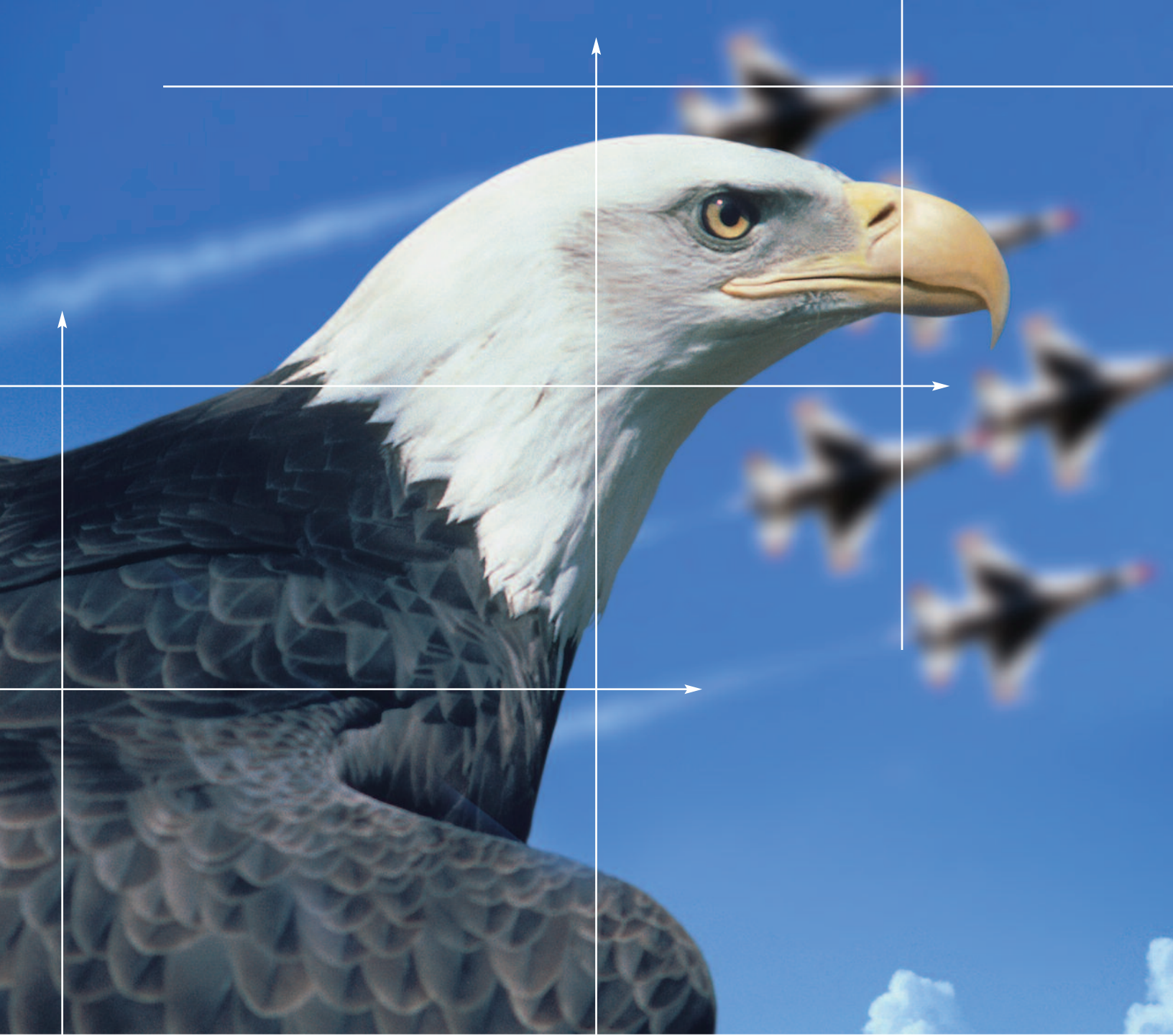


A 67 Year History of **Airmen Helping Airmen**



2009
Annual Report



OUR **vision**

To ensure all members of the Air Force are aware of the Air Force Aid Society and can easily access and receive our services in times of need.

OUR **mission**

The Air Force Aid Society, a private non-profit organization, supports the mission of the Air Force by relieving financial distress of Air Force members and their families, assisting with education goals and improving quality of life through proactive programs.

FOREWORD **History**

The Air Force Aid Society is the official charity of the United States Air Force, incorporated in 1942 as a private, non-profit organization. It traces its roots to the outbreak of World War II and the rapid expansion of the Army Air Corps under the leadership of General Henry H. "Hap" Arnold. As General Arnold and his wife Bee became increasingly concerned that mission demands would put incredible stress on Air Corps members and their families, they acted to create a relief organization that would emphasize Airmen helping Airmen.

The Arnolds envisioned an organization that would mirror the Army Air Corps ideal of doing whatever it took to complete the mission...wherever, whenever, and however it was necessary, the aviation community would take care of its own. General Arnold was successful in attracting influential help from inside and outside the military, such as World War I Ace Capt Eddie Rickenbacker who founded Eastern Airlines and subsequently served as President of the Society for 27 years. Others included General Tooey Spaatz who would become the Air Force's first Chief of Staff, entertainer Arthur Godfrey, International Business Machines (IBM) pioneer Tom Watson, and Milt Caniff of Steve Canyon comic strip fame. Their generous contribution of time and resources helped create and perpetuate what we know today as the Air Force Aid Society.



We are forever indebted to the Arnolds for their personal involvement in the creation and sustainment of our Air Force Aid Society.

MESSAGE FROM THE President

Last year, I reflected on the resiliency of the Air Force Aid Society in the face of a distressed economy and reminded everyone that regardless of economic conditions, the Society will always be there for our Airmen and their families in times of need. One year later, the economy is showing signs that the worst of this crisis may be behind us, but our assistance statistics tell us that many of our Airmen and their families still face financial stresses due to deployments and personal emergencies. In 2009, the Society helped over 17,000 Air Force personnel with \$12.2 million in emergency assistance. In addition, we continued to work closely with the Air Force Wounded Warrior Program to ensure that AFAS assistance is available to these troops when they return to active duty or transition to civilian life. The Society provided nearly \$91,000 in grant assistance to support these brave Airmen. For these reasons and more, emergency assistance remains our primary mission.

Our Education programs continue to fulfill the Arnold's vision of helping to educate the dependent family members of Airmen. Our Gen H.H. Arnold Education Grant Program awarded 3,000 education grants of \$2,000 and the popular Spouse Tuition Assistance Program helped 2,200 spouses living at overseas bases receive education assistance totaling \$1.2 million. After a successful test period, we permanently adopted the Supplemental Education Loan Program which offers education grant recipients the opportunity to receive a \$1000 interest-free loan to help with incidental expenses like books, fees and curriculum required equipment. As college costs continue to rise, the Society's education programs have become increasingly valuable.

Given high ops tempo and frequent deployments, the importance of the Society's community programs cannot be overrated. Deployed Airmen who must leave their families behind can rest assured knowing that programs like Give Parents a Break, Car Care Because We Care, and Phone Home are available to help relieve some of the stresses family members face during their absence.

I want to thank the many individuals and organizations that contributed to our success in 2009. Without the Community Readiness Consultants and Technicians working at base level in the Airman & Family Readiness Centers, the Society's important work could not be done. Together with the headquarters staff,



John R. Buehler
President

other relief societies, and the American Red Cross, we have a great team in place with the common goal of helping Airmen and their families. Thank you for all that you do.

Lastly, my sincere thanks to the dedicated volunteer Trustees who unselfishly give their time and energy to provide management oversight. I am indeed proud to serve with this distinguished group of individuals on the Air Force Aid Society's Board of Trustees.

MESSAGE FROM THE CEO

Helping Airmen while battling the challenges of a slumping economy characterized Air Force Aid Society operations for 2009. We are like most charities—tough economic conditions present us with a devil's brew that is equal parts higher demand balanced against reductions in charitable giving. Our strategy for 2009 was to minimize reductions to our programs while structuring our investment program to reflect the Society's conservative, long-term view of the inherent strength of the American economy.

Program changes for 2009 were minimal with one notable exception. We reduced the number of Arnold Education Grants by 500 (3500 grants in 2008 to 3000 grants in 2009). This reduction was painful, but wholly consistent with our insistence that "Emergency Assistance" has been, and always will be, our first and most important program. Even with a reduction, the Society still provided over \$7M in education assistance to more than 5,000 children and spouses of our Airmen. Emergency Assistance totaled more than \$12M spread across some 17K individual cases of Airmen seeking assistance. Special thanks to our partners at Army Emergency Relief, Navy Marine Corp, Coast Guard Mutual Assistance and the American Red Cross for their mutual support to our Airmen just as we support their Soldiers, Sailors, Marines and Coasties. Our Community Program lineup remained unchanged and amounted to more than \$2M of support. We are particularly pleased that 2009 will mark a transition year as we make our phone card program more efficient by going directly to Airmen in the overseas areas through their deployed first sergeants. We were also pleased to continue our support of the "Sammy Rabbit" saving program targeted at our elementary school kids.

Recovering from an economic crisis is never easy, but we believe our recovery strategy minimizes risk while staying positioned for the long term. Our investment approach and our portfolio reflect our conservative nature even while we are exploring new avenues for fund raising. Along those lines, this was the first year for the AF Charity Ball at a new venue in Northern Virginia. We were sad to leave Bolling AFB, but the additional space drew rave reviews. Net revenues exceeded \$550K which is impressive for our first time in the new venue. We look forward to building on this initiative for Charity Ball 2010. We remain very grateful to our industry partners as they continued to step forward to support our Airmen. Of course,



John D. Hopper, Jr.
Chief Executive Officer

Airmen are all about helping themselves, so it is not surprising they contributed almost 130% of goal to the 2009 Air Force Assistance Fund drive.

I want to close with a special thank you to our Trustees and staff. Jack Buehler leads a group of the most dedicated governors you can imagine. They continue to give freely of their time and their expertise, all to support Airmen. Also a pat on the back to our extended staff manning the outposts in the Airman & Family Readiness Centers, they do a superb job as the compassionate face of the Society. Finally, for the immediate staff, we mark a significant passing of the torch. Early in the year, our CIO, Mr. Randy Luce, moved on to get closer to the programming that was his forte. We welcome Mr. Geoff Perkins as the new CIO. Geoff is a former Airman, IT expert and has a JD from Georgetown—he is doing great! Most significant, our long time COO, Jim Delaney retired effective the first week of 2010. Jim gave the Society 25 years and the Air Force almost 50 years—he will be missed. Stepping up to the challenge, we welcome Col (Ret) Linda Egentowich as our new COO. Don't stand in her way because she is off and running and looking for even better ways to support Airmen.

TRUSTEE **Involvement**



Caption to come?

Board of Trustees

(As of June 2009)

Honorable Michael B. Donley, Secretary of the Air Force
General Norton A. Schwartz, Chief of Staff, USAF
Mr. John R. Buehler
Dr. William W. Jennings
Mrs. Ellen Jumper
Mrs. Valerie Keys
Lieutenant General Normand G. Lezy, USAF, Ret.
Mr. Thomas H. MacLeay
Dr. Frank J. McKeown
CMSAF Rodney J. McKinley
Honorable William A. Moorman, Major General, USAF, Ret.
Lieutenant General Richard Y. Newton
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Lieutenant General Jack L. Rives
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Treasurer/Chief Financial Officer

Colonel Sidney R. Heetland, USAF, Ret.

Distinguished Counsellor

Mr. Richard J. Borda

Mr. Raymond F. DeVoe, Jr.

Independent Auditors

Auditors for 2009 were from Tate and Tryon

THE SOCIETY'S **Network**

Ensuring Worldwide Access to Society Programs



The Air Force Aid Society is comprised of 22 staff members at our headquarters in Arlington, Virginia. In addition, we have one staff member operating from the Air Force Personnel Center at Randolph AFB, Texas who is primarily responsible for after hours emergency assistance. Operating with a small staff allows the Society to keep overhead costs low and ensures that 100% of donated dollars are returned to Air Force members and their families.

Airman and Family Readiness Centers (A&FRCs) around the world are the home of most Air Force Aid Society Sections. Community Readiness Consultants and Technicians in the A&FRCs disburse emergency assistance loans and grants and oversee the Society's programs at base level. We are grateful to have AFAS housed in this supportive environment and appreciate the caring service provided by the staff.

The Society maintains cross-servicing agreements with Army Emergency Relief, Navy-Marine Corps Relief Society, Coast Guard Mutual Assistance, and the American Red Cross, making it possible for military members of all services to receive emergency assistance 24 hours a day, 365 days a year. Other important organizations in our network include ACT, Inc. which works closely with our Education Department to ensure unbiased selection of Education Grant recipients; Carlson Wagonlit Travel which provides Airmen and their families with low cost electronic ticketing for emergency travel, and the Fisher House which provides housing built on the grounds of major military and VA medical centers. These homes enable family members to be close to a loved one during hospitalization for an unexpected illness, disease, or injury.

2009 Highlights

Direct Assistance

- \$12.2 million in Emergency Assistance
- \$7.2 million in Education Assistance
- \$2.2 million in Community Enhancement Programs

\$21.6 Million in Total Direct Assistance

Training

- Trained 38 Air Force Aid Society field representatives at an August training session
- Addressed First Sergeants and AF Senior NCO Academies
- Conducted AFAS MAJCOM trainings for USAFE and PACAF bases

Awareness

- Redesigned our website to be more engaging and interactive
- Published 6 editions of the Assistance Connection Newsletter
- Introduced new electronic E-Connections Newsletter
- Staffed an exhibit booth at the Air Force Association Technology Exposition
- Participated in the Air Force Caring for People Forum

Financial Education

- Distributed over 25,000 Expense Record books
- Distributed 12,000 Loose Change Calendars
- Sponsored "Sammy Rabbit" visits to help young children learn about the benefits of saving money
- Participated as a Partner in the Military Saves Campaign

Fund Raising

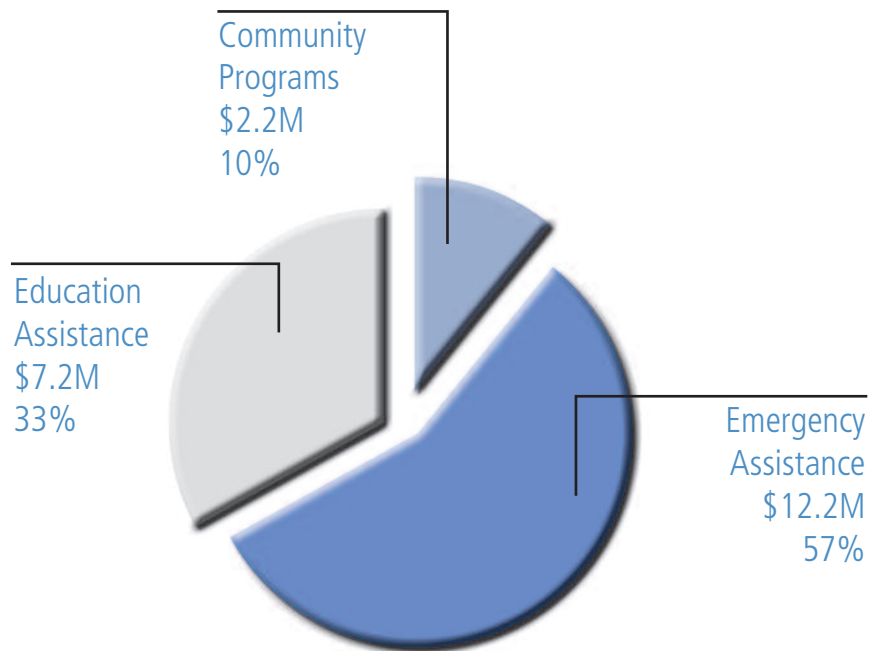
- Pledges to the Air Force Assistance Fund totaled nearly \$7.5 million. AFAS received \$4.66 million of the total
- The 6th Annual Air Force Charity Ball was another resounding success raising \$558,000 to help Airmen
- Private donations exceeded \$873,400

PROGRAM Overview

Total assistance 2009: \$21.6 million

Over 42,000 Air Force members and families were helped with emergency assistance loans and grants, education assistance, or one of the AFAS-sponsored community programs.*

*Excluding phone card recipients



Emergency^{ASSISTANCE}



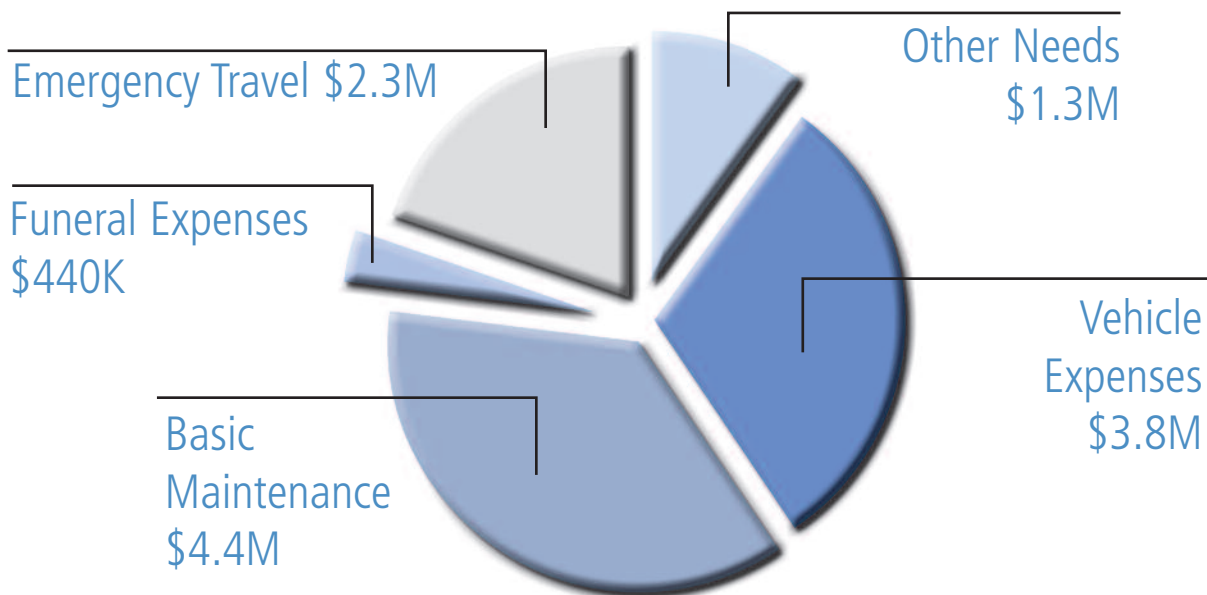
Air Force Aid Society emergency assistance is provided to Air Force members and their dependents to meet immediate needs in an emergency situation when personal resources are not available.

The Society provides interest-free loans and grants based on the individual situation as a step toward a lasting solution to a problem.

There were over 17,000 cases in 2009 with \$11.5 million provided in interest-free loans and \$689 thousand in grant assistance. Consistent with other years, the majority of assistance, approximately \$9.7 million, was given to assist junior personnel in the rank of Staff Sergeant and below.

Of the \$12.2 million given for emergency assistance needs, 93 percent went to the Active Force, including eligible Air Force Reserve and Air National Guard, with the remaining 7 percent helping Air Force retired and widowed persons.

Emergency Assistance by Purpose



Emergency travel expenses accounted for 19 percent of AFAS assistance, 36 percent was provided for basic living expenses, and 31 percent was given for vehicle expenses. This accounted for over \$10.5 million. Funeral, medical, dental, moving expenses, respite care, and other emergency needs accounted for \$1.6 million in assistance.

Emergency ASSISTANCE

In their own words...

From an Air Force Wounded Warrior and his wife:

"Annette left her great paying job to be by my bedside while I was recovering from my wounds (loss of left arm, blind in both eyes, traumatic brain injury). We were concerned about our finances and the possibility of losing our dream home—we have a wonderful home with a great pool"

Matt Slaydon, TSgt, USAF, Retired

"...the AFAS paid our mortgage and bills so I could stay with Matt and care for him. AFAS's assistance allowed Matt to come home to his house he had worked so hard for, and a home that he could easily find his way around in"

Annette Slaydon

The Superintendent at the Barksdale Airman and Family Readiness Center wrote:

"I have been the Superintendent at the Barksdale Airman and Family Readiness Center for the past two and a half years, and have witnessed firsthand what a tremendous impact the Air Force Aid Society makes in the lives of our Air Force families day in and day out. As an active duty Air Force member, it's extremely comforting to know that the Air Force Aid Society is there to assist... the Air Force Aid Society is the perfect example of the "Wingman Concept." I know that if I have a real crisis, I have a place to turn for assistance. It's an honor to be a part of such an incredible organization. "

With great appreciation, Frank DeVillier, MSgt, USAF

Education ASSISTANCE

General Henry H. Arnold Education Grant Program:

3,000 need-based grants of \$2,000 were awarded to Air Force family members enrolled full-time in undergraduate programs. Various categories of eligible applicants have benefited from this, the centerpiece of the Society's educational initiatives. Net* outlays for the year were:

- \$2.21M to sons, daughters, and spouses of Active Duty members, and \$89K to children of Active Guard members.
- \$3.25M awarded to children of retirees (includes Retired Reserve).
- \$141K supported children and surviving spouses of deceased members.

These grants are competitive in their need-based selection criteria. To ensure an unbiased selection, AFAS has continued to contract with ACT Inc. (formerly known as American College Testing) for determination of financial need and disbursement services. ACT is an independent organization located in Iowa City, IA that has provided standards-based assessment and support services for scholarship sponsors for over 45 years.

The number of grants the Society can fund each year depends on available resources as shared among emergency assistance, education, and community enhancement programs. Overall selection rate was 62% of all those who applied, and 74% of all students who completed both steps of the application process.

General George S. Brown Spouse Tuition Assistance Program (STAP):

A community-oriented program that provided \$1.2M in tuition assistance to over 2,200 spouses who accompanied Active Duty members on their overseas assignments. Funding is limited to \$1,500 annually for unmet tuition costs at contracted post-secondary institutions only.

STAP aids spouses in furthering their education and enhances their potential for employment, if not locally, then upon return to the United States. STAP is also a helpful morale-building tool for commanders who want spouses to feel active and engaged in base activities and have forums where spouses can interact.

Supplemental Education Loan:

During 2009, the Society again supported an education loan program designed to reimburse families for incidental college expenses, such as books, fees, and curriculum-required equipment. These interest-free loans capped at \$1,000 per student were offered to all of the regular Active Duty and regular retired families from our Gen. Arnold Education Grant applicant pool.

247 families were assisted, totaling \$242,547 in additional aid. By accepting the loan, sponsoring members agreed to repayment by allotment over a 10-month period.

\$7.1 Million in Education (Net of Refunds)

- 49.91% Active Duty
- 48.12% Retired
- 1.97% Deceased

*Note: Arnold Grant outlays shown above are net of \$308K in refunds from previous grant cycles, due to non-enrollments.

AN EDUCATION GRANT Success Story

"Thank you for all that you have done for me. This past May I was blessed with a degree in Peace, War and Defense from the University of North Carolina at Chapel Hill. I owe you a great deal of gratitude for making my education possible. There is a world of opportunity awaiting me. Your generous support of my university education has not now, nor will it ever be overlooked....

Your organization should know that I will try my best to give back and continue sowing the good seeds you gave me. What you started, I plan to continue. I was commissioned in May as a 2nd Lieutenant with the United States Air Force and will be going on active duty October 22, 2009. During my time training with AFROTC at UNC, I was again showed fortune and was awarded a pilot candidate slot. I will begin pilot training in June 2010.

It has been a dream of mine to be a pilot in the Air Force. My dad was a fighter pilot, and a good one I feel inclined to believe. However in September of 1990 he was killed in his F-15, one month before my fourth birthday. My family has lived by Seymour Johnson Air Force Base ever since. It has been tough at times to see the jets flying overhead. It has been tough to see my mom struggle to raise my brother, sister and myself on her own in the shadow of that tragedy. She knows the pain of sacrifice more than I ever will. But I dreamed. I would ride my bike to the runway, go as close as I could get to those majestic winged machines, and just stare. The roar of the jets would deafen my ears, but my heart would still beat with excitement, knowing where I have come from and where I am going. I still go out there when I am back home. I remain young and passionate at heart.

The dream to be a pilot took root back then, but it came to fruition now. I finished college, became an officer and now I'm headed to the cockpit. If it was not for the scholarships made available through organizations like yours, I may not have ever even thought of college as an option. I have complete admiration for the work of your organization and appreciation for the opportunities you have shown young people like me. Thank you once again."

David Hook
Goldsboro, NC



2nd Lt David Hook ready to take his first solo flight.

Community^{ENHANCEMENT}

Child Care Programs

Give Parents a Break — \$680K for stress-relieving child care.

- 75 bases offered this program one or two times a month at base child care centers, targeting families in high stress situations.

Child Care for PCS — \$346K for families relocating.

- 20 hours of child care may be provided to families when departing and arriving at a base on Permanent Change of Station (PCS) orders to help reduce the stress of the move.

Child Care for Volunteers — \$74K for child care to support base community volunteers.

- Approximately 15,000 child care hours were provided to base volunteers under the Child Care for Volunteers program.

Readiness Programs

Phone Home — \$291K in \$20-value phone cards for those deployed 30 days or more.

- Nearly 56,500 deploying Airmen received cards.

Car Care Because We Care — Over \$172K for preventive maintenance (lube & oil change) and vehicle inspections for spouses of deployed members. First-term Airmen are also eligible for the service if they agree to attend a financial counseling session.

- Nearly 5,700 preventive vehicle maintenance check-ups were performed in order to identify and repair problems before they became serious and more costly repairs.

Parenting Programs

Bundles for Babies — \$221K for gifts to expectant parents completing a parenting/budgeting class.

- Nearly 4,600 families completed parenting and budgeting classes and received a "bundle" of baby items.

Spouse/Youth Programs

Youth Employment Skills (YES) — Over \$113K was disbursed in education and base community dollar credits.

- 414 high school students enrolled in the YES program at 56 bases and volunteered on base to earn credits toward post-secondary education expenses.

Financial Education Initiatives – Sammy Rabbit Visits:

Nearly \$56K spent at 12 bases to provide a children's financial education program teaching the importance of saving.

Spouse Orientation — Over \$66K spent in support of base Heart Link program that introduces spouses to the Air Force culture.

- 64 bases received AFAS funds in support of their spouse orientation Heart Link program.

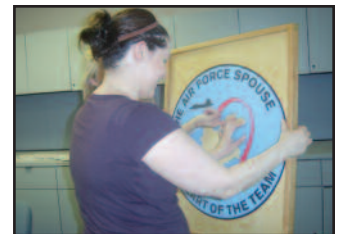
Local Education Programs — \$139K at 38 bases to fund entry-level job training for AF spouses.

■ These "Local Education" programs include:

- | | |
|------------------------|------------------------------|
| ■ Microsoft Office | ■ EKG Course |
| ■ Clerical Assistant | ■ Nursing Assistant |
| ■ Customer Service | ■ Virtual Assistant Training |
| ■ Basic Finance Course | ■ Pharmacy Technician |

Community^{ENHANCEMENT}

\$2.2M in Base Community Services 2009

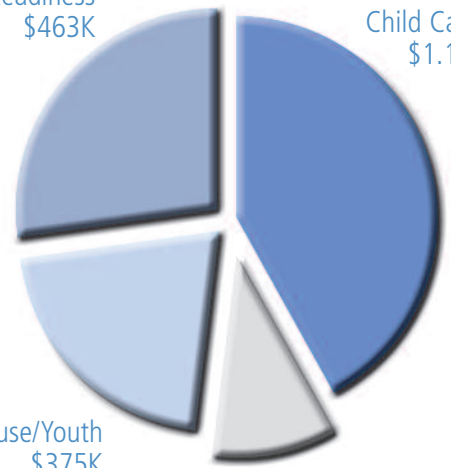


Readiness
\$463K

Child Care
\$1.1M

Spouse/Youth
\$375K

Parenting \$221K



CONDENSED Financials

Statement of Financial Position As of December 31, 2009

Assets

| | |
|---------------------------------------|------------------------------|
| Cash & equivalents | \$ 1,537,870 |
| Emergency assistance loans receivable | 7,546,191 |
| Investments: | |
| Equity investment funds | 88,872,771 |
| Fixed income funds | 50,658,452 |
| Investment income receivable | 384,942 |
| Total investments | <u>139,916,165</u> |
| Donations receivable | 39,337 |
| Property & equipment | 365,432 |
| Other assets | <u>117,368</u> |
| Total assets | <u><u>\$ 149,522,363</u></u> |

Liabilities and net assets

| | |
|---------------------------------------|------------------------------|
| Accounts payable and accrued expenses | \$ 1,363,779 |
| Net assets | |
| Unrestricted | 146,488,797 |
| Temporarily Restricted | 44,983 |
| Permanently Restricted | 1,624,804 |
| Total Net assets | <u>148,158,584</u> |
| Total liabilities and net assets | <u><u>\$ 149,522,363</u></u> |

Independent Audit: the information above is extracted from our audited financial statements, which were audited by an independent audit firm. Copies of the audit report are provided to all members of the Society's Board of Trustees and to the Officers of AFAS. Copies of the audit report are available on our web site at www.afas.org.

CONDENSED Financials

Statement of Activities

For the Year Ended December 31, 2009

Revenues

| | |
|---|-------------------|
| Donations ¹ | \$ 6,256,776 |
| Budgeted Investment return designated for operations ² | 8,075,700 |
| Other revenue | 21,245 |
| Total Revenues | <u>14,353,721</u> |

Expenses

| | |
|--------------------------------------|-------------------|
| Program services: ³ | |
| Emergency assistance ⁴ | 2,071,054 |
| Educational assistance | 7,704,992 |
| Community enhancement | 2,530,497 |
| Total program services expenses | <u>12,306,543</u> |
| Supporting services ⁵ | 1,718,739 |
| Total operating expenses | <u>14,025,282</u> |
| Change in net assets from operations | 328,439 |

Non-operating activities:

| | |
|--|-------------------|
| Post-retirement benefits charges other than net periodic cost | (23,873) |
| Program system write-down | (472,304) |
| Investment return short of amount budgeted for current operations ⁵ | 16,087,872 |
| Change in total net assets | <u>15,920,134</u> |

Beginning net assets

132,238,450

Ending net assets

\$ 148,158,584

Program services account for the majority of our expenses at 88%.
Supporting services amount to only 12% of total expenses.

Notes:

1. The Air Force Assistance Fund (AFAF) accounted for just short of \$4.7 million.
2. The Society follows a maximum spending guideline based on 6% of a three year moving average of the investment portfolio's mid-year market value. This guideline, which was set at 4.8% in 2009, provides the basis for yearly investment returns designated for operations. Investment returns in excess (deficient) of the Society's board authorized spending guideline are recognized as non-operating activities.
3. Program services expenses are reported on a functional basis. Certain costs have been allocated between program and supporting services based on head count of employees working on specific programs.
4. Emergency assistance expenses exclude loans receivable.
5. Supporting services consist of management & general of \$1,233,149 and fundraising of \$485,590.

Independent Audit: the information above is extracted from our audited financial statements, which were audited by a national firm.

Copies of the audit report are provided to all members of the Society's Board of Trustees and to the Officers of AFAS. Copies of the audit report are available on our web site at www.afas.org.

Assistance Given VS FUND DRIVE

| AFAS Sections | EA Cases | EA Loans and Grants | Education Grants & STAP | Community Enhancements | Total Assistance | AFAF Pledges |
|------------------|----------|---------------------|-------------------------|------------------------|------------------|------------------|
| ACC | 4,777 | \$3,136,849 | \$644,000 | \$505,003 | \$4,285,852 | \$910,282 |
| Barksdale | 239 | 156,795 | 40,000 | 40,626 | 237,421 | 50,245 |
| Beale | 182 | 114,742 | 26,000 | 28,093 | 168,835 | 39,244 |
| Creech | 61 | 45,321 | 8,000 | 500 | 53,821 | Incl. w/ Nellis |
| Davis Monthan | 260 | 180,703 | 34,000 | 24,733 | 239,436 | 92,309 |
| Dyess | 370 | 277,666 | 46,000 | 37,264 | 360,930 | 44,008 |
| Ellsworth | 154 | 115,091 | 14,000 | 23,896 | 152,987 | 37,300 |
| Holloman | 316 | 175,423 | 14,000 | 22,394 | 211,817 | 42,719 |
| Langley | 514 | 345,409 | 74,000 | 43,155 | 462,564 | 123,344 |
| Minot | 176 | 123,363 | 44,000 | 28,646 | 196,009 | 45,127 |
| Moody | 337 | 227,299 | 42,000 | 42,229 | 311,528 | 37,154 |
| Mountain Home | 238 | 138,382 | 22,000 | 21,150 | 181,532 | 36,227 |
| Nellis | 737 | 473,875 | 42,000 | 67,006 | 582,881 | 74,307 |
| Offutt | 205 | 126,207 | 82,000 | 18,707 | 226,914 | 82,506 |
| Seymour Johnson | 527 | 312,535 | 68,000 | 43,928 | 424,463 | 62,456 |
| Shaw | 280 | 192,337 | 60,000 | 30,698 | 283,035 | 90,971 |
| Whiteman | 181 | 131,701 | 28,000 | 31,978 | 191,679 | 52,365 |
| AETC | 2,640 | \$1,791,078 | \$364,000 | \$199,365 | \$2,354,444 | \$917,068 |
| Altus | 114 | 60,998 | 20,000 | 5,984 | 86,982 | 15,985 |
| Columbus | 70 | 46,739 | - | 14,289 | 61,028 | 27,040 |
| Goodfellow | 153 | 81,410 | 4,000 | 14,029 | 99,439 | 54,613 |
| Keesler | 276 | 208,148 | 28,000 | 16,098 | 252,246 | 56,184 |
| Lackland | 601 | 409,456 | 96,000 | 28,223 | 533,680 | 251,006 |
| Laughlin | 49 | 29,274 | 4,000 | 17,881 | 51,155 | 28,706 |
| Luke | 535 | 360,984 | 16,000 | 20,185 | 397,169 | 81,507 |
| Maxwell | 86 | 66,908 | 40,000 | 5,349 | 112,257 | 82,878 |
| Randolph | 117 | 101,172 | 62,000 | 28,658 | 191,830 | 102,943 |
| Sheppard | 324 | 213,445 | 40,000 | 15,551 | 268,996 | 118,542 |
| Tyndall | 255 | 176,778 | 48,000 | 23,971 | 248,749 | 65,490 |
| Vance | 60 | 35,766 | 6,000 | 9,147 | 50,913 | 32,174 |
| AFMC | 1,833 | \$1,230,330 | \$280,000 | \$174,642 | \$1,684,972 | \$534,748 |
| Arnold | 1 | 955 | 0 | 1,376 | 2,331 | Incl. w/Eglin |
| Brooks | 41 | 30,384 | 12,000 | 250 | 42,634 | 17,282 |
| Edwards | 72 | 43,380 | 12,000 | 10,974 | 66,354 | 30,044 |
| Eglin | 432 | 268,956 | 52,000 | 31,574 | 352,530 | 79,734 |
| Hanscom | 52 | 28,166 | 22,000 | 4,649 | 54,815 | 40,745 |
| Hill | 252 | 185,800 | 32,000 | 32,081 | 249,881 | 61,407 |
| Kirtland | 247 | 177,208 | 10,000 | 19,273 | 206,481 | 59,838 |
| Robins | 115 | 86,472 | 52,000 | 21,729 | 160,201 | 64,920 |
| Tinker | 357 | 227,272 | 24,000 | 24,484 | 275,756 | 74,945 |
| Wright Patterson | 264 | 181,737 | 64,000 | 28,252 | 273,989 | 105,833 |
| AFNCR | 269 | \$248,538 | \$58,000 | \$28,633 | \$335,171 | \$347,342 |
| Andrews | 156 | 140,444 | 38,000 | 16,473 | 194,917 | *347342 |
| Bolling | 113 | 108,094 | \$20,000 | 12,160 | \$140,254 | Incl. w/ Andrews |
| AFRC | 27 | \$25,826 | \$4,000 | \$2,880 | \$32,706 | \$2,987 |
| AFSOC | 376 | \$274,246 | \$102,000 | \$50,342 | \$426,588 | \$101,861 |
| Cannon | 113 | 75,499 | 32,000 | 18,711 | 126,210 | 21,456 |
| Hurlburt | 263 | 198,747 | 70,000 | 31,631 | 300,378 | 80,405 |

ACC - Air Combat Command AETC - Air Education and Training Command AFMC - Air Force Materiel Command
 AFNCR - Air Force National Capitol Region AFRC - Air Force Reserve Command AFSOC - Air Force Special Operations Command
 AFSPC - Air Force Space Command AMC - Air Mobility Command PACAF - Pacific Air Forces
 USAFA - United States Air Force Academy USAFE - United States Air Forces in Europe

ON AVERAGE, BASES RECEIVE \$4.31 OF ASSISTANCE FOR EVERY \$1 DONATED.

| AFAS Sections | EA Cases | EA Loans and Grants | Education Grants & STAP | Community Enhancements | Total Assistance | AFAF Pledges |
|---------------------------|---------------|---------------------|-------------------------|------------------------|---------------------|--------------------|
| AFSPC | 1,185 | \$788,065 | \$184,000 | \$106,468 | \$1,078,533 | \$306,070 |
| Buckley | 113 | 82,596 | 8,000 | 16,153 | 106,749 | 33,473 |
| FE Warren | 194 | 110,207 | 12,000 | 11,511 | 133,718 | 59,106 |
| Los Angeles | 31 | 24,239 | 6,000 | 9,499 | 39,738 | 24,634 |
| Malmstrom | 284 | 170,483 | 48,000 | 18,836 | 237,319 | 32,598 |
| Patrick | 143 | 98,897 | 18,000 | 20,446 | 137,343 | 39,563 |
| Peterson | 179 | 122,651 | 34,000 | 12,602 | 169,253 | 49,920 |
| Schriever | 91 | 67,442 | 14,000 | 2,272 | 83,714 | 19,738 |
| Vandenberg | 150 | 111,550 | 44,000 | 15,149 | 170,699 | 47,038 |
| AMC | 3,414 | \$2,255,110 | \$476,000 | \$336,693 | \$3,067,803 | \$691,327 |
| Charleston | 215 | 144,160 | 28,000 | 31,248 | 203,408 | 64,352 |
| Dover | 186 | 118,981 | 22,000 | 26,634 | 167,615 | 52,673 |
| Fairchild | 213 | 131,151 | 20,000 | 28,056 | 179,207 | 33,052 |
| Grand Forks | 113 | 72,803 | 22,000 | 30,879 | 125,682 | 30,128 |
| Little Rock | 640 | 417,079 | 58,000 | 57,738 | 532,817 | 100,048 |
| MacDill | 220 | 155,420 | 22,000 | 16,724 | 194,144 | 45,520 |
| McChord | 291 | 181,907 | 28,000 | 34,129 | 244,036 | 34,723 |
| McConnell | 139 | 99,339 | 22,000 | 25,545 | 146,884 | 23,730 |
| McGuire | 420 | 262,366 | 28,000 | 15,276 | 305,642 | 54,100 |
| Pope | 169 | 118,884 | 8,000 | 9,973 | 136,857 | 46,031 |
| Scott | 219 | 145,296 | 122,000 | 29,798 | 297,094 | 115,692 |
| Travis | 589 | 407,724 | 96,000 | 30,693 | 534,417 | 91,278 |
| PACAF | 1030 | \$847,036 | \$608,321 | \$237,220 | \$1,692,577 | \$565,959 |
| Andersen | 76 | 72,258 | 40,119 | 32,846 | 145,223 | 21,066 |
| Eielson | 96 | 78,943 | 54,577 | 23,141 | 156,661 | 23,925 |
| Elmendorf | 180 | 163,177 | 101,051 | 42,620 | 306,848 | 44,293 |
| Hickam | 129 | 95,605 | 94,696 | 38,404 | 228,705 | 90,382 |
| Kadena | 251 | 198,489 | 151,385 | 50,194 | 400,068 | 144,250 |
| Kunsan | 33 | 29,803 | 8,000 | 0 | 37,803 | 42,884 |
| Misawa | 84 | 81,910 | 47,609 | 24,039 | 153,558 | 50,996 |
| Osan | 152 | 110,258 | 35,005 | 10,509 | 155,772 | 77,225 |
| Yokota | 29 | 16,593 | 75,879 | 15,467 | 107,939 | 70,938 |
| USAF | 72 | \$48,771 | \$32,000 | \$16,640 | \$97,411 | \$74,015 |
| USAF Academy | 72 | 48,771 | 32,000 | 16,640 | 97,411 | 74,015 |
| USAFE | 796 | \$636,671 | \$42,845 | \$194,898 | \$1,674,414 | \$492,895 |
| Alconbury, RAF | 9 | 4,810 | 11,646 | 3,333 | 19,789 | Inc. w/ Mildenhall |
| Aviano | 115 | 90,692 | 126,188 | 32,667 | 249,547 | 67,937 |
| Fairford, RAF | 4 | 2,956 | 0 | 967 | 3,923 | Inc. w/Mildenhall |
| Geilenkirchen | 20 | 26,326 | 19,987 | 2,012 | 48,325 | Inc. w/Spangdahlem |
| Incirlik | 29 | 21,968 | 28,113 | 13,942 | 64,023 | 34,655 |
| Izmir | 2 | 1,000 | 2,000 | 0 | 3,000 | Inc. w/Incirlik |
| Lajes | 13 | 10,501 | 29,494 | 7,179 | 47,174 | 19,227 |
| Lakenheath, RAF | 153 | 108,499 | 137,619 | 21,492 | 267,610 | 54,337 |
| Menwith Hill, RAF | 8 | 6,633 | 9,614 | 979 | 17,226 | Inc. w/Mildenhall |
| Mildenhall, RAF | 110 | 89,874 | 66,686 | 27,100 | 183,660 | 85,619 |
| Ramstein | 147 | 122,150 | 202,994 | 49,780 | 374,924 | 184,927 |
| Spangdahlem | 186 | 151,262 | 208,504 | 35,447 | 395,213 | 46,193 |
| * Other Affiliates | | | | | | |
| Disbursements | 816 | \$909,699 | \$3,614,000 | \$421,849 | \$4,945,548 | 80,407 |
| GRAND TOTAL | 17,235 | \$12,192,219 | \$7,209,166 | \$2,246,000 | \$21,676,019 | \$5,024,961 |

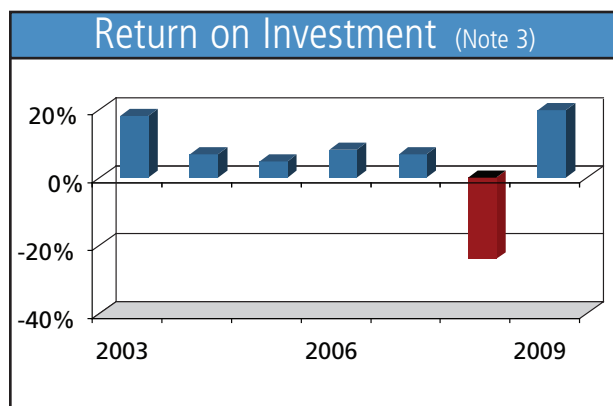
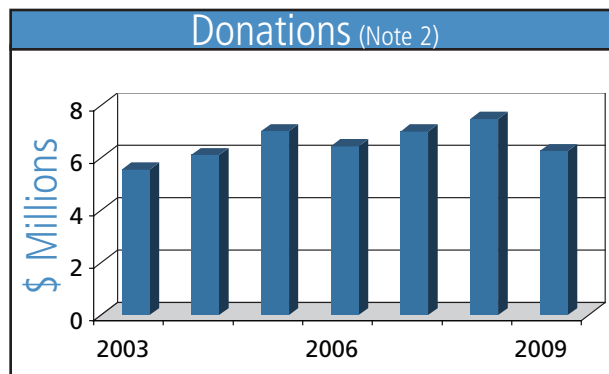
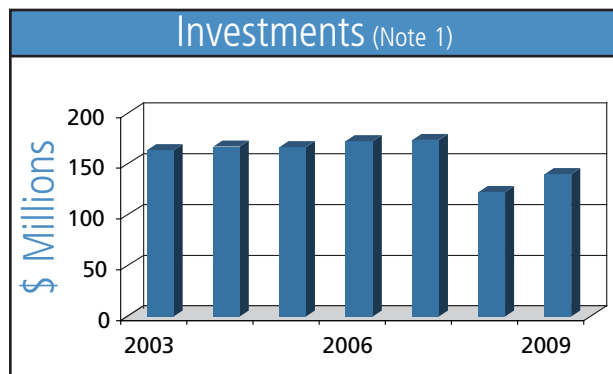
* Includes Pentagon and Elements.

** Other Affiliates include assists processed through Army Emergency Relief, Navy-Marine Corps Relief Society, and the American Red Cross.

Other disbursements include Education grants awarded to families of deceased members and retirees and those not assigned to any of the above bases, phone cards to Air National Guard and Reserve bases, retiree AFAF pledges, Education loans, and YES disbursements to students.

Sources AND USE OF FUNDS

The Air Force Aid Society relies on two main sources of revenue to fund our programs and operating expenses – market driven returns on our investments and donations



- Following the major downturn in the economy experienced in 2008, the Society's investment portfolio was able to bounce back as the economy improved throughout 2009. The Society's portfolio generated a net return of almost 20% after losing almost 24% in 2008. With prudent oversight provided by the AFAS Finance Committee in coordination with outside management and staff, the investment portfolio had built back up to almost \$140 million by the end of 2009.
- Donations to the Society decreased 16% due to the lack of significant bequest donations coupled with a decrease in individual donations. The Society still received over \$6.2 million in donations in 2009.
- The successful 2009 USAF Charity Ball raised a net \$558,500 for the Society.
- The Society was able to fund over \$21.6 million in direct assistance to Air Force members in the form of loans and grants by collecting \$6.2 million in donations and bridging the gap with the investment funds.

\$1M of program funding requires \$17M of investments, earning 6% annually

Notes:

1. Investments include fixed income and equity securities
2. Donations include the Air Force Assistance Fund (AFAF) drive and direct contributions from individuals, corporations, foundations, and organizations.
3. Return on Investment represents the gain/(loss), interest and dividends on our investments net investment fees.
4. Expenses include all AFAS expenses, but exclude emergency assistance loans since they are classified as an assets under loans receivable.

HOW TO **Contribute**

The Air Force Assistance Fund Annual Campaign

"Helping to Create Awareness"

The Society is one of four affiliates of the Air Force Assistance Fund (AFAF). The annual AFAF Campaign, which is run within the Air Force, includes solicitation on behalf of the Society. Air Force members are able to designate which affiliate will receive their donation and are encouraged to contribute through payroll deductions/allotment. This annual campaign is the primary source of donations to the Society and supports the "Airmen helping Airmen" philosophy on which AFAS was founded. For a more complete understanding of AFAF donations received and assistance given by AF Section, please refer to the chart on pages 16 and 17.

Direct Contribution by Individuals, Corporations, Foundations, and Organizations

Contributions are accepted directly from individuals, corporations, foundations, and organizations—Air Force and civilian. Donations can be made in the form of cash, check, credit card or allotment. For your convenience, credit card donations can be made via the Internet by visiting our website at www.afas.org. Contributions are also accepted by phone by calling AFAS Headquarters at 1-800-769-8951.

The Armed Forces Relief Trust

The Armed Forces Relief Trust was established in 2003 to provide a single, central vehicle to accept contributions to benefit all four military aid societies. The distribution ratio is based on the Congressionally mandated active duty end strengths. For more information visit, www.aftrust.org.

Bequests/Estate Planning

Some of our most generous donations have been in the form of bequests. Consider leaving a legacy by naming "Air Force Aid Society, Inc." as a beneficiary in your will/trust.



Memorials/In Honor Of Donations

Donations of \$25 or more may be made in memory of a deceased relative or friend who has served in the Air Force, or in honor of an individual or group. Memorial/In Honor Of donations should be mailed to the Air Force Aid Society with the name and address of donor, name of the memorialized/honored person and if possible, the name and address of the next of kin of the memorialized person. Memorial/In Honor Of donations may also be made by credit card via the Internet by visiting our website at www.afas.org or by calling 1-800-769-8951. Acknowledgement of memorial donations will be sent to both the donor and the next of kin.

Contributors^{TO THE SOCIETY}

While space does not permit us to list every donation, the Society extends its sincere appreciation to all those who generously contributed to the Air Force Aid Society through the Annual Air Force Assistance Fund Drive (AFAF), Armed Forces Relief Trust (www.afrrtrust.org) or through various forms of individual donations. The Society received a total of \$6.26M in donations from January 1, 2009 through December 31, 2009. \$4.66M was received from the 2009 AFAF, \$1.46M from individuals, corporations and memorials, and \$.14M from bequests. All of these donations were used to help Air Force members and their families.

Corporate and Organization Contributors

\$50,000 or More...

The USAA Foundation,
A Charitable Trust

\$10,000 or More...

Air Force Association
Armed Forces Relief Trust
Assn of Military Banks of America
Choice Hotels International
Raytheon Fund
Urban Services Group, Inc.

\$5,000 or More...

American Society of the French Legion of Honor, Inc.
Chardonnay Foundation
Fluor Foundation
Patrick J. Walsh Family Foundation
Ramstein Officers' Spouses' Club
Valley of the Sun United Way

\$1,000 or More...

420 Security Forces Sq
Air Force Materiel Command
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Andersen Officers' Spouses' Club
Belvoir Woods Protestant Mission Society
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VFW Post 1067
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\$50,000 or More...

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\$5,000 or More...

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Estate of Mitchell Wawrzzonek
Frank Turner Trust
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Memorial Contributions of \$250 or More in Memory of:

Maj Bradley Abels
Mr James Arthur
LtCol Kenneth Bourland
Mr Edmund F Chew Jr
Mr Ross E Collins
SrA Matthew S Johnston
LtGen Howard W Leaf
SSgt Elliot Lonz
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A1C W Dustin Pierce
MSgt Gerald M Ryle
SSgt Matthew J Schmidtke
MSgt Martin Stefano
MSgt W H Washburn
Mr James R West Jr

Contributors TO THE SOCIETY(Continued)

The **Sixth Annual Air Force Charity Ball** to support the Air Force Aid Society was held on March 28, 2009. Over 800 people attended the event which raised \$558,514 for the Air Force Aid Society. The following patrons contributed \$300 or more to the Charity Ball.

Diamond Plus Patron

\$50,000 or More...

EADS North America
Lockheed Martin Corporation
Northrop Grumman Corporation
TriWest Healthcare Alliance

Diamond Patron

\$40,000-\$49,999

Textron Inc.

Platinum Plus Patron

\$25,000-\$39,999

The Boeing Company
The Raytheon Company
Rolls-Royce North America
Science Applications International Corporation (SAIC)

Platinum Patron

\$10,000-\$24,999

Air Force Association
AMERICOM Government Services
Booz Allen Hamilton
General Dynamics
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Goodrich Corporation
IBM Corporation
Pratt & Whitney
Sikorsky Aircraft Corp

Gold Patron

\$5,000-\$9,999

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Nellis Support Team
Strategic Resources Inc. (SRI)

Silver Patron

\$4,000-\$4,999

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Kadena Officers' Spouses' Club

Bronze Patron

\$2,000-\$3,999

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Thales Communications Inc.
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Verizon Business
Vought Aircraft Industries

Patron

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Wright-Patterson Officers' Spouses' Club

Your Air Force Aid Society

"THERE WHEN YOU NEED US"

GUIDING Principles

Service

- The AFAS mission drives our actions and priorities
- We will apply the Society's policies consistently and compassionately
- Emerging needs of our members drive program offerings

Constituency

- Treat people with dignity and respect
- Treat each case confidentially and with care
- Be responsive to those who need help and provide solutions that lead to self-sufficiency

Responsibility

- Communicate openly, truthfully, candidly
- Honor commitments, communicate shortfalls
- Create and maintain an atmosphere of mutual trust and respect
- Create a supportive environment that nurtures personal and professional growth

Stewardship

- Serve the emergency, educational and other needs of Air Force members as guided by our Charter and our Board of Trustees
- Treat resources as our own
- Be innovative and open to better ways of doing things



Air Force Aid Society, Inc.
241 18th Street South, Suite 202
Arlington, Virginia 22202
703.607.3064
1.800.769.8951
www.afas.org

