ARMY EMERGENCY RELIEF

Annual Report
2019
OUR MISSION:

ARMY EMERGENCY RELIEF IS PART OF THE ARMY

ARMY REGULATION 930-4 | Section II, 1-11

a. AER is a nonprofit corporation in partnership with U.S. Army Installation Management Command. It is the Army's financial assistance organization.

b. Army Emergency Relief was incorporated on 5 February 1942 to collect and hold funds to help relieve financial distress of Soldiers and their Families.

c. Army Emergency Relief exists solely to help the Army take care of its own.

GRANTS & ZERO INTEREST LOANS

Army Emergency Relief provides grants and/or zero-interest loans to eligible Soldiers and Families: Active Duty (including Active Guard & Reserve), traditionally Retired (Active, Reserve and National Guard), medically Retired and dependent surviving Spouses and Children.

U.S. ARMY NATIONAL GUARD & ARMY RESERVE

AER provides assistance to members of the Army’s Reserve Component and their families serving on Title 10 orders for 31 consecutive days or more. Requirements may be waived during times of natural disaster.
As the Army strives to modernize, a major focus of our efforts is increasing quality of life for our Soldiers and their Families. It’s important that we set our Soldiers up for success, both in the field and at home.

Army Emergency Relief plays an important role in taking care of our Soldiers and their Families by providing vital financial assistance that help our Soldiers remain focused on their missions.

Thank you for your continued support.

Army Strong!

Ryan D. McCarthy
Secretary of the Army
In 2019, AER provided 40,000 Soldiers and Families with $70 million in assistance in the form of zero-interest loans, grants, and educational scholarships.

Since 1942, 4 million Soldiers and Families have received $2 billion in AER assistance including $1 billion since 9/11.

90 cents of every dollar donated was spent on assistance for Soldiers and their Families.

Soldiers deploy around the globe and AER can provide them with financial support wherever they are.
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Our greatest strength is our People – our Soldiers, our Families, our Civilians, and our Soldiers for Life. We must take care of them, and Army Emergency Relief (AER) remains a key ally in helping us do that.

AER provides financial assistance when unexpected challenges occur, providing a hand-up to those in need. Working together with partners like AER, we will provide our People with the quality of life they deserve and resources to make it through even the toughest times.

People First – Winning Matters – Army Strong

James C. McConville
General, U.S. Army
Chief of Staff of the Army
Since becoming your Sergeant Major of the Army in 2019, my focus has been on strengthening our Army, starting at the squad level. Army Emergency Relief is a tool every Soldier, in every squad, should have in their rucksack. AER is the only nonprofit organization that provides financial assistance directly to Soldiers through their chain of command.

Every squad should stand with AER to ensure no Soldier faces financial hardship alone.

Michael A. Grinston
Sergeant Major of the Army
Army Emergency Relief has always been an important tool for Commanders. In my nearly 40 years of service, I repeatedly witnessed the impact Army Leaders had on their Soldiers’ lives by sending them to their AER Office for financial assistance. Knowing the value of this great organization made it an easy decision to join the Army Emergency Relief team as Chairman of the Board in 2020.

Army Emergency Relief continued our incredible legacy of caring in 2019 by providing more than $70 million in assistance to 40,000 Soldiers and their Families. AER programs give our Soldiers a hand-up when dealing with financial hardships, allowing them to remain focused on their missions at home station and around the globe.

Though I’ve only just begun my time as a part of AER’s leadership, I look forward to what we can accomplish with your help. Thank you for standing with us and joining our Legacy of Caring.

John F. Campbell
General, U.S. Army, Retired
As the Army modernizes to meet the needs of today’s volatile world, Army Emergency Relief continues to enhance and expand programs to support the 21st century force. In 2019, we initiated several new categories of assistance focused on providing even better support to our military Families, including child care assistance, Spouse relicensing, and passport and immigration fees for foreign-born Spouses. We also continue to focus on single Soldiers, with our most important category of assistance being emergency leave support, where a minimum 50% of all costs a Soldier incurs when traveling home to be with their loved ones is in the form of a grant.

Our programs are made possible by donations from Soldiers, the American public, and patriotic corporations. In 2019, over half of all donations came from Soldiers, both active and retired. AER truly is ‘Soldiers Helping Soldiers.’ I ask you to join our men and women in uniform and support AER with your personal donation; every little bit helps!

Thank you for providing America’s Soldiers a ‘hand-up’ when they need it most.

Ray Mason
Lieutenant General, U.S. Army, Retired
Director, Army Emergency Relief
**BASIC LIVING EXPENSES**

This category includes costs like rent, utilities, and food.

Soldiers & Families received $27M in assistance.

**DISASTERS & EMERGENCIES**

Soldiers & Families received $9M in assistance.

AER provides assistance for evacuation, clothing, funeral expenses, and other costs resulting from emergencies.

**EDUCATIONAL SCHOLARSHIPS**

AER awards need-based scholarships to Children and Spouses of Active or Retired Soldiers.

Spouses & Children received $9M in scholarships.

$70 MILLION ASSISTANCE PROVIDED IN 2019

DID YOU KNOW?
The Quick Assist Program provides immediate financial assistance up to $2,000 from the Company Commander or First Sergeant.
PERSONAL TRANSPORTATION

AER provides assistance for costs associated with a personal vehicle, such as fuel, insurance and maintenance.

21K Soldiers & Families received $20M in assistance

PERMANENT CHANGE OF STATION

1K Soldiers & Families received $1M in assistance

This category includes costs associated with moving, like appliance repair and immigration fees.

OTHER CATEGORIES

AER also helps with Child care, Spouse employment relicensing, and more. Just Ask!

2.5K Soldiers & Families received $2.5M in assistance

MEDICAL & DENTAL

1K Soldiers & Families received $1.5M in assistance

Stories of Assistance

Cranial helmets provided as a full grant

Our family was in the first year of rebuilding our savings and I didn’t know how we would come up with $4,000 ($2,000 per helmet), but I knew I couldn’t leave my children’s heads deformed... I don’t know what we would have done without AER for this necessary treatment, but our family would have been in a very unwell place financially.
JACK RITCHIE DISTINGUISHED SERVICE AWARD: LTG(R) Tom Carney

AWARD BACKGROUND
This award was established in 2014 to recognize an individual or organization that best exemplifies Mr. Jack Ritchie’s dedication to Army Emergency Relief during his 43 years of service. Mr. Ritchie served as Vice President of Finance and helped deploy initiatives such as new categories of assistance, Spouse education, Personal Finance Management Course, and grants for Wounded Warriors.

The Nominee must consistently demonstrate strong support to Army Emergency Relief through donations, service, assistance, or other means that champion the AER mission of providing financial assistance to Soldiers and their Families.

LTG CARNEY’S CONTRIBUTIONS TO AER
LTG (R) Carney served on AER’s Board of Managers twice. His first term was from March 1992 through April 1994 when he served as the Army Deputy Chief of Staff, G-1. After he retired from the Army, LTG (R) Carney was appointed to the Board again in October 1998 where he served as the Vice President for Administration, member of the Finance and Audit Committee and, member of the Executive Committee. LTG(R) Carney played in instrumental role in establishing Installation Management Command, a critical AER partner, charted to enhance the well-being of the military community. Over his 21 year tenure he provided wise counsel that enabled AER to help over 1 million Soldiers and Family Members. The Jack Ritchie Distinguished Service Award was posthumously conferred to LTG (R) Tom Carney after he passed away on July 20, 2019.

ASSISTANCE PARTNERSHIPS

INSTALLATION MANAGEMENT COMMAND
Installation Management Command is AER’s most important strategic partner. The IMCOM team provides AER assistance with more than 200 AER officers located at 72 installations around the world. Garrison Commanders and Command Sergeants Major can approve assistance requests up to $4,000.

ARMY COMMUNITY SERVICE
Under Garrison leadership, ACS provides brick and mortar facilities for AER to operate in the field around the world. AER officers can approve assistance requests up to $3,000.

ASSOCIATION OF THE UNITED STATES ARMY
The Association of the United States Army works to champion the interests of the U.S. Army and provides support for AER’s programs and benefits.

ARMY & AIR FORCE EXCHANGE SERVICE
AAFES is an invaluable partner in spreading the word about AER’s programs and benefits. The Give and Get Back program has raised over $600,000 for the Army and Air Force relief societies.

KNOLLWOOD MILITARY RETIREMENT COMMUNITY
AER partners with Knollwood Military Retirement Community to provide assistance to retired Soldiers and Surviving Spouses.

AMERICAN RED CROSS
The American Red Cross processes AER requests 24-hours per day for emergencies and individuals located further than 50 miles from their nearest military installation.
# Corporate Support

<table>
<thead>
<tr>
<th>Corporate Support</th>
<th>SHoppers Donated</th>
<th>DONated</th>
<th>DONated</th>
</tr>
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<tbody>
<tr>
<td>Exchange</td>
<td>$95K</td>
<td>$230K</td>
<td>$51K</td>
</tr>
<tr>
<td>USAA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Raytheon</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- **$25,000+**
  - Army and Air Force Exchange Service
  - Bonnie Brownfield Trust
  - Raytheon Technologies
  - Creagh Family Trust
  - Donald J. Trump Foundation
  - PEO Fixed Wing Project Office
  - Redstone Arsenal
  - USAA Federal Savings Bank

- **$10,000+**
  - All In Credit Union
  - American Legion
  - Association of Military Banks of America
  - The Benevity Community Impact Fund
  - CSX Transportation
  - FlyteVu
  - Lakeside Foundation
  - Military and Civilian Federal Credit Union
  - North Texas Military Foundation
  - Northern Trust Charitable Program
  - Porter E. & Helenmae Thompson Foundation
  - Promontory Interfinancial Network LLC
  - Raymond Family Foundation
  - PEO Utility Helicopter Project Office

- **$5,000+**
  - Dell Giving
  - Fort Myer Thrift Shop
  - Network Engineering Center (NEC), Ft. Lee
  - Mutual of America Foundation
  - National Defense Industrial Association
  - National Football League
  - OceanFirst Foundation
  - Radiance Technologies
  - Silicon Valley Community Foundation
  - The Stubbeman Family Foundation
  - Suntrust Foundation
  - Wold Family Foundation

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# Global Partners

- **Military Assistance Agreement**
  All four military relief societies work collectively to ensure military families receive the assistance they need regardless of their branch or location.

- **Army Emergency Relief**
  - AER

- **Navy-Marine Corps Relief Society**
  - Navy-Marine Corps Relief Society

- **Air Force Aid Society**
  - Air Force Aid Society

- **Coast Guard Mutual Assistance**
  - CGMA

- **American Red Cross**
  - American Red Cross
The Active/Retired Soldiers and Spouses who serve on AER’s Board of Managers provide strategic guidance and serve as critical linkage between Soldiers and AER.
AER’s Board of Advisors provides oversight and feedback on policies to ‘help the Army take care of its own’.
## Financial Information

### Statement of Financial Position as of 31 Dec 2019*

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$12,191,775</td>
</tr>
<tr>
<td>Receivables &amp; Prepaid Expenses</td>
<td>$7,856,087</td>
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<tr>
<td>Investments &amp; Accrued</td>
<td>$274,779,511</td>
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<tr>
<td>Investment Income</td>
<td></td>
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<tr>
<td>Loans Receivable net allowance for Doubtful Accounts</td>
<td>$43,690,192</td>
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<tr>
<td>Prepaid Charges and other Assets</td>
<td>$325,803</td>
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<tr>
<td>Office Equipment</td>
<td>$3,346,333</td>
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<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$342,189,701</strong></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>LIABILITIES</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Payable &amp; Accrued Liabilities</td>
<td>$1,651,667</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$1,651,667</strong></td>
</tr>
<tr>
<td><strong>NET ASSETS</strong></td>
<td><strong>$340,538,034</strong></td>
</tr>
<tr>
<td><strong>TOTAL ASSETS &amp; NET LIABILITIES</strong></td>
<td><strong>$342,189,701</strong></td>
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### Statement of Financial Activities

<table>
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<tr>
<th>REVENUES</th>
<th>Value</th>
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<tr>
<td>Annual Fund Campaign</td>
<td>$9,978,549</td>
</tr>
<tr>
<td>Other Contributions</td>
<td>$844,245</td>
</tr>
<tr>
<td>Interest and Dividends</td>
<td>$3,267,478</td>
</tr>
<tr>
<td>Realized Gains on Investments</td>
<td>$8,229,776</td>
</tr>
<tr>
<td>Unrealized Gains on Investments</td>
<td>$35,865,034</td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
<td><strong>$58,185,082</strong></td>
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<table>
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<tr>
<th>EXPENSES</th>
<th>Value</th>
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<td>Program Expenses</td>
<td>$25,632,595</td>
</tr>
<tr>
<td>Supporting Services</td>
<td></td>
</tr>
<tr>
<td>Management and General</td>
<td>$1,570,929</td>
</tr>
<tr>
<td>Fundraising</td>
<td>$756,332</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$27,959,856</strong></td>
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<td>Change in Net Assets</td>
<td>$30,225,226</td>
</tr>
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<td>Beginning Net Assets</td>
<td>$310,312,808</td>
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<td>Ending Net Assets</td>
<td>$340,538,034</td>
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### Financial Overview

- **AER offers a hand-up during financial distress**
- **$5.6M** donated by Active Duty and Retired Soldiers during AER’s annual campaign
- **$4.5M** donated by foundations, businesses & citizens who want to help Soldiers
- 90 cents of every dollar donated goes directly to programs assisting Soldiers & Families
- In 2019, AER provided $70M in assistance to ~40K Soldiers and Families
- Since 1942 AER has provided 4M Soldiers and Families $2B in assistance including $1B since 9/11
- **AER has 30+ categories of assistance to support Soldiers and Families who need help**
- **~40K** Soldiers and Families served
- **$9M** to 4K Children and Spouses for educational scholarships
- **59K** Soldiers, citizens, and businesses donated $10M to AER in 2019
- **3K** Children
- **1K** Spouses

*As audited by BDO*
**PAST PRESIDENTS**

General Edward C. Meyer  
U.S. Army Retired  
1984 - 2009

General James H. Polk  
U.S. Army Retired  
1975 - 1984

General G.H. Decker  
U.S. Army Retired  
1963 - 1975

General Wade H. Haislip  
U.S. Army Retired  
1950 - 1963

Honorable Tracy S. Voorhees  
Undersecretary of War  
1948 - 1950

Honorable William H. Draper Jr.  
Undersecretary of War  
1947 - 1948

Honorable Kenneth C. Royall  
Undersecretary of War  
1945 - 1947

Honorable Robert P. Patterson  
Undersecretary of War  
1942 - 1945

**PREVIOUS DIRECTORS**

LTG Robert F. Foley  
U.S. Army Retired  
2005 - 2016

LTG Nathanial R. Thompson Jr.  
U.S. Army Retired  
1986 - 2005

MG James J. Ursano  
U.S. Army Retired  
1976 - 1986

MG George A. Carver  
U.S. Army Retired  
1966 - 1976

MG Edward F. Witsell  
U.S. Army Retired  
1951 - 1966

MG Walter K. Wilson  
U.S. Army Retired  
1944 - 1951

MG Irvin J. Phillipson  
U.S. Army Retired  
1942 - 1944

MG William N. Haskell  
U.S. Army Retired  
1942
Tristan M. Kemp served his country in the Air Force for 6 years before becoming a military contractor. He was tragically killed in October 2017. Tristan’s father served in the Army for over 20 years and knew that AER was a place he could turn to when faced with financial emergency. In gratitude, and in the hopes of helping other service members in their time of need, the Kemp family worked with AER to set up a memorial fund in Tristan’s honor. Their efforts raised nearly $2,000!
IN HONOR OF

GEN John N. Abrams, USA Ret.
Bailey and Bentley
Mr. and Mrs. Ted Bassman
Mrs. Shirlee E. Blount
Mr. John Bowser
Mr. and Mrs. Mort Brigadier
Ms. Michelle Brittingham
COL Joanne Brown, USA Ret.
SPC Orlando Calhoun
Cristobal Castro’s Family
Gregory Wyrick’s Family
Mr. Robert Chusmin
SFC Keven Cliett
MSG Sharon Cooper, USA Ret.
Mr. Riley Crispell
COL Robert F. Daragan
LTC Duggan
Mr. Edward D. Earle
SSG and SGT Emery
LTC James V. Emery, USA Ret.
Mr. Laurence Emroll
Chaplin David Epps, USMC
SGT Dylan Fain
Mr. Ben Garland, 2019 Salute to Service Award Recipient
COL Lee Gibson
COL Robert S. Gonzalez
The Great Grimmelt
COL Dennis Harper, DDS MS
COL Compton T. Harris
CPT Jimmy Harrison, USA
COL Karen Hobson, USA Ret.
Victor Johnson
MAJ Ashley Jolissaint
CPT Alfred Theophilous Joshua Jr.
Mr. David Kaercher
SFC Glenn Keaveny
SGT Nathan Keefer
MAJ Dae Kim
LTC Kevin Kornegay
Mr. Jerry Laabs
Mr. Ronald A. Mashinski
Ms. Belinda McLean
Mr. and Mrs. Sonny Miles
MG William C. Moore
COL Gayle O’Rear, USA Ret.
COL Ed O’Sheehan
SFC Mathew Pursche
Mr. and Mrs. John Sheffer
LTC John Smith
Ms. Caroline Pascal
Mr. Steven Powers
Charlene Ramirez
GEN Dennis Reimer, USA Ret.
SGT Jessie E. Robinson
1SG Rodriguez
Mr. Cody Sims
1LT and Mrs. Tad Schuler
SFC Chad Smith, USA Ret.
LTC and Mrs. David Thompson, USA Ret.
SGT Robert D. Thompson Jr.
CPT Alex Turpin
COL Stephen Vile Jr.
Mr. Oliver B. Walraven
Ms. Anne D. Wattman
Ms. Erica Webster
CPT Charles “Wes” Weigle
SFC Cephus T. Wells

Organizations and Foundations

Air Force Chaplain Corps
Airbus Helicopters, Inc
Amazon Smile
American Legion, Post 176
Army Navy Union, Garrison 52
Avion Solutions
Battelle
Bonham Technologies, Inc
Charles Delmar Foundation
Collins Aerospace
Disabled American Veterans, Anderson Chapter 40
Ellen Willis Martin Foundation
Fortera Credit Union
Fruman Foundation
GE Aviation
Grace Ford Salvatori Foundation
Heather Gardens Chapel
Hilgenhold, Rita & Linda Morris Living Trust IMA
Honeywell Aerospace
Howerton Charitable Fund
John C and Mary Jane Howard Foundation
Joint Expeditionary Base Little Creek
Fort Story Chapel ROF Fund
Kellogg, Brown and Root (KBR)
L3 Technologies
LMEPAC
LogiCore Corporation
Madison Lodge Benevolent And Protective Order Of Elks
Manz Foundation, Inc.
Marta Employees Charity Club
Naval Support Activity Mid-South Chapel
New Car Dealers of Clarksville
PEMA Foundation
Pericle Communications Company
Polytechnikey, LLC d/b/a CityLock
QuantiTech
Robert R. McCormick Foundation
Rusty Lion Academy, LLC
The Chardonay Group
The Community of the Good Shepherd
The Reynolds Family Charitable Fund
The Saint Paul Foundation
The Wilson Sexton Foundation
Tidewater Officers’ Spouses’ Association
United Way Inc
USMA Class of 1952
Veterans United Home Loans
Fort Rucker
VFW, Bremen Post 2791
VFW, Cabin John Post 5633
YPO Big Apple Gold Chapter Inc
Yulista

Estate Donations

Sumner H. Bernstein
Elaine L. Ellsworth
Henry and Laura Frankel
Norma L. Hege
Marie R. Kalberer
Adele Rose Karl
Liliane Konopka
Wilma Jean Orton
John Sitar
Adele Strickland

Organizations that donated $5,000+

Donor Recognition

The Staff at Womack Army Hospital, Fort Bragg, NC
Vietnam Veterans
Wiesbaden Community Spouses’ Club
INDIVIDUAL DONORS

$10,000+

Mr. Piet and Mrs. Bleyendaal
LTG and Mrs. Steven Boutelle, USA Ret.
LTG Francis A. Finelli, USA Ret.
LTG Kevin Norman Platt, USA Ret.
Mr. Dennis J. Gaugel
Mr. Reuben Jeffery, III
Mr. and Mrs. Mark Little
Mr. Roger Schmidt
CW3 David L. Vanagtaema, USA Ret.

INDIVIDUAL DONORS

$5,000+

COL Frederick T. Barrett, USA Ret.
Ms. E. Diane Capps
COL Suzanne Chiang, USA Ret.
Ms. Courtney Daragan
SFC Domenick Iaccino, USA Ret.
Mr. Robert Kinghorn, Sr.
Mr. Thomas Louhney
Mr. and Mrs. Michael Mason

COL Brian McIntyre, ARNGUS
GEN Raymond Odorno, USA Ret.
COL David G. Paschal, USA Ret.
GEN and Mrs. Colin Powell
Ms. Grace Preston
GEN Dennis Reimer, USA Ret.
Mr. and Mrs. William Sausker
Secretary and Mrs. Eric K. Shinseki
Mr. Dennis Slate

Mr. Dennis John Stepian
Mr. and Mrs. Frederick Stifter
MAJ Edward J. Walawender, USA Ret.

CPT Dwayne A. Abbott
COL Frederic Edward Abt, USA Ret.
CSM Edgar J. Adams, USA Ret.
Mr. Craig Allies
COL Ron P. Alberto, USA Ret.
MAJ Ronald L. Allari, USA Ret.
SGT Anthony Washington Allen, USA
COL and Mrs. Gary Allen
COL Harry Patrick Allen, USA Ret.
COL Johnny D. Alvarez, USA Ret.
LTC Linda J. Anderson, USA Ret.
COL Arthur O. Anderson, USA Ret.
Mr. Chad Anderson
LTC Larry Dean Anderson, USA Ret.
LTC William R. Andrews, USA Ret.
SGM John Wadia Armaily, USA Ret.
Mr. and Mrs. Bill Armstrong
MAJ Jamie R. Arruiza, USA Ret.
MAJ Bradford H. Arthur, USA Ret.
SGM William R. Arthur
1SG Leslie Anne Ash, USA
MAJ Greg Jones Austin, USA Ret.
COL Ann Marie Anton Baggett, USA Ret.
SGF Andrew Baker, USA
LTC John S. Balda, USA Ret.
COL Anthony Joseph Barmakais, USA Ret.
LTC F. Catherine Bander, USA Ret.
COL Richard A. Banks, USA Ret.
Mr. James E. Barnhill
CW2 Chase Allan Bashant, USA
MSG Michael Buri Baty, USA Ret.
SFC Chad E. Baugus, USA
COL Richard Eaton Baumer, USA Ret.
SGM Machita R. Beauregard, USA
COL Robert Jerrof Bedell, USA Ret.
CW4 Dennis G. Beeler, USA Ret.
SGT Shawn Anthony Belcher, USA
SSG Harry W. Bell, USA Ret.
COL Walter C. Bell, USA Ret.
COL Anthony R. Benedetto, USA Ret.
COL John Benedict
MAJ Norman Michael Bennett, USA Ret.
COL Floyd K. Berger, USA Ret.
Mrs. Anne Hayes Berry
CPT Robert L. Bervine, USA Ret.
LTG David P. Beshlin, USA Ret.
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