

ARMY EMERGENCY RELIEF

EST. 1942

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.

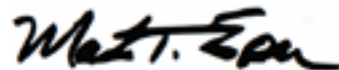
U.S. Army photo by Daniel Torok.

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.

A handwritten signature in black ink, reading "Mark T. Esper". The signature is stylized with a cursive-like flow.

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.

FROM THE PRESIDENT

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!

A handwritten signature in black ink, reading "Dennis J. Reimer". The signature is fluid and cursive, with the first name "Dennis" and last name "Reimer" clearly legible.

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.

FROM THE DIRECTOR

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'.

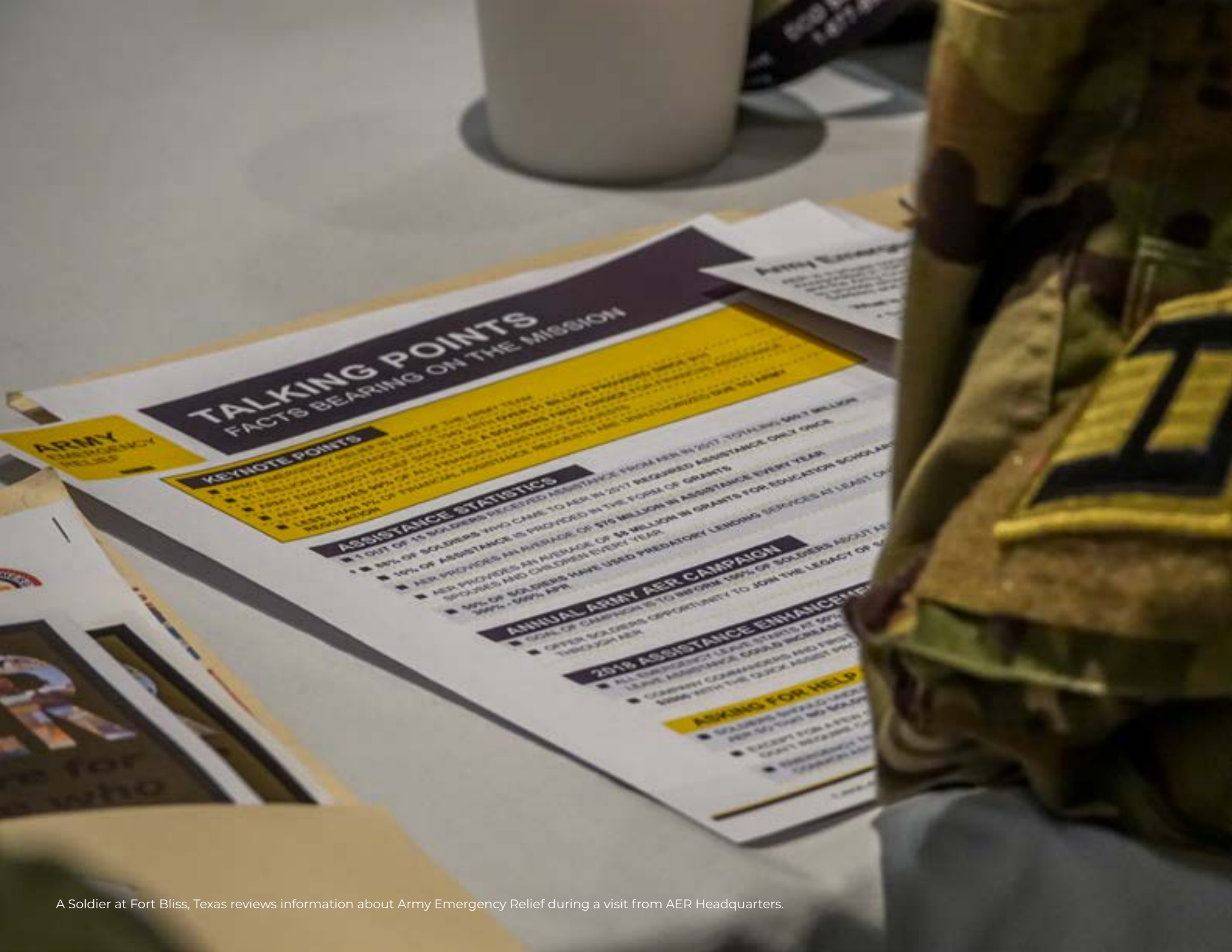
We are increasing our engagement with Retired Soldiers and for the first time in our history we are launching a comprehensive outreach campaign to engage corporations and the American public - raising awareness of our financial readiness mission while providing a unique opportunity for citizens to directly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

KEYNOTE POINTS

- AER provides financial assistance to soldiers and their families in financial distress.
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ASSISTANCE STATISTICS

- 1 OUT OF 15 SOLDIERS RECEIVED ASSISTANCE FROM AER IN 2017. TOTALING \$1.1 MILLION.
- 1% OF SOLDIERS WHO CAME TO AER IN 2017 RECEIVED ASSISTANCE ONLY ONCE.
- 1% OF ASSISTANCE IS PROVIDED IN THE FORM OF GRANTS.
- AER PROVIDES AN AVERAGE OF \$15 MILLION IN GRANTS FOR EDUCATION SCHOLARSHIPS AND CHILDREN EVERY YEAR.
- 99% OF SOLDIERS HAVE USED PREDATORY LENDING SERVICES AT LEAST ONCE.
- 99% - 99.9% AER.

ANNUAL ARMY AER CAMPAIGN

- GOAL OF CAMPAIGN IS TO BRING 100% OF SOLDIERS ABOUT AER.
- OFFER SOLDIERS OPPORTUNITY TO JOIN THE LEGACY OF AER.
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2019 ASSISTANCE ENHANCEMENT

- ALL SOLDIERS LEAVE STARTS IN 2019.
- LEAVE ASSISTANCE GRANTS INCREASED.
- GRANTS INCREASED AND TRIMMED.
- TRIMMED WITH THE QUICK ADJUSTMENT.

ASKING FOR HELP

- SOLDIERS SHOULD CONTACT AER FOR HELP.
- CONTACT AER FOR HELP.
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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 Chief of Assistance retired Command Sgt. Maj. Charles Durr addresses the Sergeants Major Academy Class #68 at Fort Bliss, Texas.

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”*



WHO WE ARE

CHALLENGE & SOLUTION

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.

FINANCIAL READINESS >>> SOLDIER READINESS >>> COMBAT READINESS

A Soldier in the 82nd Airborne Division embraces her daughter during a homecoming ceremony on Pope Army Airfield Green Ramp on February 11, 2017 after completing a mission in Djibouti.

U.S. Army photo by Sgt. Steven Galimore.



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.

FROM THE CHIEF OF STAFF OF THE ARMY

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

YEAR 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.

Visited 34 installations around the world to meet with Soldiers, Spouses, and Senior Army Leadership and participate in the Army's AER Campaign Kickoff events.



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.

88%

Of Soldiers who came to AER required assistance only once.



Installation visit to meet with Soldiers, Spouses, and Army Leadership



Guest speaker at the Army's AER Campaign Kickoff event



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.



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.

STRATEGIC PLAN TRACKING

YEAR 1 OF 5

The Strategic Plan was approved by the Board of Managers on November 14, 2017.

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.



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 Houdershielt.

FROM THE SERGEANT MAJOR OF THE ARMY

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.

A handwritten signature in black ink, reading "Daniel A. Dailey". The signature is fluid and cursive, with the first name "Daniel" and last name "Dailey" being the most prominent parts.

Daniel A. Dailey
Sergeant Major of the Army

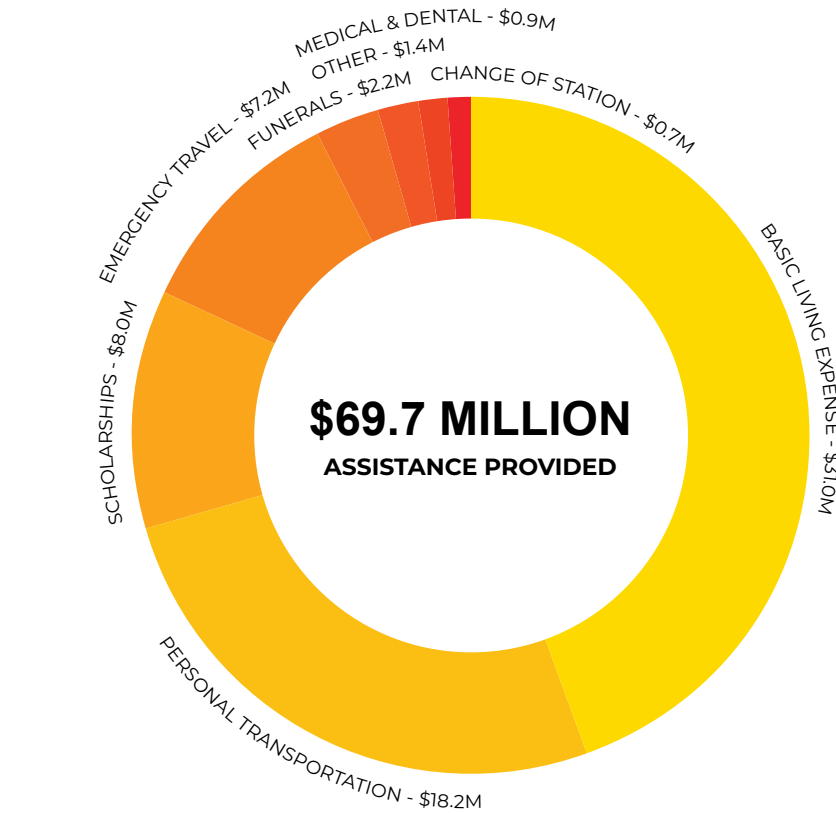


AER Director retired Lt. Gen. Ray Mason and Chief of Assistance retired Command Sgt. Maj. Charles Durr meet with 10th Mountain Division leadership at Fort Drum, NY.

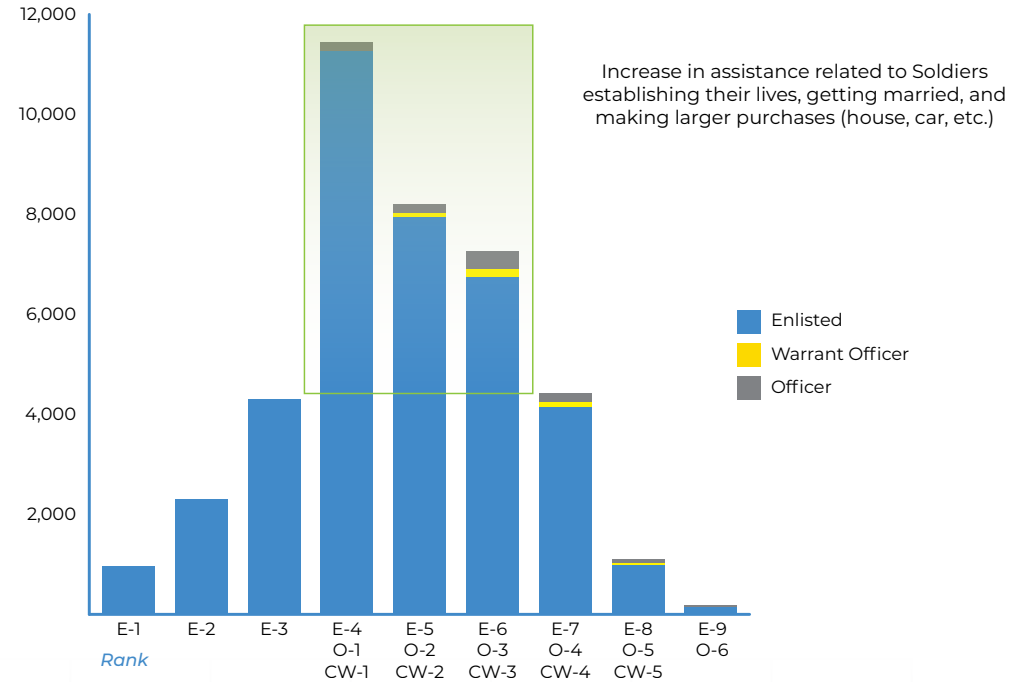
STORIES OF ASSISTANCE

OVERVIEW

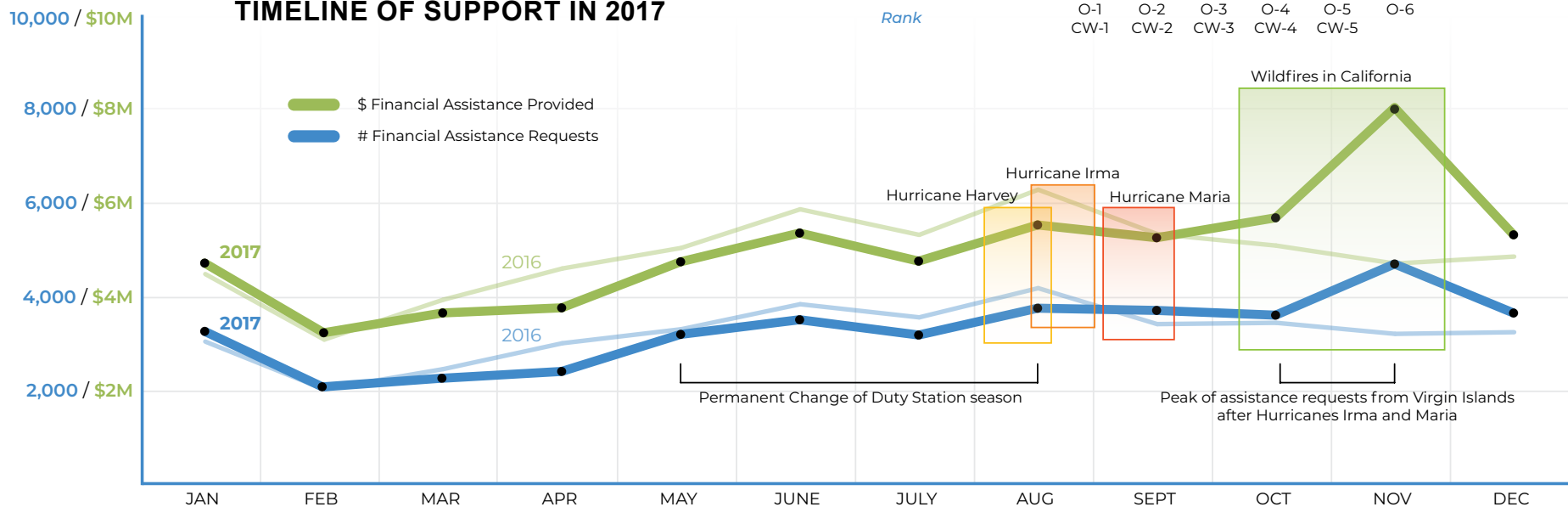
USAGE TRENDS



Requests



TIMELINE OF SUPPORT IN 2017





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.

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.

	Requests	\$ Provided
Appliance Repair / Purchase	531	\$581,982
Dryer	154	\$64,960.50
Refrigerator	293	\$357,248.76
Stove	120	\$58,989.58
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	\$456,255.02
Pet Deposit	101	\$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

A request may contain several sub-categories.

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

STORIES OF ASSISTANCE

BASIC LIVING EXPENSES

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.



Historic flooding after Hurricane Harvey struck Texas. Photo courtesy of Dallas Morning News.

STORIES OF ASSISTANCE

PERSONAL TRANSPORTATION

DID YOU KNOW?

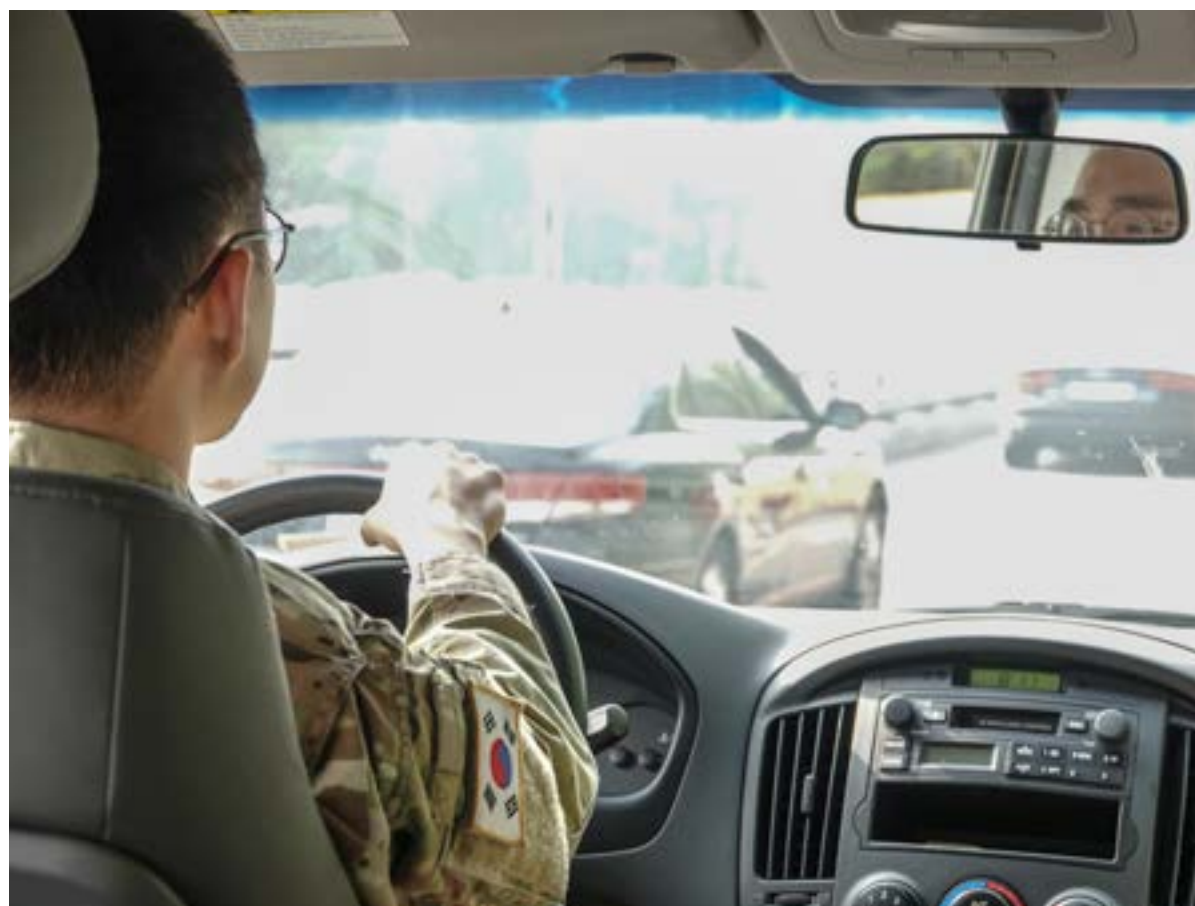
If the repair estimate for your privately owned vehicle exceeds the value, AER can assist with a down payment of up to \$4,000 for a reliable replacement vehicle.

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.

	Requests	\$ Provided
Privately Owned Vehicle	20,330	\$18,054,316
Child Car Seat	86	\$35,160.87
Fuel	8,484	\$1,287,735.63
Insurance Deductible	176	\$112,764.53
Insurance Premium	5,027	\$1,508,868.91
Monthly Payment	7,560	\$5,562,683.41
Other	670	\$396,391.15
Rental Vehicles	160	\$58,921.06
Repairs / Maintenance	5,729	\$8,593,730.19
Replacement Vehicle	165	\$353,323.95
Repossession Recovery	70	\$144,736.57

A request may contain several sub-categories.



A KATUSA (Korean Augmentation To The United States Army) Soldier drives through Seoul, South Korea with Assistance Administrator retired Sgt. Maj. Glen Wellman during an AER Headquarters visit.

STORIES OF ASSISTANCE

TRAVEL (EMERGENCY & NON-EMERGENCY)

	Requests	\$ Provided
Emergency Travel	5,029	\$6,384,600
Airfare	3,631	\$4,132,838.35
Bus/Train	106	\$19,840.73
Food	1,720	\$416,808.99
Lodging	1,563	\$966,584.71
Other	169	\$67,328.94
Rental Car	966	\$402,044.91
Taxi	155	\$22,373.02
Non-Emergency Travel	780	\$703,536
Airfare	356	\$371,268.08
Bus/Train	39	\$4,650.66
Food	217	\$43,584.86
Fuel	198	\$49,593.66
Lodging	302	\$154,020.94
Other	62	\$33,272.44
Rental Car	86	\$42,964.08
Taxi	40	\$4,181.37
Non-Medical Attendant Travel	26	\$28,880
Airfare	6	\$7,534.08
Bus/Train	1	\$85.84
Food	12	\$2,825.00
Fuel	10	\$2,047.00
Lodging	15	\$12,911.81
Other	10	\$3,476.20
Parental Leave	14	\$11,572
Airfare	8	\$8,387.54
Fuel	3	\$312.00
Rental Car	3	\$2,872.02
Safe Travel - Domestic Violence	5	\$5,524
Airfare	2	\$2,697.06
Bus/Train	1	\$363.00
Food	4	\$887.00
Fuel	3	\$810.00
Lodging	2	\$766.99
Welcome Home	4	\$6,115
Airfare	3	\$4,776.50
Food	2	\$309.30
Fuel	1	\$160.00
Lodging	1	\$73.00
Other	2	\$796.52

A request may contain several sub-categories.

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.

In the unfortunate event a Soldier's Family can no longer reside with the Soldier during his or her time at their assigned duty station, AER may be able to provide financial assistance to return the Family to their original home location.

DID YOU KNOW?

AER provides considerable flexibility when considering infrequent or unusual valid needs that fall outside the regulated categories of assistance.

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.

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.

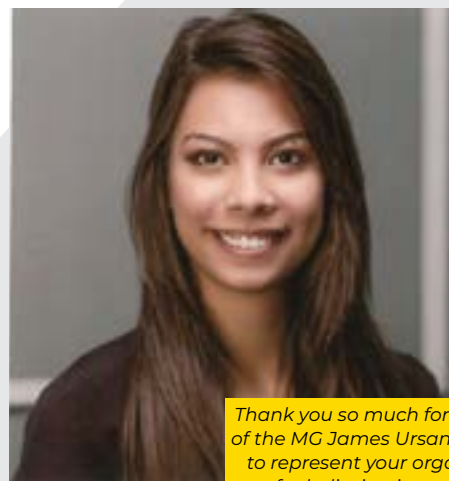
The Major General James Ursano Scholarship Program accepts applications between January and early April and provided scholarships to 2,553 dependent children of Soldiers in 2017.

Top Installations By Scholarships Awarded	# Scholarships
Fort Bragg, North Carolina	240
Fort Hood, Texas	197
Fort Campbell, Kentucky	169
Fort Benning, Georgia	149
Fort Knox, Kentucky	111
Fort Stewart, Georgia	84
Fort Rucker, Alabama	81
Fort Carson, Colorado	79
Fort Drum, New York	78
Schofield Barracks, Hawaii	77
Fort Bliss, Texas	70
Joint Base Lewis McChord, Washington	69
Fort Belvoir, Virginia	67
Fort Jackson, South Carolina	67
Fort Gordon, Georgia	65
Fort Sam Houston, Texas	61
Fort Leonard Wood, Missouri	45
Fort Sill, Oklahoma	41
Fort Leavenworth, Kansas	40
Fort Polk, Louisiana	38

Top Schools Attended	# Scholarships
Austin Peay State University	78
Columbus State University	43
University of Maryland University College	39
Georgia Southern University	35
Texas A & M University	33
Liberty University	32
Kennesaw State University	31
University of Kentucky	30
Texas State University - San Marcos	30
University of Maryland U. College - Europe	29
University of Texas at San Antonio	27
University of Texas at Austin	27
Central Texas College - Killeen	27
University of Alabama	25
Old Dominion University	24
Troy University	23
George Mason University	23
Auburn University	23
University of North Carolina - Greensboro	21
North Carolina A & T State U. - Greensboro	21

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

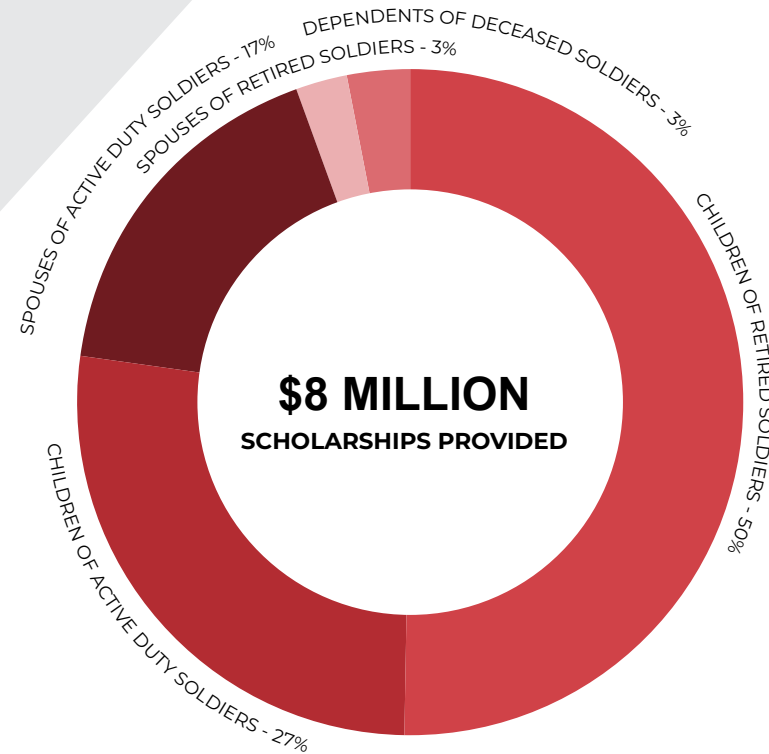


AER Director retired Lt. Gen. Ray Mason and Scholarship Supervisor Tammy LaCroix (pictured right) deliver a coin from Col. Kenneth Tauke, Garrison Commander of Rock Island Arsenal, Illinois, to Assistant Scholarship Supervisor Angie Pratt. Tauke recognized Pratt for her hard work helping students at Rock Island Arsenal complete their MG James Ursano Scholarship applications.

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.



I am honored to receive this scholarship. If it were not for financial assistance such as this, I could not attend Dallas Baptist University where I am studying Early Childhood Education.

- Katti

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.

	Requests	\$ Provided
Funeral Expenses	691	\$2,125,566
Dependent	180	\$745,675.93
Non-Dependent	511	\$1,379,890.27

A request may contain several sub-categories.



Sgt. Derek S. Lastovich gives a testimonial about AER at the Army's 2017 AER Campaign Kickoff at Schofield Barracks, Hawaii. Photo by Kristen Wong, U.S. Army Garrison Hawaii.

STORIES OF ASSISTANCE

OTHER 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.

	Requests	\$ Provided
Other Categories of Assistance	2,378	\$1,413,554

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



Capt. Matthew Hausserman, Dentist at Kleber Dental Clinic, Kleber Kaserne, Germany, looks inside a child's mouth during a recent visit to the Sembach Child Development Center, Sembach, Germany.

Photo by Ms. Ashley Patoka (Regional Health Command Europe).

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.

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.

	Requests	\$ Provided
Medical Care	699	\$629,036
Dental	338	\$414,370.02
Eyeglasses	9	\$1,980.78
Health Care Co-Pays	268	\$160,256.82
Health Insurance Premium	33	\$5,692.59
Medical Equipment	11	\$13,871.73
Other	36	\$29,149.69
Prescriptions	27	\$3,714.67
Dental Care	168	\$219,748
Dependents	143	\$172,041.61
Service Member	27	\$47,705.89
Cranial Helmet	20	\$40,505

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



	Requests	\$ Provided
Permanent Change of Station	781	\$723,721
Airfare	57	\$47,460.64
Bus/Train	4	\$1,000.00
Food	315	\$80,026.63
Fuel	291	\$74,079.27
Lodging	518	\$362,288.22
Other	183	\$157,741.03
Taxi	9	\$1,125.00

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.

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*

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.

JACK RITCHIE DISTINGUISHED SERVICE AWARD

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.



Secretary of the Army Dr. Mark T. Esper was on hand to congratulate Ms. Johnson.



THE USAA FOUNDATION

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

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

Photo of homes destroyed in the Florida Keys after Hurricane Irma struck Florida and the Caribbean between August 30 and September 13, 2017.



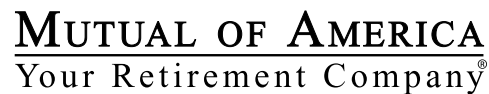
USAA Federal Savings Bank committed to supporting Army Emergency Relief for three years, starting in 2017 with a donation of \$230,000.



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.



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.

AER TEAM

CORPORATE SUPPORT



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 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.



Founded by seven Soldiers at Fort Rucker, Army Aviation Center Federal Credit Union donated over \$77,000 to the Army's AER campaign since 2014, with \$16,000 in 2017.



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.



AER CELEBRATES 75 YEARS AT THE PENTAGON'S HALL OF HEROES

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.



AER TEAM

ASSISTANCE PARTNERSHIPS



American
Red Cross

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.



MUTUAL ASSISTANCE AGREEMENT

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.



MG Timothy P. McGuire
Deputy Commanding General
U.S. Army Europe



LTG Edward M. Daly
Deputy Commanding General
U.S. Army Materiel Command



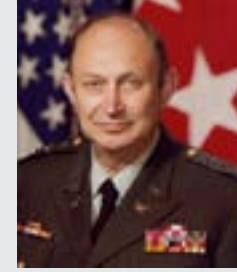
Mrs. Daniel A. Dailey
Member



COL Stephen K. Aiton
Commander, U.S. Army
Soldier Support Institute



LTG Leslie C. Smith
The Inspector General



LTG (R) Richard G. Trefry
Member



CSM Jimmy J. Sellers
Commandant, U.S. Army
Sergeants Major Academy



LTG (R) Steven W. Boutelle
Chairman
Information Technology Committee



MG (R) Gina S. Farrisee
Member



LTG Theodore D. Martin
Deputy Commanding General / Chief of Staff
U.S. Army Training and Doctrine Command



Mr. E. Eric Porter
Deputy Chief of Staff, G-1
U.S. Army Forces Command



CSM Michael A. Grinston
Command Sergeant Major
U.S. Army Forces Command



MG Sean M. Jenkins
Deputy Commanding General
Installation Management Command



LTG (R) Thomas P. Carney
Vice President for Administration



LTG (R) Ray V. Mason
Director



GEN James C. McConville
Vice Chief of Staff of the Army



Mr. Francis Finelli
Chairman, Finance Committee



SMA Daniel A. Dailey
Sergeant Major of the Army



Mrs. Mark A. Milley
Member



Mrs. Eric K. Shinseki
Member



LTG Thomas C. Seamands
Deputy Chief of Staff, G-1

AER TEAM

BOARD OF MANAGERS JANUARY 1 - DECEMBER 31, 2017



“ 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.



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. Glaser
Provost Marshal, Commanding General,
Criminal Investigation Command

AER TEAM

BOARD OF ADVISORS JANUARY 1 - DECEMBER 31, 2017

AER TEAM

NOTABLE SECTIONS FOR ASSISTANCE



FORT HOOD, TEXAS
68% Quick Assist Usage

Capt. Benjamin Sopher, Headquarters Company Commander, leads a convoy brief leaving for a field training exercise. U.S. Army photo by Sgt. Melissa N. Lessard.

FROM THE DIRECTOR

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

DID YOU KNOW?

85% of financial assistance requests can be approved by the chain of command through the Company Commander / First Sergeant Quick Assist Program

FORT CAMPBELL, KENTUCKY

46% Quick Assist Usage



Soldiers with the 101st Airborne Division perform a live fire exercise at Fort Campbell, Kentucky. U.S. Army photo by Sgt. Samantha Stoffregen, 101st Airborne Division (Air Assault) Public Affairs.

FORT BRAGG, NORTH CAROLINA

45% Quick Assist Usage



Soldiers with the 82nd Airborne Division at Fort Bragg, North Carolina participate in a training event to exercise their ability to deploy anywhere in the world within 18 hours of notification. U.S. Army photo by Staff Sgt. Elvis Umanzor.

AER TEAM

NOTABLE SECTIONS FOR CAMPAIGN

FORT WAINWRIGHT, ALASKA

Effective leadership to increase awareness and participation



Sgt. Maj. of the Army Dan Dailey answers questions from the 17th Combat Sustainment Support Battalion at Fort Wainwright, AK. U.S. Army photo by SSG Daniel Nelson

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.

U.S. ARMY GARRISON WIESBADEN, GERMANY

Improved communications and unique events to boost participation



AER Officer Danna Butterfield provides information to Soldiers during the Army's AER Campaign at USAG Wiesbaden, Germany.

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.



CSM (R) Charles Durr
Chief of Assistance



SGM (R) Glen Wellman
Emergency Assistance
Administrator



SGM (R) William Hagzen
Emergency Assistance
Administrator



CSM (R) Tracey Anbiya
Emergency Assistance
Administrator



Mackenzie Cadden
Emergency Assistance
Technician



SGM (R) Don Vincent
Loan Management
Supervisor



Bridget Garback
Loan Management
Specialist



Christina Huynh
Loan Management
Specialist



Runnett McDonald
Loan Management
Specialist



Tammy LaCroix
Scholarship Department
Supervisor & Office Manager



Angie Pratt
Scholarship Program
Manager



COL (R) Shawn Woodbridge
Chief of Marketing,
Communications, &
Development



Andrew Pike
Campaign & Development
Supervisor



Stacy Bowers
Exec. Assistant to the Director
& Campaign Coordinator



Matthew Howland
Chief of
Communications



Melissa LaVallee
Assistant Treasurer



Wendy Jumbercotta
Accountant



Tom Elliott
IT Supervisor



Brian Richardson
IT Engineer



Jeff Geary
Application Engineer



Chris Hartley
Information
Assurance Manager



“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

AER TEAM

HEADQUARTERS 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

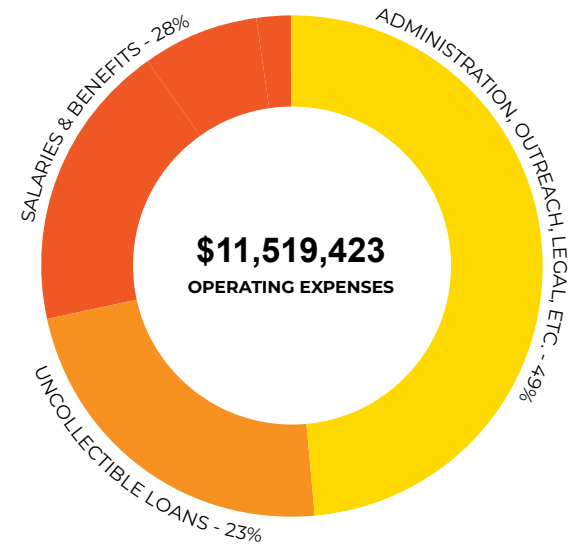
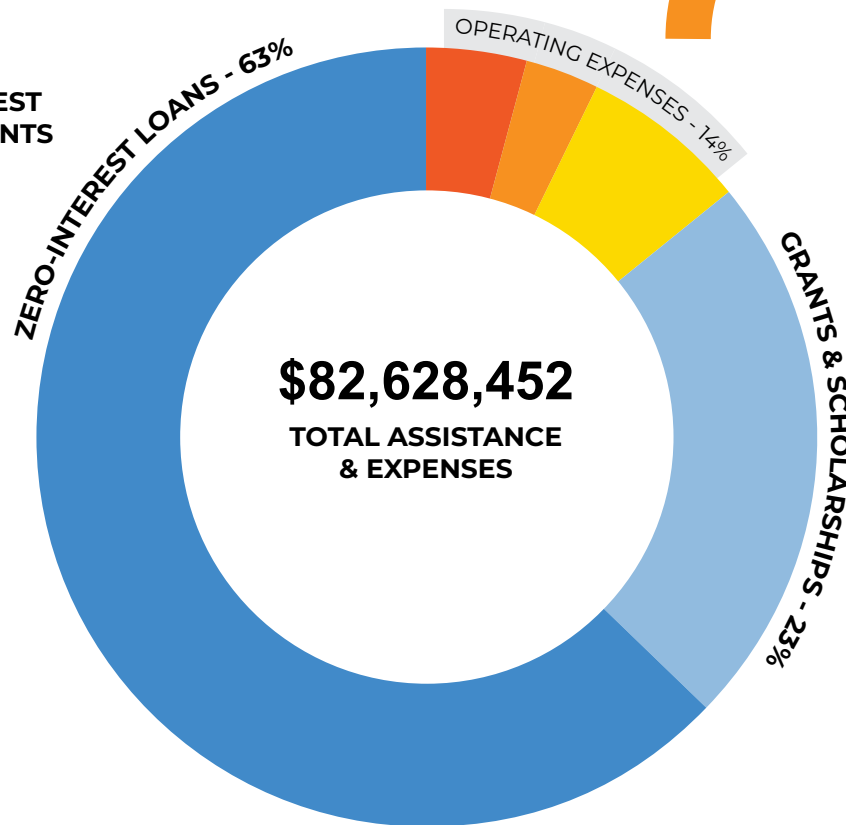
FINANCIALS

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

86%
ZERO-INTEREST
LOANS & GRANTS



Grants & Scholarships	\$19,230,080	
Uncollectible Loans	\$2,666,920	
Program Salaries & Benefits	\$2,122,127	
Program Administration*	\$3,061,740	
Program Services Total	\$27,080,867	88%
Management Salaries & Benefits	\$881,719	
Management Administration*	\$1,968,481	
Management & General Total	\$2,850,200	9%
Fundraising Salaries & Benefits	\$237,510	
Fundraising Administration*	\$580,926	
Fundraising Total	\$818,436	3%
Total Grants, Scholarships, & Expenses	\$30,749,503	

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.

FINANCIALS

FROM THE DIRECTOR

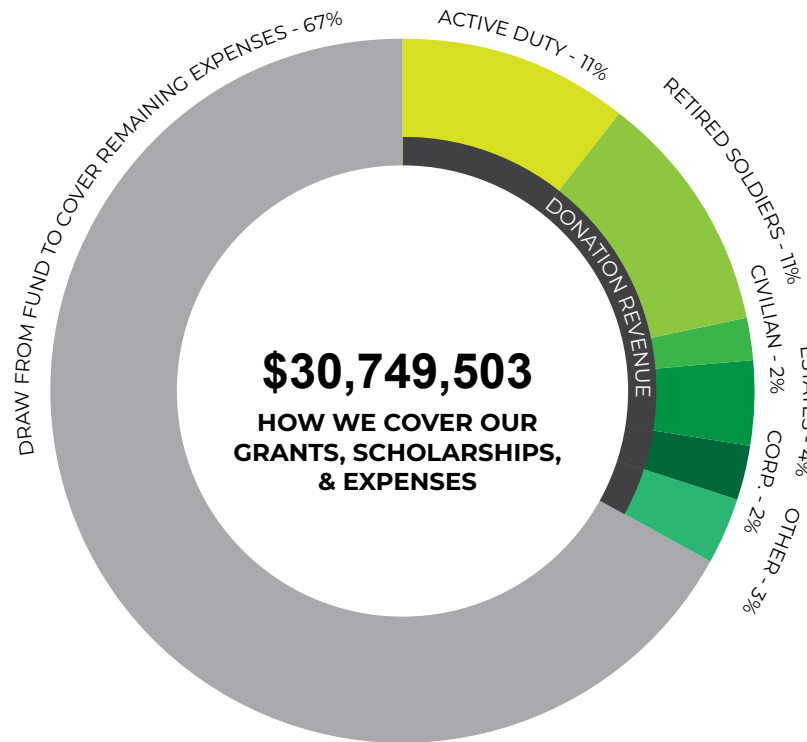
AER maintains and manages an investment portfolio that generates income to assist Soldiers, Retired Soldiers, and their Families. In 2016, the income from our portfolio covered more than 50% of our operating costs, including grants and scholarships. In 2017 the fund covered over 60%. In the event of 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.

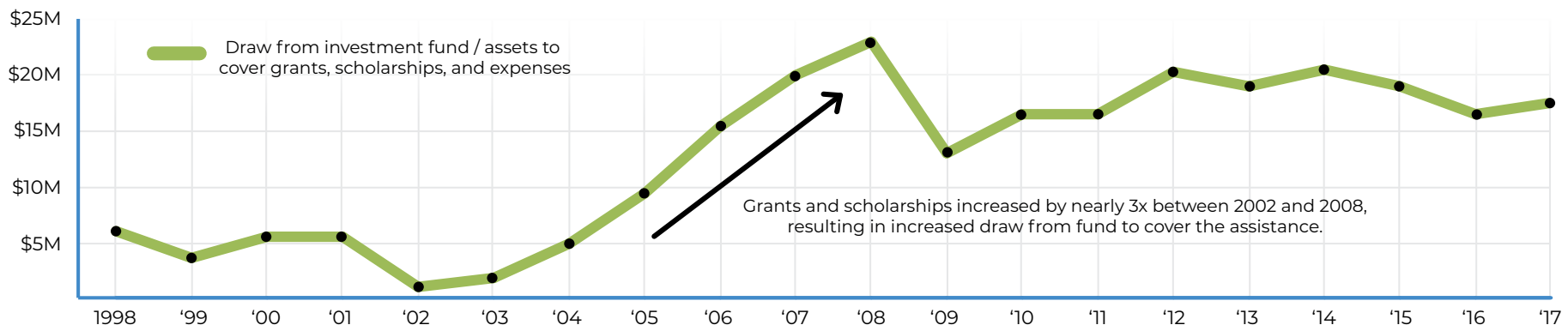
In an effort to increase the amount of financial assistance we provide, especially in the form of grants, it is critical that we increase the amount of donations we receive and maintain the viability of our investment fund.

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



Active Duty Soldiers	\$3,275,876	
Retired Soldiers	\$3,467,655	
Civilians	\$610,755	
Estates	\$1,242,616	
Corporate & Organizations	\$793,840	
Other Gifts (stock, in-kind, etc.)	\$879,961	
Donations Total	\$10,270,703	33%
Draw From Investment Fund / Assets	\$20,478,800	67%





AER Officer Gwen Galloway processes an assistance request at Schofield Barracks, HI.

FINANCIALS

FINANCIAL STATEMENTS FOR THE YEAR ENDING DEC 31, 2017

STATEMENT OF FINANCIAL POSITION

ASSETS

Cash	\$6,509,360
Receivables & Prepaid Expenses	\$1,877,775
Investments & Accrued Investment Income	\$286,807,284
Loans Receivable Net Allowance for Uncollectible Accounts	\$43,800,497
Office Equipment	\$5,386,795

Total Assets **\$344,381,711**

LIABILITIES

Accounts Payable & Accrued Liabilities	\$1,267,078
--	-------------

Total Liabilities **\$1,267,078**

NET ASSETS **\$343,114,633**

TOTAL LIABILITIES & NET ASSETS **\$344,381,711**

STATEMENT OF ACTIVITIES

REVENUES

Annual Fund Campaign	\$9,249,618
Other Contributions	\$879,961
Interest & Dividends	\$4,905,611
Realized Gains on Investments	\$18,209,524
Unrealized Gains on Investments	\$20,122,302

Total Revenue **\$53,367,016**

EXPENSES

Operating Expenses	
Grants & Scholarships	\$19,230,080
Provision for Uncollectible Loans	\$2,666,920
Investment Management Fees	\$1,077,890

Total Operating Expenses **\$22,974,890**

Administrative Expenses	
Personnel Salaries & Benefits	\$3,241,356
Office Administration*	\$2,149,255
Depreciation	\$1,208,549
Automation†	\$888,702
Global Assistance Engagement	\$286,751

Total Administrative Expenses **\$7,774,613**

Total Expenses **\$30,749,503**

CHANGE IN NET ASSETS **\$22,617,513**

* Office Administration expenses include professional services (audit, legal, banking), outreach, printing, personal information protection, cyber insurance, etc.

† Automation expenses are primarily costs associated with AER's enterprise business system used to process assistance requests around the world.

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
1LT 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
1LT Jonathan P. Brostrom
SPC Joshua Brown
MSG Harry E. Brunelle
Clyde Burch
COL Graham Byrnes
Louis J. Calantropio
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. Cruze, Jr.
Cecil Curry
LTC Tim Daly
2LT Forrest Neal Davenport
Robert T. Deaner
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. Holtzappple
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
BG John Malcolm Kirk
Ruth Kleba
SGT Arnold Klein
Karl C. Kohnke

Eugene Kovacs
 John R. Kubitz
 CPT Abner D. Kuperstein
 Bob Junior Lane
 Edward R. Langdon
 MAJ David Leask
 MSG Hubert L. Lee
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SPC Lawrence William Sweet, USAR Ret.
BG Wesley B. Taylor, USA Ret.
LTC Scot Alan Tebo, USA
CPT Hans Tees, USA Ret.
Mr. Charles H. Tew
SGM Janet Fuller Thomas, USA
SPC Milton A. Thompson, USA Ret.
MG John Charles Thomson, USA
Ms. Melita Thorn
1SG Harry L. Tilley, USA Ret.
MAJ Jason Tisdale, USA
SGT Foasepi Toeaina, Jr., USA
LTC Luther N. Tonkin, USA Ret.
COL David Noel Tool, USA Ret.
BG Timothy E. Trainor, USA Ret.
LTG and Mrs. Richard Trefry
MAJ Belinda C. Trevillion, USA
Mrs. Margaret Steele Trott
PFC David Christopher Ugarte, USA

COL Mark V. Vail, USA Ret.
CPT Mallory Ann Valverde, USA
LTC Edith Van Evera, USA Ret.
Mr. Richard N. Vaswani
COL Gene Arthur Venzke, USA Ret.
LTC Martin Vissers, USA Ret.
SFC Jesse Daniel Vonderhorst, USA
Ms. Holly E. Vorhies
GEN Carl E. Vuono, USA Ret.
GEN Louis C. Wagner, USA Ret.
1SG Donald C. Walker, USA Ret.
Mr. David A. Wallen, USA Ret.
CW3 Lois M. Walling, USA Ret.
SFC David Ignatius Walsh, USA Ret.
COL Timothy Dale Walsh, USA
COL Heather Jeane Warden, USA
Ms. Rebeca Warner
Mr. Jayden Alonzo Warren
LTC Montgomery D. Watson, USA Ret.
SFC Rudolph T. Watson, USA Ret.
CPT Matthew Bryan Weaver, USA
LTC Phillip H. Webb, USA Ret.
PVT Tyler J. Webb, USA
SSG James Dick J Webster, USA
Mr. Steven A. Wechsler
SGT Brandon Scott Weingarten, USA
Mr. Robert Weinstein
CPT Kenneth Theodore Wheeler, USA
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LTC David D. White, USA Ret.

LTC Frederick D. White, USA
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MG Joseph Eugene Whitlock, USA
LTC John Anthony Whitson, USA Ret.
SFC and Mrs. Frederick Whittington
COL Albert Jerome Williams, USA Ret.
CW5 Aquanta Lyn Williams, USA
SGM Augustus Williams, USA Ret.
SGM Hubert M. Williams, USA Ret.
Ms. Josette Ant Williams
COL Julian Williams, Jr., USA Ret.
1LT Shannaya K. Williams, USA
LTC Kenneth E. Wilson, USA Ret.
COL Robert M. Wilson, USA Ret.
Mr. Benjamin Witmar, Jr.
CW5 Robert D. Witzler, USA Ret.
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COL Ted K. Yamashita, USA Ret.
MAJ Jason Ray Yellman, USA
PV2 Charles D. Young, USA
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MSG Jason Yurgel, USA Ret.
2LT Christopher M. Ziga, USA
CPT Lucas Marsh Ziller, USA

“ Thank you so very much! You are literally a lifesaver and my two daughters and wife thank you from the bottom of their hearts as well! ”
- Staff Sgt. U.S. Army, Retired

“ Thank you from the bottom of my heart for your approval and assistance. Although I was a bit nervous at first, I have come to appreciate and understand your thoroughness. ”

- Sgt. 1st Class, U.S. Army, Fort Benning, Georgia

“ Eviction averted. Amen. ”

- AW2 Advocate on behalf of
Army Wounded Warrior Soldier

“ Thank you very much. After receiving this grant, I truly feel like I can make it now and I'm not on my own after leaving the Army. ”

- Staff Sgt. U.S. Army, Retired, Army Wounded Warrior Program

“ Thank you so much! I can't tell you how much this will help me! ”

- Sgt. U.S. Army, Retired

“ My Family and I are very grateful for this assistance especially during this time. Thank you and the Army Wounded Warrior program from us and speaking for the rest of the Active / Veteran personnel and their Families that have been helped by this program. ”

- Staff Sgt. U.S. Army, Retired

“ I really appreciate the help the AER organization has done for me and my Family. ”

- Staff Sgt. U.S. Army, Fort Stewart, Georgia

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1963 - 1975

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U.S. Army Retired
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1948 - 1950

Honorable William H. Draper Jr.

Undersecretary of War
1947 - 1948

Honorable Kenneth C. Royall

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1945 - 1947

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Undersecretary of War
1942 - 1945

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U.S. Army Retired
1942



On behalf of the team at Army Emergency Relief Headquarters, we want to thank the Leaders, Soldiers and Families, as well as American citizens and companies around this great country for continuing your commitment to AER's 'Legacy of Caring'. The Army serves on freedom's frontier across the globe and AER's honor of assisting America's Soldiers and their Families when they face tough times would not be possible without your support.

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



AER President, retired Gen. Dennis Reimer, AER Director retired Lt. Gen. Ray Mason, and AER team members Melissa LaVallee, Wendy Jumbercotta, and Susan Kendall reveal a cast bronze plaque at the Pentagon commemorating AER's 75th Anniversary.

U.S. Army photo by Eboni Everson-Myart



with a bright future

A Legacy of Caring

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