 242 year-old mission in a role that reinforces this ideal.

Joel Levesque
Chief Financial Officer, Army Emergency Relief
Lieutenant Colonel, U.S. Army, Retired

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Ray Mason
Director, Army Emergency Relief
Lieutenant General, U.S. Army, Retired

Joel Levesque
Chief Financial Officer, Army Emergency Relief
Lieutenant Colonel, U.S. Army, Retired
FROM THE CHIEF FINANCIAL OFFICER
We are dedicated to minimizing administrative and non-program expenses so we can maximize spending on our programs. By obtaining the best prices possible from vendors and consistently working to improve operational efficiency, we have created a cost-conscious culture that contains non-program expense growth.

- retired Lt. Col. Joel Levesque

Providing zero-interest loans is not listed as an expense because the loans are paid back unless they’ve become uncollectible. Additionally, loan repayment is not listed as a source of revenue because although they are a part of AER’s cash flow, they are not revenue but repayment.

*Administration expenses include professional services (audit, legal, banking), outreach, printing, personal information protection, cyber insurance, etc.
Grants and scholarships increased by nearly 3x between 2002 and 2008, resulting in increased draw from fund to cover the assistance.

AER maintains and manages an investment portfolio that generates income to assist Soldiers, Retired Soldiers, and their Families. In 2016, the income from our portfolio covered more than 50% of our operating costs, including grants and scholarships. In 2017 the fund covered over 60%. In the event of a lapse in military funding, our fund provides payroll assistance for active duty Soldiers.

For the last several years, AER disbursed far more in financial assistance than we have received in donations. Without the investment portfolio, our assistance levels would be cut in half within the next 5-10 years - a troubling outcome we must avoid.

In an effort to increase the amount of financial assistance we provide, especially in the form of grants, it is critical that we increase the amount of donations we receive and maintain the viability of our investment fund.

The Army’s Annual AER Campaign is a campaign of information. We believe if ‘100% of Soldiers Are Informed’ about the programs and benefits AER provides, they will understand the value of participating in our ‘Legacy of Caring’ to support their brothers and sisters serving alongside them.

- retired Lt. Gen. Ray Mason
AER Officer Gwen Galloway processes an assistance request at Schofield Barracks, HI.
# Financial Statements for the Year Ending Dec 31, 2017

## Statement of Financial Position

### Assets

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$6,509,360</td>
</tr>
<tr>
<td>Receivables &amp; Prepaid Expenses</td>
<td>$1,877,775</td>
</tr>
<tr>
<td>Investments &amp; Accrued</td>
<td>$286,807,284</td>
</tr>
<tr>
<td>Investment Income</td>
<td>$43,800,497</td>
</tr>
<tr>
<td>Office Equipment</td>
<td>$5,386,795</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$344,381,711</strong></td>
</tr>
</tbody>
</table>

### Liabilities

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Payable &amp; Accrued Liabilities</td>
<td>$1,267,078</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$1,267,078</strong></td>
</tr>
</tbody>
</table>

### Net Assets

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Net Assets</strong></td>
<td><strong>$343,114,633</strong></td>
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</tbody>
</table>

### Total Liabilities & Net Assets

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td><strong>Total Liabilities &amp; Net Assets</strong></td>
<td><strong>$344,381,711</strong></td>
</tr>
</tbody>
</table>

## Statement of Activities

### Revenues

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Fund Campaign</td>
<td>$9,249,618</td>
</tr>
<tr>
<td>Other Contributions</td>
<td>$879,961</td>
</tr>
<tr>
<td>Interest &amp; Dividends</td>
<td>$4,905,611</td>
</tr>
<tr>
<td>Realized Gains on Investments</td>
<td>$18,209,524</td>
</tr>
<tr>
<td>Unrealized Gains on Investments</td>
<td>$20,122,302</td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
<td><strong>$53,367,016</strong></td>
</tr>
</tbody>
</table>

### Expenses

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating Expenses</td>
<td>$22,974,890</td>
</tr>
<tr>
<td>Grants &amp; Scholarships</td>
<td>$19,230,080</td>
</tr>
<tr>
<td>Provision for Uncollectible Loans</td>
<td>$2,666,920</td>
</tr>
<tr>
<td>Investment Management Fees</td>
<td>$1,077,890</td>
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<tr>
<td><strong>Total Operating Expenses</strong></td>
<td><strong>$22,974,890</strong></td>
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</table>

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administrative Expenses</td>
<td>$7,774,613</td>
</tr>
<tr>
<td>Personnel Salaries &amp; Benefits</td>
<td>$3,241,356</td>
</tr>
<tr>
<td>Office Administration*</td>
<td>$2,149,255</td>
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<td>Depreciation</td>
<td>$1,208,549</td>
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<td>Automation†</td>
<td>$888,702</td>
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<tr>
<td>Global Assistance Engagement</td>
<td>$286,751</td>
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<tr>
<td><strong>Total Administrative Expenses</strong></td>
<td><strong>$7,774,613</strong></td>
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### Total Expenses

<table>
<thead>
<tr>
<th>Item</th>
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</thead>
<tbody>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$30,749,503</strong></td>
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### Change in Net Assets

<table>
<thead>
<tr>
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<th>Amount</th>
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</thead>
<tbody>
<tr>
<td><strong>Change in Net Assets</strong></td>
<td><strong>$22,617,513</strong></td>
</tr>
</tbody>
</table>
DONOR RECOGNITION

IN MEMORY OF

Agnes Abed
John Abed Jr.
Dorothy E. D. Abel
Ruth M. Albrecht
Ted Alinsangan
Claire Reno Allen
MG James B. Allen
CPT Jack L. Anderson
MG Richard W. Anson
ILT Ronald Babcock
Al Bari
Charles “Bill” Beckley
Jack Belcher
COL Michael M. Belenky
LTG Sidney B. Berry, Jr.
Felice Bertelli
Casey Bird
CPT Samuel Bird
SFC Maurice A.T. Blair
Jeanette E. Boisvert
COL Lewis Booker
Robert C. Bortz
Thomas Brick
ILT Jonathan P. Brostrom
SPC Joshua Brown
MSG Harry E. Brunelle
Clyde Burch
COL Graham Byrnes
Louis J. Calantripio
Thomas J. Calhoun
Carmen Candela
Francis Cappaze
Rocci Anthony Caringello
USN Chief Ted Carver
PFC Jerome R. Cerrato
Denny Chambers
Billy Chandler
SPC Arron Ray Clark
LTC Bruce Cleaver
John Wesley Coe
COL Sam Conley
MSG Thomas L Conroy
Linwood Paul Cook, III
1SG Don Coro
Emanuel E. Corradetti
Earl M. Coulter
1SG Ernest L. Cowart
MAJ TJ Cox
MAJ Roger Mark Crassweller
Mark Duane Crawley
MG Eugene R. Cromartie
Charles A. Cruz, Jr.
Cecil Curry
LTC Tim Daly
2LT Forrest Neal Davenport
Robert T. Deane
Alexander Denino
CPT Larry Joe Dennis
Willard D. Dihle
Harvey Dillon
CSM William Roy Dinsmore
John Edward Dobbs
CPL Alexander Domanico
LTG Robert James Donahue
Phillip L. Drew
Daniel Dudek
Fred Duve
Glenys Evelyn Eaves
John W. Egentowich
MSG Earl Eisenbacher
CSM James Edgar Emerson
Lee Ennis
LTC Thomas Eppink
SGT Ryan Estridge
Raymond H. Evans
MSG Ernest J. Farina
LCpl Alvin R. Farlee, USMC
William K. Farquhar
SGT Lyman “Skip” Faulkner
Dave Feldhausen
LTC James A. Fenlon
MAJ Edward R. Ferris
Elwood Fogleman
CPL Frederick Ford
COL Alvin L. Frank
Torgy F. Fredrickson
SPC Bryan L. Freeman
SPC Zakary Gansert
James R. Garner
SGM Roy Gasaway
CPT John L. Geiser
Charles Geraci
Raul Emilio Figueroa Gonzalez
MAJ Maurice Gorin
SGT Travis Granger
Carleton Green
MG Harold J. Greene
Elon Griffin
CW4 Ercell A Grimes Sr
CW4 Harry Grunwell
LTC Randolph K. Guenther
LTC Robert Hammel
COL L. J. Harmon
MG James E Harrell, Sr. MD
Morton Hartman
CPT Harold John Hauberg
Gerald Peter Haus
COL Tom Hensler
Thomas Allen Hester
LTC Robert A. Hetz, Jr
Brent Hirschi
LTC William R. Hollingshad
Ernest Holman
BG William Holmes
Kenneth E. Holtzapple
Futaba Hope
CPT LeRoy Hott
Miriam Brailey Hubbard
Richard Hubbard
LTC Phillip Hukill
SGM Marquis D. Humphrey
2LT Andrew Jefferson Hunt
Edna Huston
Stella Louise Jackson
Prince Williams Jenkins Jr
COL Arthur J. Johnson
Seth Johnson
Elizabeth I. Joseph
Donald C. Kaltenbach
John Kaminski
John Frederick Keifer
John C. Kennedy, JR
James P. King
Dianna Kingslien
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