OUR MISSION:
ARMY EMERGENCY RELIEF IS PART OF THE ARMY

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

AER is a nonprofit corporation and in partnership with Installation Management Command it is the U.S. Army’s own financial assistance organization.

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

Army Emergency Relief exists solely for helping the Army take care of its own.

GRANTS & ZERO INTEREST LOANS
Army Emergency Relief provides zero-interest loans and grants to Soldiers, Retired Soldiers and their Families. This includes Active Duty, Retired Active Duty, Retired Army Reserve and National Guard, and Medically Retired Soldiers and their eligible Family Members. AER can also offer assistance to Surviving Spouses and Children of Soldiers who died while on Active Duty or in an eligible Retired Status.

U.S. ARMY NATIONAL GUARD & ARMY RESERVE
AER also provides assistance to Members of the Reserve Component of the Army under Title 10 on continuous Active Duty for more than 30 consecutive days and their eligible Family Members. 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.

Soldiers deploy around the globe and AER can provide them with financial support wherever they are.
**Table of Contents**

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>WHO WE ARE</td>
<td></td>
</tr>
<tr>
<td>LETTER FROM THE SECRETARY OF THE ARMY</td>
<td>1</td>
</tr>
<tr>
<td>2019 YEAR IN REVIEW</td>
<td>2</td>
</tr>
<tr>
<td>LETTER FROM THE CHAIRMAN OF AER</td>
<td>3</td>
</tr>
<tr>
<td>LETTER FROM THE DIRECTOR OF AER</td>
<td>4</td>
</tr>
<tr>
<td>LETTER FROM THE CHIEF OF STAFF OF THE ARMY</td>
<td>5</td>
</tr>
<tr>
<td>LETTER FROM THE SERGEANT MAJOR OF THE ARMY</td>
<td>6</td>
</tr>
<tr>
<td>STORIES OF ASSISTANCE</td>
<td>7</td>
</tr>
<tr>
<td>OVERVIEW</td>
<td>8</td>
</tr>
<tr>
<td>BASIC LIVING EXPENSES</td>
<td>9</td>
</tr>
<tr>
<td>TRAVEL</td>
<td>9</td>
</tr>
<tr>
<td>EDUCATIONAL SCHOLARSHIPS</td>
<td>9</td>
</tr>
<tr>
<td>PERSONAL TRANSPORTATION</td>
<td>10</td>
</tr>
<tr>
<td>OTHER CATEGORIES</td>
<td>10</td>
</tr>
<tr>
<td>MEDICAL &amp; DENTAL</td>
<td>10</td>
</tr>
<tr>
<td>PERMANENT CHANGE OF STATION</td>
<td>10</td>
</tr>
<tr>
<td>JACK RITCHIE DISTINGUISHED SERVICE AWARD</td>
<td>11</td>
</tr>
<tr>
<td>AER TEAM</td>
<td>12</td>
</tr>
<tr>
<td>CORPORATE SUPPORT</td>
<td>12</td>
</tr>
<tr>
<td>ASSISTANCE PARTNERSHIPS</td>
<td>13</td>
</tr>
<tr>
<td>BOARD OF MANAGERS</td>
<td>14</td>
</tr>
<tr>
<td>BOARD OF ADVISORS</td>
<td>15</td>
</tr>
<tr>
<td>FINANCIALS</td>
<td>16</td>
</tr>
<tr>
<td>HISTORY OF AER LEADERSHIP</td>
<td>17</td>
</tr>
<tr>
<td>DONOR RECOGNITION</td>
<td>17</td>
</tr>
<tr>
<td>IN MEMORY OF</td>
<td>18</td>
</tr>
<tr>
<td>IN HONOR OF</td>
<td>19</td>
</tr>
<tr>
<td>ORGANIZATIONS AND FOUNDATIONS</td>
<td>20</td>
</tr>
<tr>
<td>INDIVIDUAL DONORS $5,000+</td>
<td>21</td>
</tr>
<tr>
<td>INDIVIDUAL DONORS $1,000+</td>
<td>22</td>
</tr>
<tr>
<td>THANK YOU FOR YOUR SUPPORT</td>
<td>23</td>
</tr>
</tbody>
</table>
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
Stories of Assistance
OVERVIEW

BASIC LIVING EXPENSES

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

32K Soldiers & Families received $27M in assistance

DISASTERS & EMERGENCIES

5K 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.

4K Spouses & Children received $9M in scholarships

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

$70 MILLION ASSISTANCE PROVIDED IN 2019
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

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.

Cranial helmets provided as a full grant
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 an 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

SHOPPERS DONATED

- Army and Air Force Exchange Service: $95K
- Bonnie Brownfield Trust: $25,000+
- Raytheon Technologies: $10,000+
- Creaghe Family Trust: $5,000+
- Donald J. Trump Foundation: $25,000+
- PEO Fixed Wing Project Office: $10,000+
- Redstone Arsenal: $5,000+
- USAA Federal Savings Bank: $5,000+

DONATED

- All In Credit Union: $230K
- American Legion: $10,000+
- Association of Military Banks of America: $5,000+
- The Benevity Community Impact Fund: $5,000+
- CSX Transportation: $5,000+
- FlyteVu: $5,000+
- Lakeside Foundation: $5,000+
- Military and Civilian Federal Credit Union: $5,000+
- North Texas Military Foundation: $5,000+
- Northern Trust Charitable Program: $5,000+
- Porter E. & Helenmae Thompson Foundation: $5,000+
- Promontory Interfinancial Network LLC: $5,000+
- Raymond Family Foundation: $5,000+
- PEO Utility Helicopter Project Office: $5,000+
- Dell Giving: $5,000+
- Fort Myer Thrift Shop: $5,000+
- Network Engineering Center (NEC), Ft. Lee: $5,000+
- Mutual of America Foundation: $5,000+
- National Defense Industrial Association: $5,000+
- National Football League: $5,000+
- OceanFirst Foundation: $5,000+
- Radiance Technologies: $5,000+
- Silicon Valley Community Foundation: $5,000+
- The Stubbeman Family Foundation: $5,000+
- Suntrust Foundation: $5,000+
- Wold Family Foundation: $5,000+

DONATED

- Army and Air Force Exchange Service: $51K
- Bonnie Brownfield Trust: $10,000+
- Raytheon Technologies: $5,000+
- Creaghe Family Trust: $5,000+
- Donald J. Trump Foundation: $5,000+
- PEO Fixed Wing Project Office: $5,000+
- Redstone Arsenal: $5,000+
- USAA Federal Savings Bank: $5,000+

GLOBAL PARTNERS

MILITARY ASSISTANCE AGREEMENT
All four military relief societies work collectively to ensure every service member, active or retired, receives the assistance they need regardless of their branch or location.

ARMY EMERGENCY RELIEF

NAVY-MARINE CORPS RELIEF SOCIETY

AIR FORCE AID SOCIETY

COAST GUARD MUTUAL ASSISTANCE

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’.
## Statement of Financial Position

**As of 31 Dec 2019**

### Assets
- Cash: $12,191,775
- Receivables & Prepaid Expenses: $7,856,087
- Investments & Accrued: $274,779,511
- Investment Income: $43,690,192
- Loans Receivable net allowance for Doubtful Accounts: $325,803
- Prepaid Charges and other Assets: $325,803
- Office Equipment: $3,346,333
- Total Assets: $342,189,701

### Liabilities
- Accounts Payable & Accrued Liabilities: $1,651,667
- Total Liabilities: $1,651,667
- Total Assets & Net Liabilities: $342,189,701

## Statement of Financial Activities

### Revenues
- Annual Fund Campaign: $9,978,549
- Other Contributions: $844,245
- Interest and Dividends: $3,267,478
- Realized Gains on Investments: $8,229,776
- Unrealized Gains on Investments: $35,865,034
- Total Revenue: $58,185,082

### Expenses
- Program Expenses: $25,632,595
- Supporting Services: $1,570,929
- Management and General: $756,332
- Total Expenses: $27,959,856
- Change in Net Assets: $30,225,226
- Beginning Net Assets: $310,312,808
- Ending Net Assets: $340,538,034

## Financial Information

**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
- **$10M** Donated to AER in 2019
- **$70M** in assistance to Soldiers and Families in 2019
- **$9M** to 4K Children and Spouses for educational scholarships

**Since 1942 AER has provided**

- **4M** Soldiers and Families
- **$2B** in assistance
- **$1B** since 9/11

**In 2019, AER provided**

- **90 cents** of every dollar donated goes directly to programs assisting Soldiers & Families

**Change in Net Assets**

- Beginning Net Assets: $310,312,808
- Ending Net Assets: $340,538,034

**AER has**

- **30+** categories of assistance to support Soldiers and Families who need help

**Soldiers and Families served**

- **~40K**
- **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

GEN Dennis Reimer, U.S. Army, Retired, was recognized for ten years of faithful service as President/Chairman of Army Emergency Relief.
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 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.
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.
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. Lawrence 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 Komegay
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. Ted 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

Organizations that donated $5,000+

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 Wills 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
Mantz Foundation, Inc.
Marta Employees Charity Club
Naval Support Activity Mid-South Chapel
New Car Dealers of Clarksville
PEMA Foundation
Pericle Communications Company
Polytechnikey, LLC db/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

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

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Mr. Robert A. Fredrickson
Mr. Robert Freehart
LTC Joyce A. Fulps, USA Ret.
LTC Kathleen M. Gainey
BG Edward D. Donnelly Jr
LTC Christopher S. Gamble, USA Ret.
LTC Frank R. Ganschietz, USA Ret.
SSG Joe Marshall Garrett, USA Ret.
SPC Gaiellid Mchealie George, USA Ret.
CPT Willard R. Gibbons, USA Ret.
CPT Aaron C. Gilbert, USA Ret.
LTC John Richard Gilbert, USA Ret.
SGT Sarah Patricia Giovanco, USA Ret.
LTC Mark Girolamo, USA Ret.
Ms. Jessica Glover
SSG Andrew Clayton Goff, USA Ret.
LTC Daniel Leslie Goldstein, USA Ret.
MSG Jesse Gonzales, USA Ret.
MAJ Donald K. Goodin, USA Ret.
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COL Ely P. Gorman, USA Ret.
Ms. India Grant
MSG Joseph Green, III, USAR Ret.
LTC John Grimsley MSG Daphyne Grimsley
CSM Margaret W. Grunwald, USA Ret.
SPC Zichuo Gui, USA
LTC James Earl Gulley, USA Ret.
Mr. Naresh K. Gupta
MSG Eric Asiedu Gyamfi, USA
SSG Jeffery Allen Habisch, USA
SLG Leroy J. Habryle, USA Ret.
SLG William C. Hagzan, USA Ret.
MAJ James Francis Hainey, USA Ret.
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LTC Richard N. Hansen, USA Ret.
Mr. Joe W. Harris
SFC Richard N. Hartel, USA Ret.
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