



Army and Air Force  
Mutual Aid Association

*121st  
Annual  
Report*

For the year ended 31 December 1999



1879

OVER 120 YEARS OF SERVICE

1999

*Organized 13 January 1879*

# *121st Annual Report*

For the year ended 31 December 1999

## Army and Air Force Mutual Aid Association

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Fort Myer, Virginia 22211-1110

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Monday–Friday

*Night depository at both locations*

**Message to the Army and Air Force  
Mutual Aid Association**

On behalf of our soldiers and their families, I would like to express our most sincere appreciation for the Association's 121 years of dedicated service.

The readiness of our young men and women is inextricably linked to their well-being. The Army and Air Force Mutual Aid Association has played an important role in fostering that well-being by making its services available in time of need. There can never be too many resources for young Americans to draw upon as they serve their country around the world.

As we embark on transforming this most respected Army for a new century, I ask for your continued excellent support to our soldiers "On point for the Nation".

Thank you for all you do for The Army and best wishes for your continued success.

Sincerely,

A handwritten signature in black ink, appearing to read "Eric K. Shinseki". The signature is fluid and cursive, with a prominent loop at the end.

Eric K. Shinseki  
General, United States Army

**A MESSAGE TO THE ARMY AND AIR FORCE  
MUTUAL AID ASSOCIATION**

**America's service members have established a proud heritage founded on courage and sacrifice. The Army and Air Force Mutual Aid Association has long been an important part of our team -- serving the best interests of our nation's military members and their families for 121 years.**

**I would like to offer my heartfelt gratitude to members of the Association for their unyielding determination and support for our service men and women and their families. Congratulations and thank you for providing such wonderful support to our Armed Forces.**

  
**MICHAEL E. RYAN**  
**General, United States Air Force**

## ASSOCIATION DIRECTORS

### CHAIR

General Robert W. Sennewald

### VICE CHAIR

Lieutenant General Donald M. Babers

### BOARD OF DIRECTORS

#### *Term expires 2001:*

Lieutenant General Donald M. Babers

#### *Terms expire 2002:*

Lieutenant General Henry Doctor, Jr.

Colonel Wayne T. Fujito

Lieutenant General Bradley C. Hosmer

Major General Susan L. Pamerleau\*

Captain Bradley J. Snyder, CLU

#### *Terms expire 2003:*

Major William D. Clark

Major Joe R. Reeder

Command Sergeant Major Jimmie W. Spencer

#### *Terms expire 2004:*

General Michael P.C. Carns

Lieutenant General John A. Dubia

Major General Michael J. Nardotti, Jr.

Brigadier General L. Donne Olvey

Chief Master Sergeant of the Air Force Sam E. Parish

General Robert W. Sennewald

### CHAIRS EMERITI

General Walter T. Kerwin, Jr.

General Michael S. Davison

### DIRECTORS EMERITI

General John R. Guthrie

Brigadier General Elizabeth P. Hoisington

## ASSOCIATION OFFICERS

### *President*

Captain Bradley J. Snyder, CLU

### *Vice President for Services & Secretary*

Major Joseph J. Francis, CLU, ChFC

### *Vice President for Finance & Treasurer*

Major Walter R. Lincoln, CFP

*\*On active duty as of 31 December 1999. All others are retired or separated from active service. All directors serve without compensation.*

**Note: The data on this page are as of the close of business of the annual meeting, 11 April 2000.**

## **ASSOCIATION LIAISONS**

GEN John N. Abrams, USA  
LTG Richard A. Chilcoat, USA  
GEN John G. Coburn, USA  
LGen William J. Donahue, USAF  
CMSgt Gilbert Duenas, USAF  
LTG Larry R. Ellis, USA  
GEN Patrick K. Gamble, USAF  
LGen John W. Handy, USAF  
MG Robert R. Hicks, Jr., USA  
LGen Charles R. Holland, USAF  
MGen John D. Hopper, Jr., USAF  
LTG Randolph W. House, USA  
CSM Hans Kennedy, USA  
GEN Richard B. Myers, USAF  
LTG David H. Ohle, USA  
LGen Robert F. Raggio, USAF  
LGen Charles H. Roadman II, USAF  
MG Roger C. Schultz, USA  
GEN Henry H. Shelton, USA  
LTG William M. Steele, USA  
MGen Paul A. Weaver, USAF

**Note: The data on this page are as of the close of business of the annual meeting, 11 April 2000.**

**REPORT OF THE 121ST ANNUAL MEETING  
OF THE  
ARMY AND AIR FORCE MUTUAL AID ASSOCIATION  
FOR THE YEAR 1999**

*Fort Myer, Virginia  
11 April 2000*

*[The annual meeting of the Army and Air Force Mutual Aid Association convened at 1200 hours, Tuesday, 11 April 2000, at Fort Myer, Virginia. The meeting was called to order by GEN Michael S. Davison, chair of the board of directors. Twelve of the 15 directors were present.*

*[Without objection, the reading of the minutes of the annual meeting of 13 April 1999 was dispensed with because they had been subsequently published in the annual report. GEN Davison then presented the report of the board of directors for the year 1999.]*

**REPORT OF THE BOARD**

The meeting will come to order!

Welcome to our annual meeting, the 121st since our beginning in 1879. I am Mike Davison, the chair of the board of directors.

Your agenda booklet reflects a change to our usual order of events. This year we are pleased and honored to welcome the Chief of Staff of the United States Army as our guest speaker. General Shinseki has ably served the Army and country from his days as a cadet at West Point, to commands at all levels, to working in the depths of the bowels of the Pentagon. He follows our own chair emeritus, Dutch Kerwin, as having been the Vice! Please welcome General Shinseki.



Chairman of the Board GEN Michael Davison presides over AAFMAA's 121st annual meeting.

*[CSA's speech—text begins on page 21]*

Thank you for your insight into our current situation, and your continued support of AAFMAA as a long-standing member. We know you have a tight schedule and must leave to catch a flight. On behalf of all the members, please accept this book as a token of our heartfelt appreciation. We hope it will be good reading during your flight!

*[CSA departs]*

Last year's meeting was on 13 April. The minutes were published in the annual report that covered our activities for 1998. If there is no objection, we will dispense with the reading of the minutes.



My report today will reflect a number of developments that took place during 1999. I will give you a broad assessment of our Association, its growth and its future direction. Following my presentation, the operating officers will provide more details in their reports.

## GLOBAL ASSESSMENT

Last year I reported on the completion of our initial five-year strategic plan. This tool focuses our many activities and provides a road map for management. The initial strategic plan pointed to a need for a bottom-up re-evaluation of our entire operation. This re-evaluation identified a fundamental conflict between the need to continue with and to expand a sound life insurance operation and the need to continue our excellent service program that each of you has depended upon.



Chief of Support Services Dick Douma (l.), event coordinator for the annual meeting, waits outside the Fort Myer Officers' Club with Senior Member Counselor Keith Miller, Insurance Administration Manager Brady Gruler, and Member Counselor Bill Saunders, to greet the shuttle bus from the Pentagon.

After meetings and detailed discussions with our investment, actuarial and insurance operations advisors, we developed a clear agenda for the retooling of our life insurance operations. Service to our membership, funded from the earnings of our life insurance reserves, was identified as a drag on the life insurance operations. But, we also identified a need for expanded services, especially in the areas of trust management and detailed financial planning. The charter for our Association does not accommodate these demands for additional services without a challenge to our tax-exempt status.

We concluded that we must operate the services activities separately from the life insurance operations. Only this way can we be the premier provider of life insurance to the Army and Air Force. To provide current and expanded services to you and your families, we need to establish a separate service corporation. To do this, we needed to amend our governing constitution. Thank you for approving these changes. The secretary of the Association will discuss the changes as part of his report later in this meeting.

Our services corporation, under contract to AAFMAA, will continue to provide the same level of services that each of you has grown to know. These services will continue for you during your lifetime and for your spouses for the remainder of their lives. The current services are listed on the last two pages of this report booklet. When new services are offered they will be on a pay-as-you-go basis.

## GROWTH

Your board of directors is confident that this restructuring will provide the long-term financial well-being for both the Association and the new Armed Forces Services Corporation.

During the past decade we have sustained a 10% growth rate in new business in spite of the severe draw-down of the active duty forces. During this same period we have maintained a high crediting rate for our permanent life insurance programs. For the past four years it has been 8.25%. I am pleased to announce that our successful business operations in 1999 allow us to maintain the crediting rate at 8.25% for the year 2000. We expect that the management changes which I have mentioned will assure continued successful operations in the future.

I'm certain that you all recognize that successful implementation of the Armed Forces Services Corporation requires our properly addressing legal complexities and financial management details. To watch over our successful implementation of the goals, the board of directors has created a task force composed of selected board members as well as several especially qualified Association members. The task force is chaired by LGen Brad Hosmer, a member of the board of directors. The task force will remain in effect until the establishment of the new services corporation.



AAFMAA's chair emeritus, GEN Walter T. Kerwin, Jr., USA, Ret., swaps "war stories" with RADM Phil Coady, USN, Ret., president of Navy Mutual Aid Association, AAFMAA's counterpart for the sea services.

The staffing of our new services corporation will be composed of those employees presently employed in our member service and family assistance activities. Brad Snyder will vacate his post as the president of AAFMAA after having served us all so well for these past 34-plus years, 13 as our president, to lead the new services corporation. Through his work he has touched countless numbers

of lives and with his firm recommendations he assured of surviving spouses of their financial independence and personal dignity in their closing years. Please join me in a round of appreciation for a superb job well done.

## FUTURE DIRECTION

The changed direction of your Association is both a bold leap forward and a return to its basic roots. Our founders in 1879 envisioned that, upon the death of a member, a prompt, substantial insurance payment and caring hand would be given to the surviving family members. In those times each member was assessed his portion of a

total of \$3,000 to be paid to the survivors. In the early part of the 20th century, we moved from an assessment to a life insurance operation. This accommodated the demands brought on by both an expanded and an aging membership base. Today we offer up to \$400,000 life insurance coverage on a member. Embedded in the premium costs is the provision for core survivorship benefits. We also offer an array of life insurance options for family members tailored to their ever changing needs.



The Army and Air Force Mutual Aid Association's annual meeting gives members a chance not only to catch up with the Association's business but with each other as well.

The insurance role envisioned by our founders expanded with the addition of survivorship features to military retired pay that began in 1954. These changes gave life to our member services activity. Today we have an impressive array of services provided to our living members.

New and expanded services will be funded from the resources of the Armed Forces Services Corporation. AFSC will maintain the vision of a prompt and substantive level of assistance to our surviving family members. Our operating officers will include additional details of these planned changes in their reports.

I became a member of the board of directors in November 1976. In 1982, I became vice chair of the board and chair of the finance committee. I am now completing my third year as chair of the board. It has been a truly unique privilege to have served with those outstanding individuals who have comprised the board over the past 24 years and who have dedicated their time and energy to the continuing progress of your Association. I shall be retiring from the board upon the conclusion of today's meeting. I wish to express to you and to all of our members my warmest thanks and appreciation for your interest and support in conducting the affairs of the Association. You have made it a great organization. Thank you.

It is my pleasure now to announce to you that the board of directors has selected my successor to become chair of the board upon conclusion of today's meeting. My successor will be General Bob Sennewald, our current vice chair of the board. The board has also selected LTG Don Babers to become vice chair of the board and chair of the finance committee. Needless to say, these two members are outstanding individuals with the leadership competence to take our Association successfully into the future. Let's give them a hand!

We will now receive the reports of the officers of the Association, beginning with our president, Brad Snyder.

*(Signed)*  
Michael S. Davison  
General, U.S. Army, Ret  
Chair of the Board

*[GEN Davison called on the President to have the reports of the officers presented.]*

## REPORTS OF THE OFFICERS

### REPORT OF PRESIDENT CAPTAIN BRAD SNYDER



AAFMAA President Brad Snyder

Thank you, General Davison.

Welcome. And thank you for sharing the day with us.

A special thank you to General Shinseki, for being our guest speaker today, especially in light of his busy schedule. We are very appreciative to both General Shinseki and General Ryan for their continued support of the Association.

General Davison reported that 1999 was another great year. It enabled us to end the 20th century on a very positive note, and enter the new century with expectations of greater things to come. He mentioned our insurance in force, membership, finance and, of course, our unique services to members and their families. You will hear greater detail in these areas with the reports that follow.

I would like to take a few moments to speak of our vision as we enter the 21st century.

These are exciting and challenging times. After re-evaluating and challenging all facets of our operations, we discovered that the insurance operations and the services, while both being very successful, were in conflict. In order to continue to evolve and improve for the future, the directors, officers and advisors recommended a number of changes to the constitution that would eliminate the conflict. Your overwhelmingly positive vote reaffirms that these changes were the right thing to do.

All economic and business indicators are improved with these decisions. The low-cost insurance sales and



MAJ Ken Hanst, USA, Ret., president of the Army Mutual Aid Association from 1957-83, is a regular attendee at the annual meetings.

the expanded services will now have the flexibility to improve and grow in the future without impacting adversely on each other. The assets and financial soundness of AAFMAA will be improved, the special tax exemption protected, and the special regulatory status protected.

Many of the changes updated the business practices to meet the challenges of doing business in this modern day. The expanded membership eligibility and forming a new service entity deserve special attention.

I am proud to report that all Army and Air Force ranks, active, reserve, and retired, are now eligible to join; we are now whole! This will help the younger ranks to start with the Association for their insurance needs.



COL Jud Walton, USA, Ret. (l), former assistant secretary at AAFMAA, discusses the road ahead for the Association with General Davison and board of directors member LTG Henry Doctor, Jr., USA, Ret.

The new service entity, the Armed Forces Services Corporation (AFSC), will be in a contractual relationship with the Association to perform the services to all existing members and

their future surviving spouses, existing widows and widowers on the rolls at the close of business on 30 June 2000. They will be 100% grandfathered to receive all current services. These services will be of the same high quality to which members have become accustomed. They will be performed by the same employees, including that pleasant human to answer our phone and properly direct your calls. To existing members, the formation of the new entity should be totally transparent. New AAFMAA members after 1 July will be able to join AAFMAA by purchasing life insurance and services from AFSC. The services will be provided by AFSC and the insurance provided by AAFMAA. AFSC will be formed as a taxable Virginia non-stock corporation with profits being applied to new or expanded services.

New services will be a natural extension of those already being provided. They will include financial and estate planning.

The questions received in regard to the ballot voting were mainly those of concern about the change and getting away from our culture. I would like to reassure you that the essence of our services will remain intact with both AAFMAA and AFSC. The trust our members place in the Association to be there for them and their families was the top priority in all of the decision-making. That trust is one of our most valued assets. The way we perform our services is as important as what the services are. Technology and its integration with human resources allows us to grow and still maintain the per-

sonal interaction. You will soon be dealing with the Internet, should you desire, to gain information and update your personal files. For those who cannot access the Internet, we will continue to provide your information by mail, phone, and fax. We will be ready to operate fully in this new and exciting century. The Association will remain relevant and viable.

I would like to acknowledge the special efforts for the successes in 1999 of your non-compensated board of directors and counselors, including the finance committee chaired by General Bob Sennewald, the membership committee chaired by Major Bill Clark, and the services committee chaired by LGen Brad Hosmer. We are indeed fortunate for their generosity and leadership.

I would also like to thank those who make our services and products a reality. The officers, managers, staff members, special consultants, and advisors who do the day-to-



Although conflicting schedules and distant duty stations may prevent many active duty personnel from attending AAFMAA's annual meetings, they are an integral part of the Association and are always welcome.

day work that benefits all members. They bring the essence of the personal touch to our products and services. Also, I'd like to pay a special tribute to LTC Ralph Clark and Major Joe Francis. Ralph retired after 17 years and served as the assistant treasurer, vice president and treasurer, and vice president for insurance operations. Effective 1 June 2000, Joe will retire after 23 years of having served as the assistant secretary,

secretary, and vice president for services and secretary. Thank you for your efforts and support of our mission.

On a personal note, this will be my last annual meeting as your president. I want to thank General Davison, General Kerwin, and all the other directors, plus my mentor Ken Hanst, for the opportunity and fun of the past 34 years. These years have included working with some of the finest staff, officers, and advisors with whom anyone could hope to work. This sounds like a farewell but I'm not really leaving. Effective 1 July, you're honoring me with yet another opportunity to continue to serve each and every one of you through the Armed Forces Services Corporation. I pledge to every member that AFSC will not just continue the services but will enhance and expand to new horizons.

Thank you.

## REPORT OF VP FOR SERVICES AND SECRETARY MAJ JOE FRANCIS

My report will cover the status of our membership and highlights of the services we provided to our members in 1999.

Our AAFMAA services are on call to our extended family of more than 249,000. We touched the lives of many of them throughout the year. We began the year with 61,712 members. We gained an additional 2,382 new members throughout the year. With regret, I report the loss of 782 members to death during 1999. We experienced 1,868 non-death losses in membership and concluded the year with 61,444 enrolled members.



AAFMAA Vice President for Services  
and Secretary Joe Francis

We were called on to close the accounts of 309 of our widows. Our family assistance department assisted with the affairs of an additional 233 immediate family members. We continue to fulfill our pledge made to each of you by providing a lifetime of service to our 9,835 surviving spouses.

In 1999 we continued our program of visits to key military installations. Throughout the year we accomplished this task by sending our counselors to make presentations at military installations about government benefits and personal affairs planning. Today's technology permits us to provide the same level of service to our members and prospective members at their location that is available here at Ft. Myer. Our members on location are most grateful for this opportunity to have face-to-face service. We are grateful for the support given to our Association by the local commanders who make this service possible.

During 1999, more than 2,800 members made a personal visit to our Ft. Myer office or to the branch office on the Pentagon's concourse. Our visits away from this area afforded us with the opportunity to provide direct service to many of our members at their duty station locations.

Your Association's staff responded to thousands of items of correspondence, we received and filed more than 10,700 family documents in our vault storage area, and we responded to requests for information with a relentless flow of incoming and outgoing telephone calls as we continued to interact with our membership. Our family assistance department saw to the needs of over 1,300 families who lost a loved one.

The year 1999 provided us with an ongoing challenge to examine our entire operation as we prepared for the separation of the member services activity from our life insurance operations. This introspective look validated many existing practices, highlighted growth opportunities, and in general rejuvenated the scope and direction of our services activities. The planned expansion of our service activities responds to the

feedback that we have received from our membership. It will assure that our Association remains relevant with its service programs to today's military community.

Mr. President, this concludes my report.

*[A motion was made to accept the report of the VP for Services and Secretary, seconded and approved.]*

## REPORT OF VP FOR FINANCE AND TREASURER MAJ WALT LINCOLN



AAFMAA Vice President for Finance  
and Treasurer Walt Lincoln

My report covers insurance in force, insurance policies, lives insured, investments, financial results, and the crediting rate for the year 2000.

Our insurance in force grew from \$1.68 billion in 1998 to \$1.91 billion in 1999. This is a net increase of \$230 million, the best result in Association history. Similarly, insurance policies and lives insured have risen to all-time highs of 85,867 and 62,251, respectively.

Previously I mentioned our \$1.91 billion insurance in force. This constitutes our liabilities. Our investments are the assets that enable us to meet those liabilities. Investments grew from \$600 million in 1998 to \$643 million in 1999. This \$43 million growth represents a 7% increase. These assets plus our future premium income and future investment earnings will meet our \$1.91 billion of future liabilities. The \$643 million of investments are composed of \$377 million in bonds; \$87 million in real estate mortgages; \$28 million in real estate properties; \$92 million in equity mutual funds; \$45 million in member loans; and \$14 million in cash and other assets.

The financial results for 1999 were very positive, with an 8.8% increase in the contingency reserve. Increases in the contingency reserve protect against future unexpected events and allow the Association to grow with greater safety for current members. Net income before insurance reserve adjustments totaled \$34.7 million. Under statutory reporting procedures, these insurance reserve adjustments and the excess interest credited to members' policies are subtracted from the \$34.7 million above. The resulting net income from operations totaled \$10.5 million. Consolidated Realty, the Association's real estate subsidiary, contributed to this outstanding financial result. The five properties within Consolidated Realty had a 95% occupancy rate. Net rental income increased 48%. In our continuing effort to optimize our real estate investments, we have consolidated the property management function with Randall Hagner & Co. Randall Hagner is a 96-year-old firm and has handled our real estate loans for the past 35 years.

You've already heard that we sold a record amount of insurance and that we set a record in our financial strength. Now, how did we do on our costs? Recall that last year I covered the renewal of our lease at Ft. Myer. I also explained that projects deferred dur-



ing lease negotiations were slated for completion in 1999. We successfully executed those projects, including: renovating the lobby with a new seating area; installing sound- and fire-resistant ceiling tiles throughout the entire building; repainting the interior; placing new carpeting on the first and second floors; installing a new automated telephone system (but remember you still get a human if you call our main number); and buying 27 new computers. These capital improvements and normal operating costs resulted in a general administrative and operating expense of \$5.28 million. Please note that this expense level is **LESS** than expenses incurred in 1994, even without adjusting for inflation or growth. These controlled costs represent a 13% decline in the cost to administer each insurance policy. This illustrates the care with which we treat your money. Continuing to control costs is important in achieving our goal of being the absolutely-lowest-cost provider of insurance.



Brad Snyder (l.), stepping down as AAFMAA's president, and Michael Davison, stepping down as its chair of the board, express gratitude for each other's service on behalf of the Association.

Our net yield on assets for 1999 was 6.6%. The net yield calculation does not include capital gains. Our capital gains in 1999 totaled \$7.1 million. Including our capital gains, on an amortized value basis, the total return was 9.2%.

Our asset/liability team consists of external investment managers, auditors, our actuary, and in-house staff. With us today are: Steve Meltzer and Kevin Holt of Scudder Insurance Asset Management; Tom Moloney and Bill Kurtz of The Northern Trust Company; Steve Rogers and Jim Kernan of Randall Hagner & Co.; our auditors Bob Verkouteren and Maureen Salvail of Verkouteren, Auerbach, Olsen & Co.; our general counsel John Hagner of Womble, Carlyle, Sandridge & Rice; and our actuary Arthur Crooks Eddy. Not all of you know that as the actuary, Crooks plays a vital role in assuring that the Association always remains sound and able to withstand the inevitable declines in financial and business conditions. All these advisors have contributed to this great success. With their help, we continue to use a very disciplined investment approach to achieve the highest financial returns within established risk parameters.

These very favorable financial results have enabled the board of directors to maintain our crediting rate of 8.25% on whole life policies for the year 2000. The crediting rate determines the amount of interest that is added to policy cash values each month. As these cash values grow, the insurance coverage grows. This 8.25% crediting rate continues to be very competitive. As with any compounding rate, it takes time for the compounding to really be meaningful. This 8.25% crediting rate offers a great opportunity for any member with young children or grandchildren. At each setting we've placed an illustration of the growth in a Value Added insurance policy for a 5-year-old child.

For a single premium payment of \$4,982, you can buy a \$100,000 initial death benefit policy for a 5-year-old child or grandchild. Crediting rates will vary and the 8.25% current crediting rate is **NOT** guaranteed for the future. However, assuming a constant 8.25% crediting rate, the death benefit illustrated grows to over \$747,000. The cash value grows on a tax-deferred basis to almost half a million dollars. What a gift to give to the next generation! *[See illustration on page 20.]*



Incoming chair of the board GEN Robert Sennewald assumed his official duties at the conclusion of the 121st annual meeting.

In summary, our Association had an excellent 1999 and is more financially sound than ever before.

Mr. President, this concludes my report.

*[A motion was made to accept the report of the VP for Finance and Treasurer.]*

*[The chair called on the secretary to read the report of the nominating committee.]*

REPORT OF THE NOMINATING COMMITTEE

30 March 2000

Mr. Chair:

The nominating committee is pleased to present the following nominations for directors of the Army and Air Force Mutual Aid Association:

*To serve until the annual meeting in 2004:*

*(First elected term)*

GEN Michael P. C. Carns, USAF, Ret.  
LTG John A. Dubia, USA, Ret.  
MG Michael J. Nardotti, Jr., USA, Ret.  
BG L. Donne Olvey, USA, Ret.

*(Second consecutive term)*

CMSAF Sam E. Parish, USAF, Ret.  
GEN Robert W. Sennewald, USA, Ret.

*(Signed)*

**LTG John F. Wall, Jr.**  
Chair

*(Signed)*

**BG Robert L. Smolen, USAF**  
Member

*(Signed)*

**MAJ Dale E. Hudson, USA**  
Member

*(Signed)*

**SGM Michael J. Malovic, USA**  
Member

*[GEN Davison then called for additional nominations from the floor. There being none, a motion to close the nominations was made, seconded and accepted.]*

*[Election of directors: the chair called on the secretary to enter the results of the proxy balloting, which are listed on the following page.]*

*[GEN Davison then called for a motion to elect the nominees. A motion was made, seconded and accepted.]*

*[The chair declared the first term election of GEN Michael P. C. Carns, USAF, Ret., LTG John A. Dubia, USA, Ret., MG Michael J. Nardotti, Jr., USA, Ret., BG L. Donne Olvey, USA, Ret., and the second term election of CMSAF Sam E. Parish, USAF, Ret. and GEN Robert W. Sennewald, USA, Ret., to serve until the annual meeting in 2004.]*

## REPORT OF THE PROXY BALLOTING

There were 22,361 valid ballots received.

Results of the proxy balloting for the election of directors:

For reelection to their second consecutive term from April 2000 until June 2004:

	<b>FOR</b>	<b>AGAINST</b>
CMSAF Sam E. Parish, USAF (ret)	18,547	489
GEN Robert W. Sennewald, USA (ret)	18,520	374

For election to their first term from April 2000 until June 2004:

	<b>FOR</b>	<b>AGAINST</b>
GEN Michael P. C. Carnes, USAF (ret)	18,449	484
LTG John A. Dubia, USA (ret)	18,560	322
MG Michael J. Nardotti, Jr., USA (ret)	18,567	290
BG L. Donne Olvey, USA (ret)	18,292	271

Attest:

*Joseph J. Francis CLU, ChFC*  
*Secretary and V.P. for Services*

## AMENDMENTS TO THE CONSTITUTION REPORT OF THE BALLOTING

*[The chair called on the secretary to report the results of the proxy balloting for amendments to the constitution.]*

Results of the proxy balloting for amendments to the constitution:

	<b>FOR</b>	<b>AGAINST</b>
Administrative Amendments	19,341	488
Article I: Business Practice	18,948	643
Article II: Board Authority	19,015	672
Article III: Membership Eligibility	18,306	1,367
Article IV: Purchasing Life Insurance	19,004	688
Article V: Business Communications	19,176	502
Article VI: Annual Meeting Date	19,290	376

Attest:

*Joseph J. Francis, CLU, ChFC*  
*Secretary and V.P. for Services*

*[At the conclusion of the secretary's report, the chair asked for a motion to approve the report. It was so moved, seconded, and approved without objection. The chair then confirmed that the amendments were approved and he directed the secretary to publish a revised constitution.]*

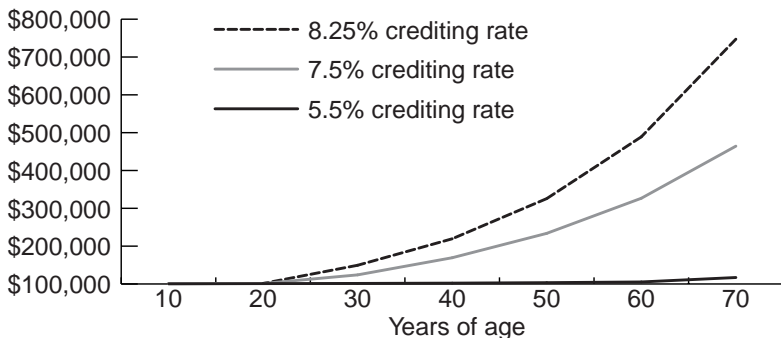
*[The chair called on General Sennewald for remarks. General Sennewald gave laudatory remarks about the chair's 24 years of board service. This was followed by the presentation to General Davison of a commemorative portrait that will hang in the Association's building.]*

*[The chair called for any new business. There being none, he asked for a motion to adjourn. The meeting adjourned at 1315 hours.]*

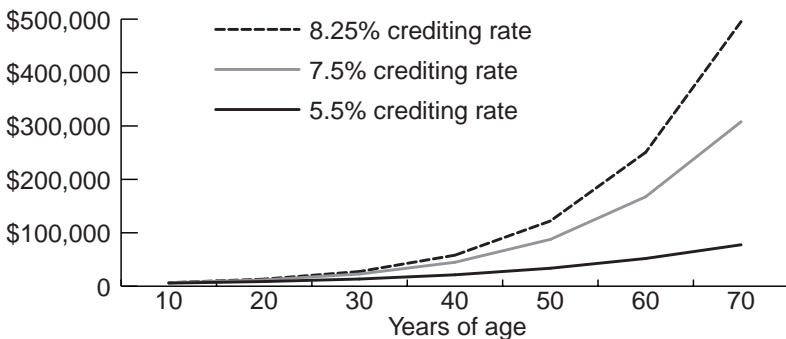
# Give the *Gift* that lasts a *Lifetime*

**T**HE GRAPHS BELOW illustrate a \$100,000 interest-sensitive whole life policy purchased with a single premium of \$4,982 on a 5-year-old child or grandchild.

## Death Benefit



## Cash value



Other payment plans are available for as low as \$22.80 per month. For more information on how you can give a lifetime gift call us toll-free at 877-398-2263, locally at 703-526-1621, ext. 103, e-mail us at [mktg@aafmaa.com](mailto:mktg@aafmaa.com), or return the attached postpaid reply card.

*This Value Added Life information is a summary of certain benefits from our Whole Life Insurance Policy. These are only partial descriptions of policy benefits and are not intended to be illustrations of future values. This information is being provided to help you understand how the Association's policy works. Coverage is subject to all terms and conditions contained in the application for insurance, Association constitution, and insurance policy. The crediting (interest) rate is an effective annual rate and is subject to changes (increases/decreases) in future years. Certain conditions may apply in surrender charges and/or waivers of surrender charges. Keep in mind that changes to the assumptions used will cause results to be more or less favorable than those shown.*

## KEYNOTE ADDRESS BY GEN ERIC K. SHINSEKI, CSA

**G**ENERAL DAVISON—thank you for your service as chair of the board, AAFMAA. Your retirement today culminates a distinguished 24-year career with AAFMAA, the last three as its chair of the board. Thank you for your devotion to this organization and to its members and family members around the world; General Senewald—congratulations to you as you assume the chairship of the board;

General Babers—vice chair of the board;

General Kerwin;

Distinguished guests;

Ladies and gentlemen;

My name's Shinseki and I'm a soldier. I tell you that because I was in New York just a few weeks ago at one of those gatherings that all chiefs get to go to. We had a short panel session where each chief was introduced and spoke for a few minutes and answered questions. Then there was a short reception before dinner. I was talking to a gentleman for about fifteen minutes, thinking I was making a convert for the Army. As he walked away, he said, "It's good to have you marines on board." So, once again, just to be sure, my name's Shinseki and I'm a soldier.



In his keynote address, Army Chief of Staff GEN Eric Shinseki emphasizes the unparalleled opportunity that military service affords our nation's young people.

I want to spend a few minutes talking with you about service. Let me tell you about the excellence of our young men and women in uniform and why I think it is so vitally important to the strength of this country.

Service and sacrifice are military traditions. Every night, but especially on Friday or Saturday nights in places like Bosnia and elsewhere, American non-commissioned officers have the lonely burden of demonstrating that tradition. At some dark intersection, they will come upon groups of drunken young men engaged in a shouting match—a shoving contest that could turn violent in a heartbeat—we always assume they are armed. That sergeant, with an interpreter and a couple of riflemen in tow, will stride confidently into that intersection and take control. In a tone of voice as calm and as steady as the one I'm using with you now, that sergeant will tell them that it's over. "You go that way and you go the other. No, don't argue with me. It's over. Tomorrow's another day. Go home."

And those young men, full of alcohol and pride and anger, will hesitate—and measure the situation. Slowly, the tension will ease, and the young men will move on. And that sergeant will resume his patrol. But if anyone had tested his resolve, he would have responded with measured force. Somewhere behind him stood an immediate reaction platoon, the ready company, and the whole doggone battalion on alert if he needed it. That's what soldiers on point do for their nation. What I'm describing for you is confident leadership.

A few months ago I was talking to a mother who wanted to know why she should let us have her youngster for three or four years. My answer to her was that it is about service and opportunity—service to nation and an opportunity to grow. You see, we are about leadership—it is our stock-in-trade. Let me explain.

The armed forces are really about the people in our ranks. We recognize that the finest hardware in the world is useless without good, smart, dedicated young Americans—like that sergeant in Bosnia, and tonight that young sergeant is probably from the 49th Armored Division, Texas National Guard—young Americans who arm, fuel, fight, and maintain our war-fighting systems. In fact, in my service we say, “The army is people.”

We are a values-based institution: seven fundamental principles—loyalty, duty, respect, selfless service, honor, integrity, and personal courage. We bring youngsters into the army from all walks of life, from all over the country, even from some foreign nations. We have found through experience, over and over again, that youngsters want something to believe in. We give them that something. We demonstrate and role-model those values for them. They learn them. They tell us they like them. They join us in living them.

In the Army, we are also about education. Because, you see, that mother’s real question to me was, “Why should I let you have my son for three or four years rather than sending him to college?” We encourage continuing education—for officers, NCOs, and junior enlisted soldiers. Last year in the Army alone 7,500 soldiers earned degrees—over 5,000 of them enlisted soldiers. Everything from an associate’s degree to a master’s—over 1,000 bachelor’s degrees, over 200 master’s. Sending all these folks to school sometimes takes away from their duty time. Why do we do this? We do this because better educated soldiers are value added to our formations. They make great leaders—and, as I said earlier, leadership is our stock-in-trade. So we encourage continual learning throughout a military career, not only through civilian education, but through formal professional education for officers and NCOs that is unmatched in any country in the world.

In the military, we are also about community. We take care of our own. We invest in one another. And look around. Service members and former service members coach little league, teach Sunday school, and volunteer for community service. And when their time in uniform comes to an end, they return to our communities to take the reins of responsibility and the roles of leadership.

These soldiers will tell you that the most important lessons they learned in the military were about leadership. Everyday in uniform is a leadership immersion experience. We bring youngsters into the service and train them to be soldiers, sailors, airmen, marines, and coast guardsmen. And we grow them into leaders. Every day, we do two things. We train our youngsters and we grow them into leaders. In the business world, if you need a good human resources manager, you hire a head-hunter to help you recruit the best you can find. In the armed forces, when we need someone to command a tank company or a fighter squadron or a submarine, we make an investment of time to develop the character, the servant, and the steward that is required to deal with the



responsibilities and burdens of command—a leader with whom we can entrust the safety of our sons and daughters. We are about leadership—it is our stock in trade. And America’s men and women in uniform enable the country to meet its leadership responsibilities, at home and abroad. The people of the armed forces are an investment in America.

Our armed services consistently rank at the top of national surveys as the institution in which the American people have placed their trust. It hasn’t always been that way, but it is that way today because of the effort and energy we have put into our people, into their education, into our communities, and into our leadership. All of this has come

about with the support of our leaders in Congress who recognize the value of a strong military. Today, Americans appreciate what we do for the country. They recognize the strength of our armed forces; they know that we are the best in the world. But, for some reason, they don’t connect the privilege of living in a great nation and the luxury of enjoying the world’s leading economy with a personal need to serve to assure that we



A capacity crowd at the Ft. Myer Officers’ Club listens with rapt attention to GEN Shinseki’s keynote address.

have the world’s best military making these privileges possible. We are a generation into the all-volunteer force, 25 years, and we have allowed ourselves to become a bit disconnected from our communities. We need to reconnect with our communities and especially with those who influence how youngsters perceive service in uniform.

Last October, nationally syndicated columnist George Will wrote a piece for *The Washington Post* about a young man named Daniel Johnson. Daniel joined the ROTC program at the University of North Carolina without his family’s knowledge. After graduation, he found himself, now Ensign Johnson, serving aboard the U.S. Navy ship Blue Ridge, flagship of the 7th Fleet. Several months later, Ensign Johnson was serving as safety officer while Korean tugs were pulling the Blue Ridge into position to leave the harbor of Pusan. Suddenly, Johnson saw a young seaman become fouled in the messenger line and knocked to the deck. The tension on the line was pulling the sailor across the deck and toward a “chock,” a small oval opening in the hull of the ship, big enough only for the ropes to pass through. The sailor was in imminent danger of being pulled into the chock and being ripped apart.

Johnson instinctively ran to the sailor’s aid. Without thinking, he reacted, trying desperately to free a young man he barely knew. The sailor survived, but lost a leg and four fingers in the incident. Ensign Johnson, taking what he knew was a fearsome risk,

also became entangled and dragged to the chock, where the force of the rope severed both his legs below the knee.

I read George Will's piece and decided to find this young man. He turned out to be at Walter Reed Army Medical Center in Washington. I called my old friend, General Fred Franks, who commanded the Army's VII Corps in Desert Storm, and asked him

to come with me. General Franks, you see, is an amputee. As an amputee, he led VII Corps into Iraq. Together, we went to the hospital to thank Dan Johnson for his service and his sacrifice. But we got so much more in return. We asked him why he had done it, risking his own safety for another sailor. And without any sense of his own heroism, Dan Johnson said, "That's what I thought officers were supposed to do."



In gratitude for addressing the assemblage, GEN Davison (r.) presents GEN Shinseki with a token of the Association's appreciation.

In less than a year of service Dan Johnson had been educated by the Navy, he had absorbed the values of his service, he had developed a sense of community on the Blue Ridge, and he had grown into the responsibilities of leadership. He is a young

man we can all be proud of. Dan has two ambitions at the moment. One is to go to medical school. The other is to run a marathon. I have no doubt that he will achieve both.

Today, I tell you that the armed forces are full of Dan Johnsons. And this room and this country are full of service members and former service members who still reflect back on their service in uniform as the most intense times of learning and leading and living they have ever known.

And so when the mother of a youngster asks me why she should encourage her child to enter service, I say, "You can't afford not to." It is about service. It is about leadership. And it is about opportunity. By coming into the service, your youngster will absorb the values that make our military the most esteemed, most respected, and yes, the most feared military force in the world. By joining the military, your child will have an opportunity to pursue an education with the support and encouragement of his or her employer. By coming into the service, your children will develop a sense of community and service to something greater than themselves—something that will carry them through the rest of their lives—life skills. And they will be immersed in a demanding environment that will challenge them to develop their skills as leaders—skills that will be invaluable in whatever walk of life they might choose to pursue, military or civilian, public sector or private. These lessons are not taught in the college classroom or at Shell or Dell or Microsoft or UPS. But they are the lessons that will make every member and former member of the military a more productive contributor to society.

They will be richer for their sacrifice and our nation will be the richer for their service.

And so when the mother of a youngster asks me why she should encourage her child to enter service, I say, "You can't afford not to." It is about service. It is about leadership, it is about opportunity, and it's about making a commitment to something greater than yourself.

But we've all got to be willing to talk about commitment, every one of us. If we don't talk about it, about what it means to us, about what it can mean to youngsters out there, the word won't get out. In an age when making this kind of sacrifice has become unfashionable, it's comforting to know that there are still institutions that esteem and reward commitment. The military is one of those institutions, and the Army and Air Force Mutual Aid Association is another.

That's why I introduce myself to parents who engage me, and say with a great deal of pride, "My name's Shinseki and I'm a soldier."

Thank you very much.



Guest Speaker  
General Eric K. Shinseki  
Chief of Staff, United States Army

General Shinseki assumed duties as the 34th Chief of Staff, United States Army, on 22 June 1999.

General Shinseki graduated from the United States Military Academy in 1965 with a Bachelor of Science Degree. He also holds a Master of Arts Degree in English Literature from Duke University. General Shinseki's military education includes the Armor Officer Advanced Course, the United States Army Command and General Staff College, and the National War College.

Since his commissioning, General Shinseki has served in a variety of command and staff assignments both in the Continental United States and overseas, to include two combat tours with the 9th and 25th Infantry Divisions in the Republic of Vietnam as an Artillery Forward Observer and as Commander of Troop A, 3rd Squadron, 5th Cavalry. He has served in Hawaii at Schofield Barracks with Headquarters, United States Army Hawaii, and Fort Shafter with Headquarters, United States Army Pacific. He has taught at the United States Military Academy's Department of English. During duty with the 3rd Armored Cavalry Regiment at Fort Bliss, Texas, he served as the Regimental Adjutant and as the Executive Officer of its 1st Squadron. General Shinseki's 10-plus years of service in Europe included assignments as the Commander, 3rd Squadron, 7th Cavalry (Schweinfurt); the Commander, 2nd Brigade (Kitzingen); the Assistant Chief of Staff G3 (Operations, Plans and Training; Wuerzburg); and the Assistant Division Commander for Maneuver (Schweinfurt), all with the 3rd Infantry Division (Mechanized). He served as the Assistant Chief of Staff, G3 (Operations, Plans and Training), VII Corps (Stuttgart). General Shinseki served as the Deputy Chief of Staff for Support, Allied Land Forces Southern Europe (Verona, Italy), an element of the Allied Command Europe. From March 1994 to July 1995, General Shinseki commanded the 1st Cavalry Division at Fort Hood, Texas. In July 1996, he was promoted to lieutenant general and became the Deputy Chief of Staff for Operations and Plans, United States Army. In June 1997, General Shinseki was appointed to the rank of general before assuming duties as the Commanding General, United States Army Europe; Commander, Allied Land Forces Central Europe; and Commander, NATO Stabilization Force in Bosnia-Herzegovina. General Shinseki assumed duties as the 28th Vice Chief of Staff, United States Army on 24 November 1998.

## Chair of the Board retires after nearly a quarter-century's service

**G**ENERAL MICHAEL S. DAVISON, USA, RET., retired as chair of the board, effective with the conclusion of the annual meeting on 11 April 2000, after serving three years in that capacity. General Davison joined the Association in 1939.

He was first elected to the Association's board of directors in 1976. He began service on our finance committee in April 1980, serving as its chair starting in 1982. In April 1997, General Davison was elected the board's chair. Many changes took place during his tenure, as evidenced in the following list of highlights:

- ★ Association assets rose by 430% to \$643 million
- ★ Life insurance limits rose from \$12,000 per life to \$400,000 per life
- ★ Insurance in force increased by 303% to its present \$1.9 billion
- ★ The Association's life insurance reserves migrated from group equity to individual equity accounting as we moved into the value-added method of administering our whole life insurance plans.
- ★ Membership eligibility expanded to include the United States Air Force (1984) the non-commissioned corps of both the Army and Air Force (1995), and ultimately the entire active, reserve, and retired force structure of the Army and Air Force (2000). Membership rolls increased by 36% to 61,444 members. Family members were included in the AAFMAA insurance programs, thereby providing the groundwork for making AAFMAA life insurance the insurer of choice.

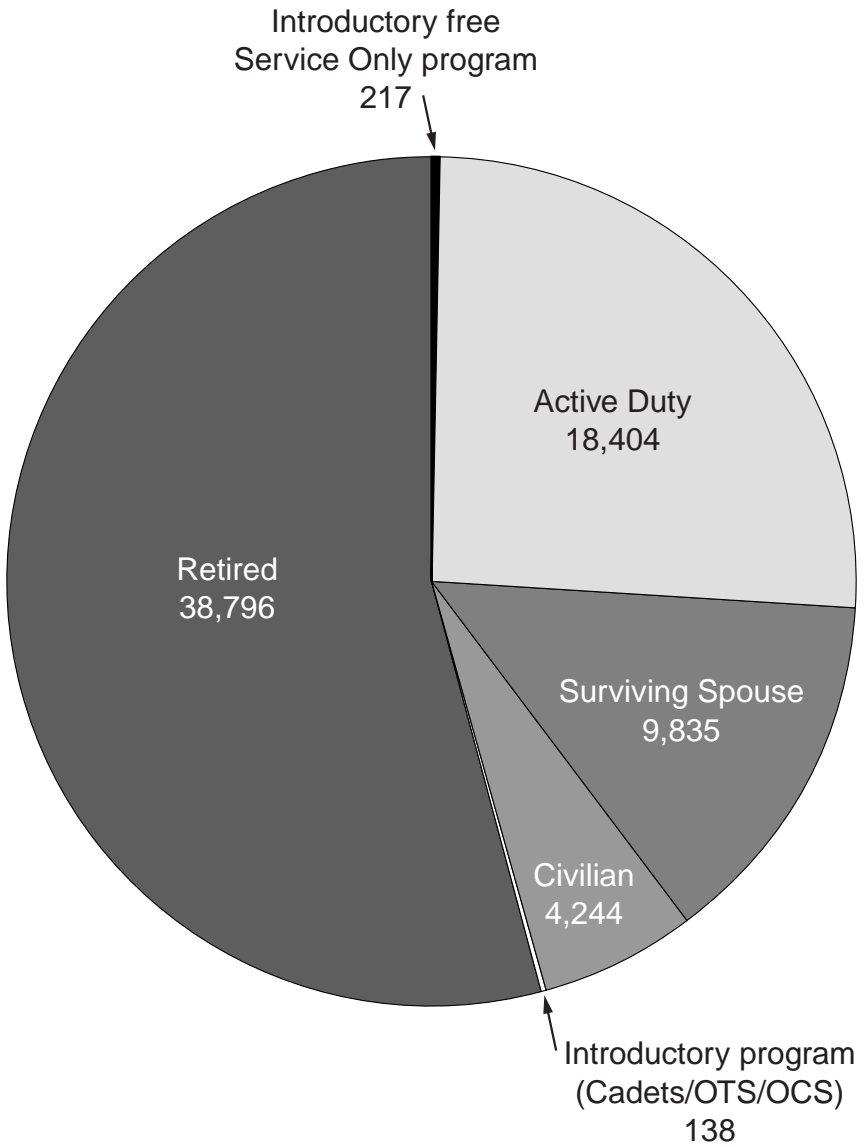


In honor of GEN Michael Davison's years of service to the Association, Secretary and V.P. for Services Joe Francis and incoming Chair of the Board GEN Robert Sennewald (r.) unveil a portrait of the retiring chair that will hang in the lobby of AAFMAA's headquarters.

General Davison's most significant contribution began when he directed the staff to develop and implement a strategic five-year management plan. The initial draft was approved for execution in the spring of 1999. This prompted a close examination of the unresolved core identity and management issues that existed between the services being provided and the life insurance operations of our Association. As a result of these deliberations the Association's board recommended changes to the governing constitution that permit our service and life insurance arms to operate separately beginning in July 2000.

The board of directors unanimously approved a resolution to appoint General Davison "chair emeritus" in appreciation of his many years of outstanding service to the Association.

# AAFMAA FAMILY PROFILE 1999



## COMPARATIVE HIGHLIGHTS

	Year ended 31 December	
	1999	1998
<b>Insurance in force</b> <i>(in millions of dollars)</i>	<b>\$1,909.3</b>	<b>\$1,677.1</b>
<b>Reserves</b> <i>(in millions of dollars)</i>	<b>\$639.5</b>	<b>\$597.6</b>
<b>Number of members</b>	<b>61,444</b>	<b>61,712</b>
<b>Number of member deaths</b>	<b>782</b>	<b>786</b>
<b>Death benefits paid</b> <i>(in millions of dollars)</i>	<b>\$17.7</b>	<b>\$17.7</b>
<b>Net yield on assets</b>	<b>6.6%</b>	<b>7.2%</b>
<b>Total portfolio return</b>	<b>9.2%</b>	<b>12.6%</b>
<b>Expenses</b> <i>(as percent of income)</i>	<b>10.0%</b>	<b>8.9%</b>

### Statement of the Association Actuary A.C. Eddy, Inc., Norcross, GA

In my opinion the reserves of the Association are necessary and sufficient to provide for liabilities to its membership and will achieve the objective of distributing the Association's assets to members and/or their beneficiaries in an equitable manner.

*Arthur Crooks Eddy, F.S.A.  
President*

## Experience of the Association From organization to 31 December 1999

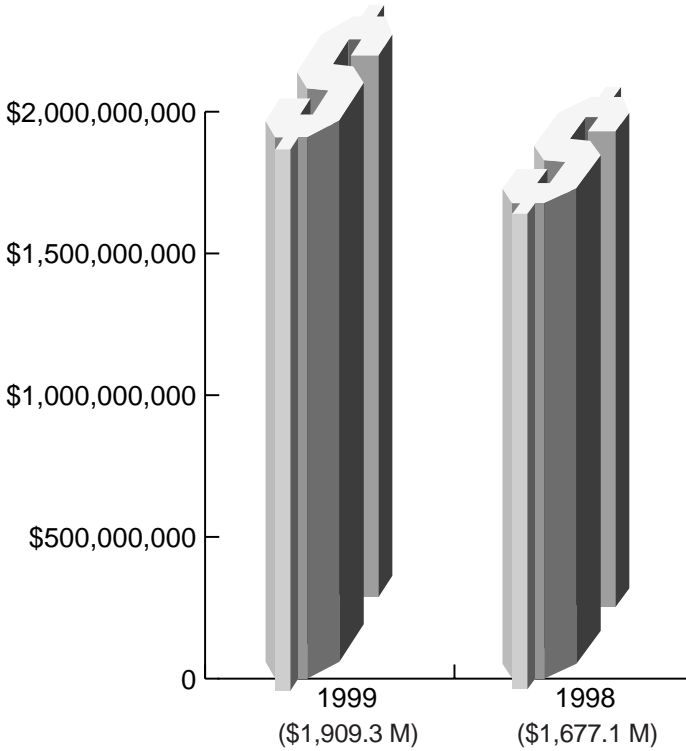
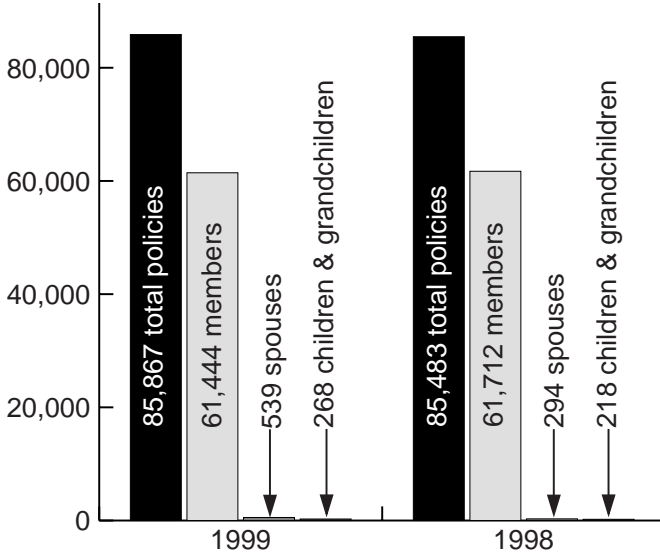
Year*	Number of members	Insurance in force	Average age of members		Average age of decedents	Death benefits during the year	Reserves
			New members	Plans of insurance			
1879	305	\$ 194,895	41.35	42.01			\$ 3,759
1880	593	932,196	34.81	39.09	36.72	\$ 1,478	7,523
1885	927	2,317,500	35.02	42.59	46.25	12,500	44,508
1890	1,047	3,141,000	34.88	45.49	47.74	60,000	106,852
1895	1,157	3,471,000	31.84	47.88	60.96	45,000	112,663
1900	1,346	4,038,000	27.19	47.61	54.58	72,000	147,768
1905	1,422	4,266,000	32.27	48.66	57.21	69,000	229,934
1910	1,424	4,272,000	27.08	48.32	67.55	105,000	325,282
1915	1,675	5,025,000	26.39	46.53	61.51	81,000	422,445
1920	1,558	4,974,000	29.56	47.97	66.48	106,000	438,971
1925	4,216	12,648,000	34.52	40.87	58.83	100,500	855,637
1930	6,283	25,050,000	32.79	41.06	59.43	171,000	2,238,537
1935	6,699	27,804,000	35.76	43.96	55.12	219,034	3,211,814
1940	8,465	35,725,833	29.18	44.56	57.95	327,007	5,405,070
1945	8,072	34,012,972	30.34	48.67	45.33	990,000	7,087,843
1950	14,642	69,136,898	30.96	43.03	49.84	595,940	10,803,136
1955	17,800	88,088,173	34.01	44.38	60.36	603,745	16,868,970
1960	25,411	132,550,801	35.40	44.08	63.77	901,713	27,441,332
1965	33,717	238,693,355	32.50	44.81	58.51	1,782,548	45,979,365
1970	40,601	312,365,372	31.56	43.53	57.55	2,364,964	72,022,430
1975	44,737	461,717,103	35.59	45.12	63.35	3,058,386	110,106,904
1976	45,276	473,506,835	34.02	45.64	62.73	2,866,908	121,401,040
1977	45,782	485,252,594	34.05	46.68	64.18	2,859,010	131,428,965
1978	46,393	499,209,485	35.43	46.68	63.50	2,864,102	146,137,033
1979	47,119	564,464,959	34.77	47.01	65.41	3,559,272	159,634,555
1980	47,674	575,381,813	34.59	47.56	64.72	5,084,567	171,263,311
1981	48,159	585,490,054	32.80	48.05	64.46	5,500,667	183,367,686
1982	48,618	594,077,925	34.99	48.63	63.72	5,229,212	197,140,936
1983	49,054	601,006,320	35.74	49.20	65.50	6,211,821	212,240,170
1984	49,913	611,809,705	38.00	49.75	67.14	7,152,298	234,319,981
1985	50,982	619,571,364	36.46	50.30	68.24	8,300,576	255,370,609
1986	51,874	1,131,804,661	36.78	52.10	67.30	8,997,837	275,221,126
1987	52,812	1,205,284,461	36.31	52.60	67.80	9,486,533	296,242,475
1988	54,264	1,245,697,280	36.93	53.00	70.25	10,522,430	318,188,419
1989	55,460	1,256,865,359	36.51	53.04	70.08	10,918,131	341,862,797
1990	56,887	1,273,025,936	36.00	53.90	72.25	10,619,578	366,647,028
1991	58,235	1,285,509,431	36.00	54.40	72.25	11,805,057	384,391,659
1992	58,835	1,289,521,398	37.00	55.10	72.42	12,715,129	408,656,740
1993	58,858	1,288,765,428	38.00	55.70	73.00	14,292,535	435,125,075
1994	58,988	1,290,064,691	37.00	56.30	73.75	15,316,124	439,522,508
1995	58,765	1,313,573,473	38.00	56.70	74.00	14,691,367	468,150,918
1996	59,334	1,330,951,972	30.00	56.88	74.33	16,450,126	514,631,521
1997	60,728	1,491,836,311	27.00	55.60	74.81	17,491,855	550,338,731
1998	61,712†	1,677,139,294	32.60	54.70	75.67	17,655,618	597,610,247
1999	61,444†	1,909,284,032	32.60	53.10	76.83	17,716,553	639,501,125

\* Note: 1880-1975 shown in five-year increments.

† Includes 228 Free Service Only (FSO) members in 1998 and 217 FSOs in 1999.



## INSURANCE IN FORCE BY TYPE OF POLICY HOLDER



## Membership Statement\*

Members, 31 December 1998 .....	61,712
New members gained in 1999 .....	2,382
Losses:	
Members deceased .....	(782)
Non-death losses .....	(1,868)
Members, 31 December 1999 .....	61,444

## Insurance Statement (includes family coverages)

Insurance certificates in force, 31 December 1998 .....	85,483
New certificates issued in 1999 .....	3,641
Losses:	
Certificates matured by death .....	(1,070)
Non-death certificate losses .....	(2,187)
Insurance certificates in force, 31 December 1999 .....	85,867

## Insurance Certificates by Face Amount (includes family coverages)

\$250,000 .....	395
\$100,001-249,999 .....	1,506
\$100,000 .....	1,415
\$50,001-99,999 .....	137
\$50,000 .....	698
\$10,001-49,999 .....	18,966
\$10,000 .....	21,755
under \$10,000 .....	40,995
Insurance certificates in force, 31 December 1999 .....	85,867

\*Includes 228 Free Service Only (FSO) members in 1998 and 217 FSOs in 1999.

## Army death losses for 1999

	Service	Status	Date of death
COL John E. Aber	USA	Retired	October '99
COL Thomas W. Adair	USA	Retired	May '99
LTC George B. Adams	USA	Retired	April '99
COL Robert E. Ainslie	USA	Retired	April '99
LTC Lawrence H. Alexander	USA	Retired	September '99
COL Samuel M. Allen	USA	Retired	December '98*
LTC Clarence L. Anderson	USA	Retired	December '98*
COL George N. Anderson	USA	Retired	October '99
COL Jose A. Andino	USA	Retired	January '99
COL John T. Andrews Jr.	USA	Retired	June '99
COL Charles R. Angel	USA	Retired	January '99
Mr. Joseph Arlauskas	USA	Retired	September '99
COL David H. Arp	USA	Retired	May '99
MAJ Joe E. Ashley	USA	Retired	October '99
LTC Henry W. Askin	USA	Retired	October '99
COL Charles Askins	USA	Retired	March '99
COL Russell H. Augsburger	USA	Retired	July '99
LTC Franklin A. Ayer	USA	Retired	April '99
BG Bruce C. Babbitt	USA	Retired	March '99
LTC Otto Babel	USA	Retired	January '99
COL Stephen M. Bailey Jr.	USA	Retired	June '99
COL Roy C. Baker	USA	Retired	July '99
LTC Walter L. Baker Jr.	USA	Retired	June '99
LTC Richard D. Baldwin	USA	Retired	January '99
LTC Arthur C. Ball	USA	Retired	March '99
MG James W. Ball	USA	Retired	December '99
COL Charles E. Balthis Jr.	USA	Retired	September '99
COL John D. Bang	USA	Retired	October '99
LTC Richard L. Barber	USA	Retired	April '99
COL Irving O. Barker	USA	Retired	November '99
COL Walter L. Barnett	USAR	Retired	May '99
LTC Frank E. Bartlett	USA	Retired	April '99
COL Jack E. Barton	USA	Retired	April '99
COL Frank A. Bates Jr.	USA	Retired	July '99
COL Robert S. Bausch	USA	Retired	April '99
LTC John B. Beach	USA	Retired	January '99
LTC Harry V. Beck	USA	Retired	November '99
COL Milton A. Beerwinkle	USA	Retired	April '99
COL Robert K. Bein	USA	Retired	March '99
COL William E. Bell	USA	Retired	October '99
COL Wilmer K. Benson	USA	Retired	July '99
LTC Alexander H. Bernhard	USA	Retired	August '99
COL Edward S. Berry	USA	Retired	July '99
LTC Gerald J. Bethens Jr.	USA	Retired	January '99
COL Ned R. Bethea	USA	Retired	October '99
BG Frederick C. Biehusen	USA	Retired	July '99
COL Christian M. Biersack	USA	Retired	April '99
LTC David D. Billing	USA	Retired	December '99
LTC Robert T. Binder	USA	Retired	September '99
COL Robert H. Bingham	USA	Retired	May '99
LTC Edward L. Bishop	USA	Retired	May '99
COL Arthur L. Bivens	USA	Retired	July '99
MAJ James C. Blackford	USA	Retired	November '99
COL Richard J. Blake	USA	Retired	December '99
COL Carl P. Blakely	USA	Retired	March '99
COL Larry A. Blakely	USA	Retired	October '99
BG Robert M. Blanchard Jr.	USA	Retired	December '99
CW4 Robert W. Blanchard	USA	Retired	September '99
COL Andrew Blase	USA	Retired	October '99

## Army death losses for 1999

	Service	Status	Date of death
CW3 Robert E. Blevins	USA	Retired	December '99
LTC Gerhard L. Bolland	USA	Retired	November '99
COL Robert A. Bonifacio	USA	Retired	June '99
COL Philip Botchin	USA	Retired	July '99
COL Harvey Bower	USA	Retired	August '99
COL W. Craig Boyce Jr.	USA	Retired	January '99
COL Jack W. Boyer	USA	Retired	June '99
COL Robert W. Breaks	USA	Retired	July '99
COL Donald D. Bridenbaugh	USA	Retired	September '99
CW3 Lee W. Broadwell Jr.	USA	Retired	June '99
LTC Earl S. Brown	USA	Retired	January '99
COL George L. Brown	USA	Retired	June '99
COL Gerhard E. Brown	USA	Retired	June '99
COL Harold M. Brown	USA	Retired	December '99
LTC Robert F. Brown	USA	Retired	February '99
LTC Harvey M. Browne	USA	Retired	April '99
MAJ Bart Bruccoleri	USA	Retired	May '99
COL Paul E. Bruehl	USA	Retired	December '99
LTC James W. Bryant	USA	Retired	June '99
COL Roy T. Bucy	USA	Retired	September '99
LTC John E. Buess Sr.	USA	Retired	November '99
COL James R. Buntyn Sr.	USA	Retired	August '99
COL Frank E. Burdell Jr.	USA	Retired	December '99
COL Lloyd L. Burke	USA	Retired	June '99
LTC Michael J. Burke	USA	Retired	May '99
LTC Ralph W. Burton	USA	Retired	February '99
LTC Allan D. Butler	USA	Retired	November '99
COL Adam S. Buynoski	USA	Retired	March '99
LTC Robert E. Byrns	USA	Retired	November '99
LTC Otis W. Callis	USA	Retired	April '99
COL James W. Campbell	USA	Retired	March '99
COL Preston B. Cannady	USA	Retired	June '99
COL Linden K. Cannon Jr.	USA	Retired	January '99
LTG George G. Cantlay	USA	Retired	December '99
LTC John A. Carl Jr.	USA	Retired	November '99
LTC Donald D. Carlsen	USA	Retired	September '99
COL John H. Carlson	USA	Retired	May '99
COL William B. Carne	USA	Retired	January '99
LTC Julian B. Carrick Jr.	USA	Retired	May '99
COL Marion R. Carrigan Jr.	USA	Retired	December '99
COL James A. Carter	USA	Retired	March '99
LTC Paul N. Casper	USA	Retired	March '99
COL Robert F. Cassidy	USA	Retired	December '99
LTC Glenn E. Cave	USA	Retired	January '99
MAJ Theodore B. Celmer	USA	Retired	May '99
COL Alfred N. Champion	USA	Retired	February '99
COL Fitzhugh H. Chandler	USA	Retired	May '99
COL Abb Chrietzberg	USA	Retired	August '99
COL John E. Chrissinger	USAR	Retired	October '99
COL Alan N. Christensen	USA	Retired	July '99
LTC J. Milton Christianson	USA	Retired	May '99
COL Raymond E. J. Church Sr.	USA	Retired	July '99
LTC Richard S. Clark	USA	Retired	September '99
COL Harry R. Coates	USA	Retired	July '99
COL Dick Coburn	USA	Retired	June '99
COL Harold S. Colen	USA	Retired	August '99
COL Joseph H. Collart	USA	Retired	January '99
LTC John W. Colligan	USA	Retired	December '98*
COL Gilbert R. Collins	USA	Retired	December '99

## Army death losses for 1999

	Service	Status	Date of death
COL Jack D. Collins	USA	Retired	June '99
MAJ Larry H. Collins	USA	Retired	December '99
LTC Carl A. Colozzi	USA	Retired	April '99
LTC Larry E. Comin	USAR	Active	April '99
CW4 Karl F. Connors	USA	Retired	July '99
COL Robert M. Cook	USA	Retired	December '99
LTG Howard H. Cooksey	USA	Retired	December '99
LTC Glenn A. Cordell	USA	Retired	March '99
COL Robert E. Cottle	USA	Retired	January '99
COL Walter A. Cottrell Sr.	USA	Retired	January '99
LTC John T. Coughlin II	USA	Retired	October '99
CW4 Jessie R. Cowles	USA	Retired	May '99
LTC Eugene E. Cox	USA	Retired	May '99
MAJ William C. Craig	USA	Retired	January '99
COL Riel S. Crandall	USA	Retired	May '99
LTC Norman H. Crandell	USA	Retired	March '99
Mr. John D. Crary	USA	Civilian	April '99
COL Virgil E. Craven	USA	Retired	July '99
COL Harold J. Crochet	USA	Retired	December '99
LTC Lucian C. Croft	USA	Retired	November '99
COL Henry A. Crosby	USA	Retired	November '99
LTC Ray S. Cross	USA	Retired	July '99
COL Charles A. Crowe	USA	Retired	May '99
Mr. George B. Crowell	USA	Civilian	March '99
LTC James A. Crowley	USA	Retired	March '99
COL Oliver C. Culbreth	USA	Retired	September '99
MAJ Otto L. Daems	USA	Retired	April '99
LTC Albert S. Dalby	USA	Retired	July '99
COL Eli E. Daman	USA	Retired	January '99
LTC William W. Danforth	USA	Retired	October '99
MAJ Bert L. Danielson	USA	Retired	January '99
COL Robert C. Dart	USA	Retired	April '99
LTC Sam R. Davidson	USA	Retired	January '99
COL James P. Davis	USA	Retired	February '99
LTC Robert L. Davis	USA	Retired	September '99
COL Theodore W. Davis	USA	Retired	October '99
MG Frederic E. Davison	USA	Retired	January '99
LTC George B. Dean	USA	Retired	February '99
COL Charles A. Deason	USA	Retired	December '98*
COL Donald J. Delaney	USA	Retired	April '99
LTC Louis J. Deldo	USA	Active	June '99
COL Joseph H. Denbeau	USA	Retired	December '99
COL Martin L. Denlinger	USA	Retired	June '99
COL Joseph A. Desantis	USA	Retired	January '99
BG George W. Dickerson	USA	Retired	June '99
COL Walter F. Diesem	USA	Retired	December '99
COL Warren H. Diessner	USA	Retired	January '99
LTC Richard K. Dietsch	USA	Retired	May '99
COL John R. Diez Jr.	USA	Retired	February '92
COL Leonard P. Dileanis	USA	Retired	August '99
BG John W. Dobson	USA	Retired	December '98*
COL Donaldp. Doerflein	USA	Retired	June '99
LTC William O. Donner Jr.	USA	Retired	September '99
LTC James F. Donovan	USA	Retired	September '99
LTC Mercer M. Doty	USA	Retired	December '99
COL Lemuel C. Downs	USA	Retired	April '99
COL William L. Drennen	USA	Retired	August '99
COL Reno E. Drews	USA	Retired	July '99

## Army death losses for 1999

	Service	Status	Date of death
COL James A. Driscoll	USA	Retired	March '99
LTC Eugene M. Dutchak	USA	Retired	January '99
Mr. Howard V. Easton	USA	Civilian	April '99
LTC Gail A. Eaton	USA	Retired	September '99
MAJ James E. Edens	USA	Retired	October '99
COL Joseph S. Edgar	USA	Retired	March '99
COL Elwyn G. Edwards	USA	Retired	September '99
COL Irwin A. Edwards	USA	Retired	February '99
LTC James B. Edwards	USA	Retired	October '99
COL Thomas F. Eichel	USA	Retired	June '99
LTC Harold B. Ellis	USA	Retired	July '99
CW3 Hendrikus F. Elsendoorn	USA	Retired	April '99
COL Dimpster E. Epperson	USA	Retired	April '99
COL Giles L. Evans Jr.	USA	Retired	December '98*
LTC John H. Evans Jr.	USA	Retired	November '99
COL Lester J. Evans	USA	Retired	November '99
COL Marshall L. Fallwell	USA	Retired	November '98*
COL John M. Farnell	USA	Retired	October '99
COL Lyman S. Faulkner	USA	Retired	March '99
COL Oscar L. Faulkner	USA	Retired	July '99
COL William B. Feindel Jr.	USA	Retired	April '99
CW4 Albert Fejer	USA	Retired	November '99
COL Joseph H. Felter	USA	Retired	September '99
COL Johnm. Ferguson Jr.	USA	Retired	November '99
LTC William G. Ferguson	USA	Retired	August '99
COL Robert M. Ferrell	USA	Retired	October '99
LTC Gordon Field	USA	Retired	October '99
COL Beverly A. Finkle	USA	Retired	July '99
COL Perry S. Finney Jr.	USA	Retired	October '99
COL Austin G. Fisher	USA	Retired	May '99
LTC Vernon G. Fleury	USA	Retired	July '99
LTC Robert E. Flickinger	USA	Retired	April '99
COL Wilfred F. Floyd	USA	Retired	May '99
LTC Richard F. Foley	USA	Retired	July '99
COL Dennis L. Forbes	USA	Retired	January '99
CW4 George P. Ford	USA	Retired	February '99
BG Johnie Forte Jr.	USA	Retired	June '99
LTC Lawrence J. Fox Jr.	USA	Retired	September '99
CW3 Emmett A. Francis Jr.	USA	Retired	October '99
MG Wesley C. Franklin	USA	Retired	October '99
COL Harlan M. Freeman	USA	Retired	May '99
LTC Joe Frisch	USA	Retired	November '99
LTC James H. Froelich	USA	Retired	July '99
LTC John W. Fueg	USA	Retired	November '99
COL Robert J. Fuller	USA	Retired	November '99
COL Carroll M. Fyffe	USA	Retired	December '99
COL Wilber M. Gaige Jr.	USA	Retired	March '99
LTC Robert M. Gainey	USA	Retired	September '99
MAJ Gerald D. Gantt	USA	Retired	April '99
COL Cornelius J. Gearin	USA	Retired	June '99
MAJ Randal L. Gehler	USAR	Retired	September '99
Mr. Arthur H. Geiger	USA	Civilian	April '99
COL Thomas J. Gendron	USA	Retired	February '99
COL Max S. George	USA	Retired	March '99
CW3 Robert H. George Jr.	USA	Retired	August '99
LTC Norman J. Gerdes	USA	Retired	February '99
LTC William C. Gibbons	USA	Retired	October '99
COL Clarence R. Gibbs	USA	Retired	September '99

## Army death losses for 1999

	Service	Status	Date of death
COL Stanley K. Gilbert	USA	Retired	May '99
LTC John T. Gillespie	USA	Retired	April '99
COL Ralph W. Girdner	USA	Retired	April '99
Dr. Frederic S. Glazener	USA	Civilian	September '99
COL William C. Glisson	USA	Retired	August '99
BG Melvin A. Goers	USA	Retired	May '99
LTC Harold T. Gollob	USA	Retired	November '99
COL Alphonse C. Gomez	USA	Retired	February '99
MAJ Thomas B. Goodrich Jr.	USA	Retired	December '98*
COL James M. Goodwin	USA	Retired	January '99
LTC Carl E. Gottardi	USA	Retired	May '99
COL Harvey P. Graham	USA	Retired	December '99
COL Robert O. Graham Jr.	USA	Retired	July '99
COL Alphonse A. Greene	USA	Retired	January '99
COL James S. Greene Jr.	USA	Retired	May '99
COL Orlando L. Greening	USA	Retired	October '99
MG Francis S. Greenlief	USA	Retired	December '99
COL Francis G. Gregory Jr.	USA	Retired	March '99
LTC Robert J. Griffin	USA	Retired	February '99
CW3 John Grimes	USA	Retired	June '99
COL Kenneth G. Groom	USA	Retired	December '98*
COL Robert N. Grove	USA	Retired	October '99
COL Willice E. Groves	USA	Retired	November '99
COL Wladimir Gulevich	USA	Retired	March '99
Dr. Edward M. Gunn	USA	Civilian	December '99
COL Paul G. Guthrie	USA	Retired	April '99
COL Martin A. Hagerstrand	USA	Retired	July '99
LTC Sidney Haken	USA	Retired	June '99
COL Harry A. Hall	USA	Retired	April '99
LTC James M. Hall	USA	Retired	July '99
LTC Kenneth E. Halliburton	USA	Retired	November '99
COL Rufus E. Hallmark	USA	Retired	October '99
COL Richard R. Hallock	USA	Retired	July '99
COL Dwight T. Hamersley	USA	Retired	January '99
LTC Arthur L. Handley Jr.	USA	Retired	September '99
MG William C. Haneke	USA	Retired	October '99
BG Joseph S. Hardin	USA	Retired	July '99
LTC Max C. Harman	USA	Retired	January '99
COL Armistead R. Harper	USA	Retired	March '99
COL Robert E. Harper	USA	Retired	March '99
LTC Brady R. Harris	USA	Retired	November '99
COL Frederick V. Harris	USA	Retired	April '99
COL Jesse T. Harris	USA	Retired	January '96*
CPT John F. Harris Jr.	USA	Retired	May '99
COL Jon N. Harris	USA	Retired	April '99
LTC Casby Harrison Jr.	USA	Retired	November '99
COL Ralph H. Hatfield	USA	Retired	June '99
COL Falkner Heard Jr.	USA	Retired	August '99
LTC Hugh M. Heath	USA	Retired	February '99
COL Neil F. Hein	USA	Retired	January '99
LTC Theodore P. Heller	USA	Retired	August '99
LTC Jack E. Helms	USA	Retired	July '99
COL James E. Hertzog	USA	Retired	January '99
COL William F. Hesser	USA	Retired	January '99
MG Robert A. Hewitt	USA	Retired	August '99
Mr. Timothy G. Hewitt	USA	Civilian	July '99
LTC Marvin R. Hicks	USA	Retired	April '99
MG Walter M. Higgins Jr.	USA	Retired	July '99

## Army death losses for 1999

	Service	Status	Date of death
COL Wayne G. Higgins	USA	Retired	May '99
COL William A. Higgins	USA	Retired	September '99
MG John G. Hill Jr.	USA	Retired	March '99
COL Robert H. Hill	USA	Retired	December '99
LTC Vance V. Hines	USA	Retired	August '99
CW3 Otis J. Hingerty Jr.	USA	Retired	June '99
COL William S. Hinton	USA	Retired	April '99
LTC Merle L. Hite	USA	Retired	April '99
LTC John J. Hoffman Jr.	USA	Retired	May '99
LTC Ralph W. Hoffman	USA	Retired	October '99
COL John D. A. Hogan Jr.	USA	Retired	June '99
COL John D. Hoile	USA	Retired	February '99
LTC Cecil B. Holcomb Jr.	USA	Retired	March '99
LTC Thomas M. Holimon	USA	Retired	January '99
COL Earl H. Holland	USA	Retired	April '99
LTG Harris W. Hollis	USA	Retired	March '99
COL John F. Howard	USA	Retired	August '99
LTC William R. Howard	USA	Retired	January '99
COL John H. Hoye	USA	Retired	May '99
CW4 James F. Hudkins	USA	Retired	May '99
LTC James F. Hufstetler Jr.	USA	Retired	September '99
COL Lewis H. Huggins	USA	Retired	April '99
LTC Robert A. Humphrey	USA	Retired	March '99
COL John Huncharek	USA	Retired	July '99
COL Albert B. Hunt	USA	Retired	June '99
BG Albert E. Hunter	USA	Retired	March '99
LTC Frank B. Huntley	USA	Retired	December '98*
COL Philip S. Hurd	USA	Retired	July '99
MAJ Charles A. Hutcheson	USA	Retired	December '99
Mr. Richard M. Hutchison Jr.	USA	Civilian	May '99
MAJ James H. Hutchison	USA	Retired	July '99
MAJ Robert B. Hutton	USA	Retired	March '99
LTC Ralph G. Irish	USA	Retired	July '99
LTC Gordon E. Jackson	USA	Retired	December '99
COL Carroll C. Jacobson Jr.	USA	Retired	March '99
LTC Donald H. Janz	USA	Retired	March '99
COL Richard F. Jellerson	USA	Retired	October '99
LTC James R. Jempson	USA	Retired	February '99
COL Gregg N. Jennings	USA	Retired	February '99
COL Harry Jennings	USA	Retired	December '99
COL Alvin C. Jensen	USA	Retired	September '99
MAJ William T. Jessee	USA	Retired	March '99
COL Maurice E. Jessup	USA	Retired	June '99
LTC Paul R. Johnson	USA	Retired	March '99
LTC Ralph R. Johnson	USA	Retired	May '99
LTC Rudd H. Johnson	USA	Retired	December '99
CW4 Francis M. Johnston	USA	Retired	April '99
LTC Dillard F. Jones	USA	Retired	February '99
COL Eben R. Jones	USA	Retired	August '99
LTC Edward W. Jones	USAR	Retired	May '99
COL Paul B. Jones	USA	Retired	June '99
LTC Larry E. Joyce	USA	Retired	April '99
LTC Warren S. Jungerheld	USA	Retired	December '99
COL Francis M. Jurgens	USA	Retired	November '99
MAJ Clifford J. Kalista	USA	Retired	July '99
COL Howard L. Karnes	USA	Retired	January '99
LTC Patrick J. Kenney Jr.	USA	Retired	November '99
MAJ Byron N. Kenyon	USA	Retired	September '99



## Army death losses for 1999

	Service	Status	Date of death
COL Peter B. Kenyon	USA	Retired	July '99
COL Bernard S. Kern	USA	Retired	March '99
LTC Vytautas Kersulis	USA	Retired	June '99
COL Allan T. Kestner	USA	Retired	July '99
Mr. Armand M. King	USA	Civilian	August '99
COL Oliver G. Kinney	USA	Retired	March '99
LTC Pierre P. Kirby	USA	Retired	September '99
LTC James R. Kitts Jr.	USA	Retired	October '99
COL Robert P. Kline	USA	Retired	March '99
Mr. John E. Kling	USA	Civilian	June '99
CPT Herman F. Klingbeil	USA	Retired	January '99
MAJ Charles H. Knauff	USA	Retired	July '99
LTC John T. Knight III	USA	Retired	July '99
COL Thomas M. Kobayashi	USA	Retired	February '99
LTC Carl K. Koch	USA	Retired	December '99
COL Lear A. Koch	USA	Retired	February '99
COL Vitaly Kovalevsky	USA	Retired	February '99
COL Arthur N. Kracht	USA	Retired	February '99
LTC Richard S. Krafski	USA	Retired	October '99
MAJ Charles A. Krauchi	USA	Retired	May '99
COL Marvin G. Krieger	USA	Retired	March '99
COL John E. Kuffner	USA	Retired	June '99
CW4 John E. Lacey	USA	Retired	February '99
COL Ivan F. Lamb	USA	Retired	January '99
COL Thomas F. Lancer	USA	Retired	June '99
COL Chester L. Landaker	USA	Retired	April '99
COL Erdie O. Lansford	USA	Retired	September '99
COL George T. Larkin	USA	Retired	September '99
COL Harold P. Larson	USA	Retired	December '98*
CW4 Sedrick G. Laughlin	USA	Retired	December '98*
LTC James J. Lawless	USA	Retired	March '99
COL Jackson S. Lawrance Jr.	USA	Retired	January '99
LTC Paul S. Lawrence	USA	Retired	March '99
COL Harold B. Lawson	USA	Retired	June '99
COL Walter R. Lawson	USA	Retired	January '99
LTC Ralph E. Layman Jr.	USA	Retired	August '99
LTC Lee B. Ledford Jr.	USA	Retired	August '99
COL John G. Lee	USA	Retired	December '99
MG Eugene B. Leedy	USA	Retired	December '99
LTC Calvin B. Leek	USA	Retired	August '99
CW3 Loy C. Legore	USA	Retired	November '99
COL Llewellyn J. Legters	USA	Retired	August '99
LTC Bertram Lenhardt	USA	Retired	December '99
COL Loren R. Lester	USA	Retired	November '99
LTC Emmett M. Lewis	USA	Retired	March '99
CW4 James B. Liles	USA	Retired	June '99
COL Percy F. Lisk Jr.	USA	Retired	December '99
COL David E. Liston	USA	Retired	March '99
COL Milton L. Little	USA	Retired	September '99
COL Richard L. Livermore	USA	Retired	October '99
COL Joseph W. Lloyd	USA	Retired	June '99
COL George S. Lokken	USA	Retired	July '99
COL Thomas D. Longino	USA	Retired	October '99
COL Francis J. Loomis	USA	Retired	January '99
LTC Israel Lopez	USA	Retired	October '99
LTC Willie C. Lucas	USA	Retired	July '99
MAJ David A. Luedtke	USA	Retired	April '99
COL William C. Luehrs	USA	Retired	August '99

## Army death losses for 1999

	Service	Status	Date of death
MG Joseph C. Lutz	USA	Retired	May '99
COL Clark Lynn Jr.	USA	Retired	March '99
BG Edwin A. Machen Jr.	USA	Retired	January '99
MAJ David M. MacLeod	USA	Retired	July '99
COL James K. MacNamee	USAR	Retired	November '99
COL John J. Madigan III	USA	Retired	January '99
COL Raymond A. Mahr	USA	Retired	March '99
MAJ William J. Malay	USA	Retired	December '98*
MG Philip W. Mallory	USA	Retired	October '99
COL William F. Malone	USA	Retired	August '99
COL Lloyd H. Manjeot	USA	Retired	June '99
MAJ Anthony J. Manos	USA	Retired	January '99
COL Louis K. Mantell	USA	Retired	April '99
CPT Nicholas M. Margetis	USA	Retired	December '98*
COL Isidor Markowitz	USA	Retired	April '99
LTC Gabriel W. Marnoch Jr.	USA	Retired	March '99
COL Mick L. Marshall	USA	Retired	December '98*
COL Hugh G. Martin Jr.	USA	Retired	July '99
LTC James M. Martin	USA	Retired	April '99
COL Orville W. Martin Jr.	USA	Retired	January '99
CW4 William T. Martin Jr.	USA	Retired	January '99
LTC Paul H. Mathewes Jr.	USA	Retired	March '99
COL Robert G. Matte	USA	Retired	June '99
COL Lawrence A. Matternes	USA	Retired	September '99
CPT Virgil E. Matthews	USA	Retired	January '99
BG Thomas W. Mattingly	USA	Retired	February '99
COL Robert H. Mattoz	USA	Retired	June '99
COL William Maughn Jr.	USA	Retired	March '99
LTC Anton F. Mayer	USA	Retired	December '99
Mr. Cosby McBeath Jr.	USA	Civilian	October '99
LTC George O. McBride	USA	Retired	November '99
COL Gammon D. McClure	USA	Retired	October '99
MAJ John L. McConnaughey	USA	Retired	December '99
COL C. W. McConnell	USA	Retired	March '99
MG Hal D. McCown	USA	Retired	July '99
LTC Paul G. McCoy	USA	Retired	September '99
LTC Quannah L. McDaniel	USA	Retired	September '99
MG James T. McGibony	USA	Retired	September '99
COL William V. McGuinness Jr.	USA	Retired	July '99
COL Thomas C. McGuire	USA	Retired	July '99
COL Edward B. McKemie	USA	Retired	November '99
LTC Samuel C. McKenty	USA	Retired	July '99
CW3 Carl E. McKinley	USA	Retired	September '99
LTC John F. McMahan	USA	Retired	August '99
COL Thayne F. McManis	USA	Retired	February '99
LTC Carroll B. McMath Jr.	USA	Retired	October '99
COL Jack W. McNamara	USA	Retired	October '99
LTC Stephen E. McQuilkin	USA	Retired	October '99
MAJ Bernard Meacham	USA	Retired	June '99
COL John W. Medusky	USA	Retired	April '99
Dr. Charles H. Meeks	USA	Civilian	January '96*
COL Philip B. Melody	USA	Retired	April '99
COL Charles A. Melton	USA	Retired	June '99
LTC Frank A. Merigold	USA	Retired	August '99
LTC John A. Mess	USA	Retired	December '99
Dr. Frank W. Messer	USA	Civilian	October '82*
COL James F. Metcalf	USA	Retired	March '99
MG Richard J. Meyer	USA	Retired	August '99

## Army death losses for 1999

	Service	Status	Date of death
COL George P. Michael	USA	Retired	April '99
COL John A. Mikuluk	USA	Retired	August '99
COL Paul A. Miller	USA	Retired	August '99
COL William B. Miller	USA	Retired	April '99
COL James W. Milner	USA	Retired	February '99
Mr. Thomas V. Monahan	USA	Civilian	November '99
LTC Melvin C. Monroe	USA	Retired	February '99
LTG James E. Moore Jr.	USA	Retired	January '99
LTC Robert F. Moore	USA	Retired	January '99
COL Roy E. Moore	USA	Retired	April '99
COL William A. Moore	USA	Retired	February '99
LTC Ernest R. Morgan III	USA	Retired	May '99
LTC George W. Morris	USA	Retired	June '99
COL Harry G. Morris	USA	Retired	August '99
LTC Jack W. Morris	USA	Retired	October '99
LTC Joseph P. Morris	USA	Retired	March '99
COL Woodford T. Moseley	USA	Retired	July '99
MG Charles M. Mount Jr.	USA	Retired	February '99
Dr. Manju G. Mukerjee	USA	Civilian	September '99
COL Charles F. Mullen	USA	Retired	December '98*
LTC Egbert E. Mullins	USA	Retired	December '99
LTC Raymond H. Murphy	USA	Retired	March '99
COL Harry M. Murray	USA	Retired	July '99
COL Chester L. Myers	USA	Retired	February '99
LTC James R. Myers	USA	Retired	March '99
COL John W. Myers	USA	Retired	March '99
MAJ Larry J. Myers	USA	Retired	August '99
Mr. Leon Myrick	USA	Civilian	July '99
COL Leo J. Nawn	USA	Retired	February '99
LTC Arthur J. Nealon	USA	Retired	July '99
COL Knute R. Nelson	USA	Retired	April '99
MAJ William B. Nevins	USA	Retired	September '99
LTC Robert E. Nicodemus Sr.	USA	Retired	August '99
COL Leon J. Numainville	USA	Retired	March '99
LTC Francis J. O'Connell	USA	Retired	December '99
COL Joseph P. O'Connor Jr.	USA	Retired	September '99
LTC Patrick J. O'Connor	USA	Retired	January '99
CPT Jennifer J. Odom	USA	Active	July '99
COL James J. O'Donnell	USA	Retired	July '99
LTC Richard W. Oehler	USA	Retired	November '99
LTC Frederic N. Oettinger Jr.	USA	Retired	September '99
COL Leo G. Oldham	USA	Retired	April '99
COL Charles G. Olentine	USA	Retired	December '99
LTC Ronald R. Olson	USA	Retired	April '99
COL Walter J. Olszewski	USA	Retired	May '99
COL Patrick B. O'Meara	USA	Retired	April '99
COL Chester W. Ott	USA	Retired	January '99
LTC Robert H. Palmatary	USA	Retired	January '99
COL Albert E. Parker	USA	Retired	May '99
MAJ Steven W. Parker Sr.	USA	Retired	September '99
Mr. William R. Parker	USA	Civilian	April '99
LTC Edwin T. Parrish	USA	Retired	October '99
COL Charles J. Parsons Jr.	USA	Retired	May '99
LTC Alfred H. Parthum Jr.	USA	Retired	September '99
COL Robert I. Pate	USA	Retired	March '99
BG Hal C. Pattison	USA	Retired	February '99
LTC Wilbur A. Pawson	USA	Retired	September '99
COL James N. Payne	USA	Retired	May '99

## Army death losses for 1999

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	Service	Status	Date of death
COL Everett D. Peddicord	USA	Retired	February '99
COL Roman J. Peisinger	USA	Retired	November '99
LTC John R. Perkins	USA	Retired	October '99
LTC Anthony J. Perrotto	USA	Retired	September '99
COL Edwin A. Perry	USA	Retired	June '99
LTC Vernon W. Peterson	USA	Retired	March '99
COL Eric C. Phillips	USA	Retired	February '99
COL William U. Piland	USA	Retired	January '99
COL Hobart B. Pillsbury	USA	Retired	April '99
COL Sam A. Plemmons	USA	Retired	June '99
LTC Joseph G. Porter	USA	Retired	January '99
LTC Norman A. Porter	USA	Retired	April '99
LTC Bernard B. Potthoff	USA	Retired	October '99
MAJ Kenneth L. Price	USA	Retired	April '99
COL William J. Pritchard	USA	Retired	April '99
LTC Francis A. Quander Jr.	USA	Retired	March '99
COL James O. Quimby Jr.	USA	Retired	January '99
LTC Robert C. Raleigh	USA	Retired	February '99
COL John R. Randolph	USA	Retired	May '99
COL Lamar C. Ratcliffe	USA	Retired	July '99
LTC Harry E. Rawlings	USA	Retired	November '99
COL William W. Rawlings Jr.	USA	Retired	June '99
COL Warren K. Rees	USA	Retired	April '99
CW2 Kevin L. Reichert	USA	Active	May '99
COL George W. Reitz	USA	Retired	January '99
LTC Wilbert K. Ricard	USA	Retired	November '99
LTC Hal C. Richardson Jr.	USA	Retired	September '99
COL Philip S. Richardson Jr.	USA	Retired	November '99
COL Willis S. Riddick Jr.	USA	Retired	January '99
LTC Donald F. Ridgeway	USA	Retired	January '99
MAJ William F. Rigo	USA	Retired	June '99
COL Jacob K. Rippert	USA	Retired	August '99
MAJ Donald E. Rivette	USA	Retired	February '99
COL Cecil E. Roberts	USA	Retired	August '99
MAJ Frederick L. Rogers	USA	Retired	September '99
LTC Frederick T. Rogers	USA	Retired	February '99
COL John E. Rogers Jr.	USA	Retired	March '99
COL Thomas C. Rohan	USA	Retired	March '99
COL Gilbert J. Romero	USA	Retired	July '99
LTC Aubrey L. Romine	USA	Retired	September '99
COL Ernest E. Ross	USA	Retired	September '99
COL Martin A. Ross	USA	Retired	December '99
COL Arthur Roth	USA	Retired	March '99
Mr. Donald R. Roudabush	USA	Civilian	December '99
COL Tom J. Rounsaville	USA	Retired	April '99
COL Wadie J. Rountree	USA	Retired	October '99
COL Edward A. Routhau	USA	Retired	April '99
LTC Raymond J. Rovanssek	USA	Retired	January '99
MG John F. Ruggles	USA	Retired	January '99
LTC Joseph R. Ruhl	USA	Retired	September '99
COL Robert L. Rupert	USA	Retired	August '99
LTC Raymond J. Rush Jr.	USA	Retired	June '99
CSM Harold F. Rusk Jr.	USA	Retired	November '99
COL Daniel F. Ruskin	USA	Retired	March '99
COL Eber D. Russell	USA	Retired	March '99
COL Raymond F. Ruyffelaere	USA	Retired	October '99
LTC Milo R. Safar	USA	Retired	June '99
MAJ Frank L. Salamone	USA	Retired	February '99

## Army death losses for 1999

	Service	Status	Date of death
COL James E. Sams	USA	Retired	January '99
COL John D. Sapp	USA	Retired	June '99
LTC Bill M. Saye	USA	Retired	June '99
LTC John E. Scanlon	USA	Retired	June '99
Mr. James E. Schall Jr.	USA	Civilian	February '99
CW2 Otto F. Scholz Jr.	USA	Retired	May '99
LTC M. P. Schwarzenbach Jr.	USAR	Retired	July '99
COL Enofo E. Sclafani	USA	Retired	July '99
COL Fred W. Scott	USA	Retired	January '99
CW4 William A. Scott	USA	Retired	December '99
COL Edwin G. Scribner	USA	Retired	October '99
COL Antulio Segarra	USA	Retired	September '99
LTC Charles H. Segars	USA	Retired	December '99
COL William G. Senior	USA	Retired	August '99
COL Phil K. Sheets Jr.	USA	Retired	September '99
LTC John D. Sheldon Sr.	USA	Retired	March '99
COL Charles G. Shettle	USA	Retired	January '99
LTC Charles B. Shiveley	USA	Retired	May '99
COL Samuel E. Shoemaker	USA	Retired	September '99
LTC William P. Short Jr.	USAR	Retired	September '99
COL Alan T. Shost	USA	Retired	October '99
LTC Ronald M. Shuler	USA	Retired	March '99
MG Alden K. Sibley	USA	Retired	February '99
COL Septimus B. Sightler Jr.	USA	Retired	January '99
COL Clarence F. Sills	USA	Retired	July '99
COL Samuel F. Silver	USA	Retired	February '99
COL Charles S. Simerly	USA	Retired	April '99
LTC Frank R. Simmons	USA	Retired	May '99
COL James E. Simon	USA	Retired	February '99
LTC Harry R. Simpson Jr.	USA	Retired	July '99
LTC Richard H. Simpson	USA	Retired	September '99
COL Ralph C. Singer	USA	Retired	September '99
MAJ Alexander Skorina	USA	Retired	December '99
COL Bradish J. Smith	USA	Retired	November '99
LTC Cecil L. Smith	USA	Retired	August '99
LTC Grover G. Smith	USA	Retired	May '99
Mr. James F. Smith Jr.	USA	Civilian	December '99
CPT Norman L. Smith	USA	Retired	January '99
COL Vincent P. Smith	USA	Retired	October '99
COL Harry A. Snyder	USA	Retired	September '99
LTC Marvin H. Snyder	USA	Retired	April '99
COL Duncan S. Somerville	USA	Retired	June '99
COL Richards. Spangler	USA	Retired	December '98*
LTC William F. Spicher	USA	Retired	September '99
LTC Merle E. Sprague	USA	Retired	June '99
COL James E. Stacy	USA	Retired	November '99
LTC Stanley Stamas	USA	Retired	November '99
COL John B. Stanley	USA	Retired	April '99
LTC Joseph J. Stanowicz	USA	Retired	September '99
COL Joseph R. Stauffer	USA	Retired	March '99
LTC Louis J. Stefani	USA	Retired	November '99
COL Woodrow J. Steichen	USA	Retired	August '99
LTC Thomas F. Stein Jr.	USA	Retired	February '99
MAJ Frank E. Stergar Jr.	USA	Retired	October '99
LTC Frank D. Stevens	USA	Retired	March '99
COL Claude C. Stewart	USA	Retired	April '99
LTC William W. Stockton	USA	Retired	June '99
Dr. William C. Stone Jr.	USA	Civilian	March '99

## Army death losses for 1999

	Service	Status	Date of death
COL Loren C. Strange	USA	Retired	December '99
LTC Louis F. Strawn	USA	Retired	February '99
COL Frank L. Street	USA	Retired	July '99
COL John L. Strong	USA	Retired	August '99
COL Clarence E. Stuart	USA	Retired	April '99
COL Frederick A. Sturm	USA	Retired	November '99
BG David H. Sudderth Jr.	USA	Retired	February '99
LTC Anthony S. Suglia	USA	Retired	August '99
LTC Rufus R. Summarell	USA	Retired	September '99
COL Harry G. Summers Jr.	USA	Retired	November '99
COL Daniel N. Sundt	USA	Retired	March '99
MG Arthur H. Sweeney Jr.	USA	Retired	May '99
COL James R. Sweeney	USA	Retired	June '99
COL William C. Taggart Jr.	USA	Retired	February '99
COL Charlie Y. Talbott Sr.	USA	Retired	April '99
COL Jack Tallerday	USA	Retired	January '99
LTC James Tansey	USA	Retired	January '99
COL Patrick H. Tansey Jr.	USA	Retired	October '99
COL John F. Taylor	USA	Retired	January '99
MG Livingston N. Taylor Jr.	USA	Retired	July '99
LTC Mack Taylor Jr.	USA	Retired	October '99
COL Milton C. Taylor	USA	Retired	February '99
LTC Raleigh O. Taylor	USA	Retired	April '99
COL Cader C. Terrell	USA	Retired	April '99
LTC William A. Terrio	USA	Retired	January '99
LTC Arnold R. Thomas	USA	Retired	December '99
MAJ James F. Thomasson	USA	Retired	October '99
CPT Donald E. Thompson	USA	Retired	January '99
MAJ Edmund G. Thompson	USA	Retired	November '99
LTC Glen D. Thompson	USA	Retired	February '99
COL John T. Thompson Jr.	USA	Retired	February '99
COL Thomas E. Thompson	USA	Retired	March '99
LTC William R. Thompson	USA	Retired	March '99
LTC Edward F. Tighe	USA	Retired	January '99
MAJ Ronald N. Timberlake	USA	Retired	May '99
MAJ John R. Tokor	USA	Retired	April '99
COL Thomas E. Tracy	USA	Retired	February '99
BG Thomas K. Trigg	USA	Retired	August '99
COL Corbie R. Truman	USA	Retired	August '99
COL William J. Truxal	USA	Retired	May '99
Mrs. Norma J. Tully	USA	Civilian	March '99
Mr. James R. Tumpane	USA	Civilian	August '99
COL David C. Turner	USA	Retired	March '99
LTC Glenn E. Turner Jr.	USA	Retired	December '99
LTC Kenneth D. Turner	USA	Retired	April '99
MAJ James T. Tutt	USA	Retired	August '99
COL John S. Tyler	USA	Retired	October '99
COL Orville Z. Tyler Jr.	USA	Retired	November '99
LTC Ferdinand T. Unger	USA	Retired	January '99
LTC William F. Usher	USA	Retired	June '99
MAJ John A. Valentic	USA	Retired	October '99
BG Errol H. Vaneaton	USAR	Civilian	March '99
MAJ Homer U. Vanhooser	USA	Retired	May '99
COL Molloy C. Vaughn Jr.	USA	Retired	August '99
LTC Lee D. Veltum	USA	Retired	November '99
COL William J. Verhey	USA	Retired	December '98*
COL Louis T. Vickers	USA	Retired	December '99
LTC Herman M. Volheim	USA	Retired	April '99

## Army death losses for 1999

	Service	Status	Date of death
LTC Edward F. Von Bergen	USA	Retired	April '99
LTC Robert H. Vonburg	USA	Retired	December '98*
LTC Douglas E. Wade	USA	Retired	May '99
MAJ Carl K. Wake	USA	Retired	November '99
COL Frank E. Walker Jr.	USA	Retired	December '99
MAJ Hugh D. Walker	USA	Retired	December '99
LTC Robert O. Walker	USA	Retired	December '99
COL Karlton Warmbrod	USA	Retired	September '99
LTC James R. Warren	USA	Retired	January '99
COL Robert E. Warren	USA	Retired	June '99
LTC Raymond P. Weber	USA	Retired	September '99
CW4 Johnie M. Webster	USA	Retired	July '99
LTC Henry N. Weggeland Jr.	USA	Retired	November '99
COL Levene J. Weigel	USA	Retired	October '99
LTC Louis C. Welch	USA	Retired	August '99
COL Floyd B. Wells	USA	Retired	September '99
COL Robert R. Wessels	USA	Retired	August '99
CW4 Jerry L. West	USA	Retired	December '99
COL Frederick C. Westendorf	USA	Retired	March '99
COL Harold S. Whitlock	USA	Retired	July '99
COL John W. Whitten	USA	Retired	September '99
LTC James R. Wigger	USA	Retired	April '99
COL Isaiah A. Wiles	USA	Retired	August '99
COL Clarence H. Wilkinson	USA	Retired	July '99
LTC Alton G. Williams	USA	Retired	October '99
MG Lawrence H. Williams	USA	Retired	May '99
COL Nicholas W. Willis	USA	Retired	June '99
COL Gerald F. Wilson	USA	Retired	July '99
COL Woodrow W. Wilson	USA	Retired	January '99
LTC Andrew W. Winiarczyk	USA	Retired	December '99
COL Frank B. Winn Jr.	USA	Retired	February '99
COL James E. Werrick	USA	Retired	November '99
COL William D. Wise Jr.	USA	Retired	July '99
COL Jerry V. Witt	USA	Retired	October '99
COL William M. Wix	USA	Retired	October '99
COL Carlyle P. Woelfer	USA	Retired	August '99
COL Charles A. Wolfe	USA	Retired	January '99
COL Oren Wolfe	USA	Retired	October '99
LTC John W. Woltersdorf Jr.	USA	Retired	July '99
COL Richard J. Womack	USA	Retired	February '99
COL Clifford L. Woodliff	USA	Retired	September '99
LTC Donald R. Woodmansee	USA	Retired	September '99
LTC Charles E. Wright	USA	Retired	September '99
COL Samuel H. Wrightson	USA	Retired	March '99
Dr. Otto A. Wurl	USA	Civilian	May '99
LTC Edward E. Wuthrich	USA	Retired	April '99
LTC Wasel Yarosh	USA	Retired	May '99
CW4 Jerry G. Yates	USA	Retired	April '99
COL Harold W. Yount	USA	Retired	July '99
COL Lawrence M. Zaumeyer	USA	Retired	December '99
COL Frank J. Zeller	USA	Retired	August '99
MG Frederick R. Zierath	USA	Retired	March '99
COL Roy F. Zinser	USA	Retired	July '99
MAJ Irving Zuckerbrot	USA	Retired	June '99

*\*Death reported in 1998 but occurred in a prior year.*

## Air Force death losses for 1999

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	Service	Status	Date of death
Col Jack H. Bristow	USAF	Retired	December '99
Capt Paul Ciesco	USAF	Retired	October '99
Col Sydney G. Fisher	USAF	Retired	February '99
Col John Forrester	USAF	Retired	October '99
Capt Jeffrey L. Gieske	AFRES	Active	April '99
BGen Linscott A. Hall	USAF	Retired	September '99
LtCol Frederick W. Jacoby	USAF	Retired	November '99
BGen Albert D. Jensen	USAF	Retired	November '99
Col Stanley F. Jensen	USAF	Retired	April '99
LtCol Charles S. Jones	USAF	Retired	June '99
Col Howard D. Kenzie	USAF	Retired	April '99
LGen James B. Knapp	USAF	Retired	February '99
LtCol Fred O. Lafevers Jr.	USAF	Retired	November '99
LtCol Dean W. Lewis Jr.	USAF	Retired	December '99
Col Wayne J. Lobbstaal	USAF	Retired	March '99
Col Charles D. Loney	USAF	Retired	April '99
Col Maurice L. Martin	USAF	Retired	October '99
Col Arthur A. McCartan	USAF	Retired	February '99
Col Richard McDermaid	USAF	Retired	November '99
Col Michael N. Mikulak	USAF	Retired	June '99
Col Roderic D. O'Connor	USAF	Retired	February '99
Col Paul S. Olchvary	USAF	Retired	November '99
LtCol Bernard Peters	USAF	Retired	January '99
LtCol David H. Plank	USAF	Retired	September '99
Michel A. G. Robinson	USAF	Civilian	April '99
Col Stanton T. Smith Jr.	USAF	Retired	December '99
Col Julius B. Summers Jr.	USAF	Retired	September '99
Col Lawrence R. Sutherland	USAF	Retired	March '99
LGen Edward L. Tixier	USAF	Retired	June '99
Col Ray J. Will	USAF	Retired	May '99



# Life Insurance Plans

## Available to You and Your Family

For **MEMBERS and SPOUSES:**

*(Limit of \$400,000 total per person.)*

★ **Whole Life Value Added** ★

*Issued through age 70;*

*new members issued through age 65.*

★ **Five-Year Renewable Term** ★

*Issued through age 70*

*new members issued through age 65.*

★ **Level Term** ★

*Nonsmokers issued through age 49*

*(Coverage decreases at age 50 and ends at age 60.)*

*Smokers issued through age 39*

*(Coverage decreases at age 40 and ends at age 50.)*

For **CHILDREN or GRANDCHILDREN:**

*(Limit of \$100,000 per child/grandchild.)*

★ **Whole Life Value Added** ★

*Issued through age 23*

For those who are **membership eligible**

*and want only our services:*

★ **Service Only Membership** issued through age 85 ★

*(Includes \$1,000 Accidental Death Insurance)*

## New Army members in 1999

Abdul-Shakoor, Malik A.  
 Abel, Matthew D.  
 Abrams, George C., Jr.  
 Acevedo, Carlos A.  
 Acosta, Gerard M.  
 Adams, James M.  
 Adams, Paul D.  
 Adams, Ryan W.  
 Adkins, Travis D.  
 Aemissegger, Kyle D.  
 Aguilar, John M., Jr.  
 Aguilar, Tammy L.  
 Aguirre, Ralph, Jr.  
 Akin, William K.  
 Albert, Mary F.  
 Albizu, Elizabeth  
 Alcorn, Joshua A.  
 Aldridge, George, III  
 Alexander, Austin D.  
 Alexander, Christopher M.  
 Alford, Andrew J.  
 Allen, Ejnor F.  
 Allen, Stanley C.  
 Allison, George S.  
 Allyn, Stephen R.  
 Alm, Kenneth C.  
 Almond, Patrick B.  
 Altman, Ronald A.  
 Alvarez, Terrence J.  
 Alvallar, George B.  
 Alvord, Richard D.  
 Ambrose, Robert J.  
 Amity, Richard F.  
 Anderson, Derek J.  
 Anderson, Glenn O.  
 Anderson, Lorria P.  
 Andrews, James R.  
 Arend, James A.  
 Arnold, Lindsey E.  
 Asada, Michael K.  
 Augustine, Christopher J.  
 Awbrey, Lance D.  
 Ayala Capeles, Luis R.  
 Ayers, Marvin G.  
 Baba, Arthur D.  
 Babauta, William H.  
 Backmann, Patrick R.  
 Bagley, James E., IV  
 Baka, Catherine M.  
 Baka, Michael B.  
 Baker, Serelda L.  
 Balbuena, John M.  
 Baldwin, Gladys L.  
 Balthazor, Andrew W.  
 Barber, Scott H.  
 Barnett, Anthony F.  
 Barr, Milton F.  
 Barron, Elaine K.  
 Barrow, Fernando R.  
 Bartly, Densmore  
 Bartolomeo, Christopher J.  
 Bashaw, James M.  
 Bashore, Jacob D.  
 Baskin, Ronald L.  
 Batchelor, Nicholas K.  
 Battle, Leonard  
 Battley, Earl G.  
 Baudouindajoux, Thierry R.  
 Bauer, Leeann N.  
 Baum, Ryan D.  
 Bazemore, Charles L.  
 Bazemore, Kimberly M.  
 Beacham, Gregory A.  
 Beaver, Ryan B.  
 Beavers, Nicole D.  
 Belcourt, Jeffrey M.  
 Belden, Jennifer L.  
 Bell, David K.  
 Bellinger, Brian D.  
 Benedict, Cheri M.  
 Bennett, Mark E.  
 Benzel, Christopher L.  
 Bequette, Gregory J.  
 Berry, Joshua F.  
 Bessard, Tara R.  
 Bessette, Robert E.  
 Bester, William T.  
 Biddle, Timothy C.  
 Bikowsky, Daniel M.  
 Billingsley, Billy J.  
 Bilton, John J.  
 Birnbaum, Jonathan A.  
 Bishop, John D.  
 Blackburn, Richard A.  
 Blevins, Joseph R.  
 Block, Richard J.  
 Blocker, Misty D.  
 Bloom, Ladonna K.  
 Bluit, Sybily M.  
 Boarder, Richard M.  
 Bock, William D.  
 Boggess, Thomas M.  
 Bohlen, Eric C.  
 Bonds, Brian S.  
 Bonner, Kevin L.  
 Bonnette, Freeman T.  
 Bookout, Joshua R.  
 Boone, James H.  
 Boone, Robert L.  
 Bosley, James M.  
 Bostic, Craig S.  
 Boudiette, Robin H., Jr.  
 Bougher, David G.  
 Bovan, Michael J.  
 Bovey, Charles D., III  
 Boyer, Jayson W.S.  
 Boylan, Mark P.  
 Bradley, Jerry L., Jr.  
 Bradley, Perry R.  
 Bradley, Tony L.  
 Bragg, Jeffery J.  
 Brannon, Joseph S.  
 Brannon, Troy C.  
 Brautigan, Thomas R.  
 Brennan, Leo F., III  
 Brewer, Robert E.  
 Bridges, Richard M.  
 Bright, Christopher T.  
 Broadie, David E.  
 Brock, Donna A.  
 Brodeur, Eric V.  
 Brooks, Andrew E.  
 Brooks, Linda H.  
 Brophy, Kenneth P., Jr.  
 Brown, Andre L.  
 Brown, Andrew R.  
 Brown, Arthur E.  
 Brown, Christopher M.  
 Brown, Darby M.  
 Brown, Derek D.  
 Brown, Jacob M.  
 Brown, Jean-Pierre O.  
 Brown, Jeffrey B.  
 Brown, Jeffrey G.  
 Brown, Keva R.  
 Brown, Marvin J., Jr.  
 Brown, Nathaniel  
 Brown, Rodney L.  
 Brown, Scott C.  
 Brown, Steven J.  
 Bruce, Eric E.  
 Brummell, Brian S.  
 Brunken, Eric D.  
 Bryan, Kenneth D.  
 Bryant, David  
 Bryant, Jonathan D.  
 Bryant, Mark J.  
 Brzoska, Arthur J.  
 Bucher, Troy C.  
 Buck, Jennifer A.  
 Bunch, Daniel F.  
 Bundy, Graham T.  
 Bunn, Daniel L.  
 Burgess, Timothy J.  
 Burke, Gregory B.  
 Burnett, Herbert D.  
 Burnett, Larry  
 Burnham, William L.  
 Burns, Jeffrey S.  
 Burnside, Lance K.  
 Burrus, Bobby R.  
 Bushey, Paul F.  
 Butler, Christopher M.  
 Butrim, Deborah L.  
 Buzan, Milton  
 Byrne, Sidney F., Jr.  
 Byus, Edward D.  
 Cable, Kevin A.  
 Caddel, George E., Jr.  
 Cain, Eddie  
 Calais, Charles J.  
 Caldwell, Brenton A.  
 Calhoun, Bradley J.  
 Calhoun, Brian K.  
 Calica, Jaime  
 Callaghan, John W.  
 Callis, Brent R.  
 Camacho, Arnold R.  
 Campbell, Jason L.  
 Campbell, Keith M.  
 Campbell, Michael E.  
 Campbell, Michael J., Jr.  
 Campbell, Sheila E.  
 Carey, Angel M.  
 Carley, Timothy D.  
 Carlisle, Joshua A.  
 Carman, Michael R.  
 Carr, Kathleen E.  
 Carr, Leroy, III  
 Carrion, William, II  
 Carter, Rozenia  
 Cartledge, Gregory  
 Casselle, Lawrence W.K.  
 Castillo, Julia M.  
 Castlen, Stephen E.  
 Chace, Douglas R.  
 Chafos, Timothy A.  
 Chambers, Christopher D.  
 Chambers, Karen S.  
 Chambers, Michael P.  
 Charron, Raymond D., Jr.  
 Cheman, Martin J.  
 Chery, Michael A.  
 Chery, Randy M.  
 Chery, Timothy D.  
 Child, Michael S.  
 Childers, Dwayne M.  
 Chisholm, Christopher C.  
 Christiansen, Eric P., Jr.  
 Chunn, Scott C.  
 Cisneros, Christopher A.  
 Cisneros, Earnest  
 Clark, James G.  
 Clarke, Jerry A.  
 Clarke, Karen L.  
 Clarke, Mary E.  
 Clemens, Cassandra J.  
 Cleven, Brian E.  
 Clifford, Steven J.  
 Clipp, Keith D.  
 Clopton, Thomas M.  
 Close, George F.  
 Clower, Stephen L.  
 Cobb, Shawn D.  
 Cochiasoue, Frankie C.  
 Cochran, Earl K., IV  
 Coffman, Ezekial J.  
 Cohen, Nicholas B.  
 Colbert, Christopher P.  
 Colbert, Justin K.  
 Coleman, Byron T.  
 Coleman, Clayton P.  
 Coleman, John  
 Coleman, Octavia T.  
 Collins, Jennifer N.  
 Collins, Matthew A.  
 Conn, David L.  
 Connelly, William A.  
 Conner, William L.  
 Conroy, Shirley A.  
 Conway, Lenwood S.  
 Cook, Brent S.  
 Cook, Michael S.  
 Coombes, Jason H.  
 Cooper, Evelyn D.  
 Cooper, Jason W.  
 Coote, Michael J.  
 Copp, Jonathan W.  
 Coppins, Larry C.  
 Corbin, Richard C., Jr.  
 Coria, Joe L.  
 Corkhill, John J.  
 Cornett, Jason Y.  
 Cornwell, Danny L.  
 Corpuz, Richard M.  
 Covington, James A., Jr.  
 Cox, Darrell W.  
 Cox, Randal P.  
 Cox, Roderick M.  
 Crain, Jared A.  
 Crandell, Dennis W.  
 Crathers, Loyd E.  
 Crawford, Boyde W.C.  
 Crocker, Catherine A.  
 Cromartie, Anthony R.  
 Crooks, Christopher J.  
 Cross, Saunya L.  
 Crowell, Brent E.  
 Cruce, Rodney J.  
 Culbreth, William M.  
 Curry, Kenneth D., III  
 Curry, Michelle L.  
 Curtis, Christopher H.  
 Cutbirth, George E.  
 Dapra, Michael A.  
 Darensbourg, Paul W.  
 David, Nelson J.  
 Davis, Ali D.  
 Davis, Diana L.  
 Davis, Dustin M.  
 Davis, Kirk A.

## New Army members in 1999

Deale, Christopher T.  
 Debruin, Jennifer R.  
 Deese, Glynn S.  
 Deforest, Nathan W.  
 Delaney, William J., Jr.  
 Delavega, Valencia A., II  
 Delregio, Sean F.  
 Delk, Jeremy P.  
 Demapan, Ann E.A.  
 Denkins, Anna M.  
 Denning, Christopher R.  
 Denny, Derek J.  
 Denson, Paul L.  
 Deprisco, Francis B.  
 Dermer, Steven J.  
 Desantis, Cheryl A.  
 Deveaux, Trevor S.  
 Devlin, Corinne K. B.  
 Devlin, Karl M.H.  
 Devries, Eric J.  
 Dewitt, Kara J.  
 Diaz-Rodriguez, Sergio A.  
 Dickerson, Jerry D.  
 Difelice, John J.  
 Dildine, Branch A.  
 Dinh, Tim N.  
 Dintaman, Jay M.  
 Dittman, Michelle L.  
 Divis, Robert A.  
 Dixon, Michael J.  
 Dockery, Wanda R.  
 Doherty, Darren S.  
 Dominick, Kimberly I.  
 Don, Peter J.  
 Donaldson, Roy D.  
 Donohue, Luke R.  
 Doody, Kevin M.  
 Downing, John K.  
 Doyle, Earl  
 Drew, Christian W.  
 Dufault, Frederick J.  
 Dunaway, George W.  
 Duncan, David E.  
 Dunham, Brian D.  
 Dunham, John E.  
 Dunkelberger, Jason R.  
 Dunn, Atleathe D.  
 Dupras, Cheryl A.  
 Dupree, Devin C.  
 Durham, John K.  
 Durkin, Robert J.  
 Eakin, Thomasm., Jr.  
 Easley, Bruce E.  
 Eckles, William T.  
 Edlin, Charles T., Jr.  
 Edmondson, Julian D., II  
 Edwards, Brian M.  
 Edwards, Derrick L.  
 Edwards, Raymond K.  
 Edwards, Stein W.  
 Egnas, Timothy B.  
 Eggert, Dale R.  
 Ehrsam-Holland, Anne E.  
 Elder, Stephen B.  
 Elliott, Robert L.  
 Ellis, Marlon O.  
 Enderby, James C.  
 Erickson, Michael D.  
 Erlich, Robert E.  
 Eubanks, Reginald D.  
 Evans, Charles L.  
 Evans, Daniel D.  
 Evans, Jason E.  
 Evers, Timothy L.  
 Evon, Steve A., Jr.  
 Ewald, Paul J.  
 Fagnan, Keith R.  
 Faïn, Antoine T.  
 Fair, Regina D.  
 Farnsworth, Christopher L.  
 Farrar, James C.  
 Farrell, Corinna P.  
 Farris, Kim L.  
 Farwell, Gary M.  
 Fava, William M.  
 Fernandez, Rafael A., III  
 Ferrell, Marva C.  
 Ferrell, Robert S.  
 Feters, William B.A.  
 Feucht, Jeremy R.  
 Feugate, Jim F.  
 Finan, James P.  
 Finch, Jason C.  
 Fink, J. Kingsley, Jr.  
 Fiol, Carlos G.  
 Fischer, James E.  
 Fisher, George A., Jr.  
 Fizzell, Jon A.  
 Flahive, Russell A.  
 Fleming, Brian P.  
 Fleming, Clyde L., Jr.  
 Fleming, William T.  
 Flemister, Steven P., Jr.  
 Flores, Ernesto, Jr.  
 Flores, Michael A.  
 Flowers, David A.  
 Foellmer, Erin R.  
 Fontenot, Doyle A.  
 Ford, Sheffield F., III  
 Forsyth, Karyn S.  
 Fort, Terrence A.  
 Foster, David D.  
 Foster, Robert L.  
 Fox, Kyle I.  
 Foy, Bryan C.  
 Frankart, Jeffrey A.  
 Frankfurt, Thomas L.  
 Franklin, Jason E.  
 Franks, Paul E.  
 Franks, Phillip W.  
 Frazier, Michael R.  
 Fredericksen, Scott  
 French, Kelly L.  
 Frisque, Donald A.  
 Frobenius, John C.  
 Frost, Kevin M.  
 Frost, Michael M.  
 Fry, Byron C.  
 Furbee, Roger D.  
 Gaines, Otis D.  
 Galvin, John R.  
 Galimore, John T.  
 Galloway, James L.  
 Gammon, Larry W.  
 Gant, Timothy A.  
 Garcia, Gilberto M.  
 Garcia, John D.  
 Garcia, Luis A.  
 Garnett, Thomas E.  
 Garrett, Annette L.  
 Garrett, Eric O.  
 Garrison, W.C.  
 Gaskin, Cedric D., Jr.  
 Gasparri, April L.  
 Gassaway, Shawn W.  
 Gates, Gregory  
 Gauvreau, John J.  
 Geishaker, James J.  
 Gelderman, Daniel A., Jr.  
 Gellman, Brian M.  
 George, Carrie L.  
 George, James C.  
 Gerard, Lisa M.  
 Gerard, Joshua D.  
 Germann, Michael D.  
 Gettig, William L.  
 Gibert, Jeffery A.  
 Gick, Sonya H.  
 Gilbertson, Stephen M.  
 Gill, Harold L.  
 Gillen, Joshua A.  
 Gillies, Christopher R.  
 Gillins, Katreina D.  
 Gilpatrick, Scott M.  
 Giordano, Tracy L.  
 Glantzis, Peter  
 Glasgow, Christopher S.  
 Glass, Kelby T.  
 Glemser, Jason L.  
 Glendening, Joshua L.  
 Glymph, Michael L.  
 Goellner, Joseph B.  
 Goff, Johnny L., Jr.  
 Goins, Kevin T.  
 Goldsmith, Dominic M.  
 Golub, Michael I.  
 Gonnering, Leo P.  
 Gonzales, Ricardo K.  
 Gonzalez, Angel M.  
 Gonzalez, Mario A.  
 Gonzalez, Miguel A.  
 Goode, Joseph A., III  
 Goodman, Vicki L.  
 Gorini, Richard E.  
 Gorman, David F.  
 Gorsuch, Shamus J.  
 Gosling, Robert P., Jr.  
 Gowel, John J.  
 Graham, Andrew J.  
 Grajkowski, Thomas R.  
 Grande, Alfred F., Jr.  
 Granims, Michael R.  
 Grasty, Garnette J.  
 Graves, Kelvin L.  
 Graves, Seth C.  
 Gray, David C.  
 Gray, Virgil W.  
 Green, Ami C.  
 Green, Ronald S.  
 Green, Timothy C.  
 Greer, David J.  
 Gresham, Rudi H.  
 Grice, Michael D.  
 Grieninger, David M.  
 Griffith, Todd A.  
 Grisoli, William T.  
 Groncki, Michael B., II  
 Crow, Robert P.  
 Grumberg, Raul A.  
 Guitard, Bruce N.  
 Gunter, Daniel E., Jr.  
 Gunter, Kenneth L.  
 Gustafson, Brad L.  
 Gutierrez, Javier  
 Haas, Brian D.  
 Hackerson, Michael W.  
 Hagenston, Adam S.  
 Hagerty, Richard C.  
 Haley, Joseph K., Jr.  
 Hall, David C.  
 Hall, Sandra K.  
 Haloulous, Dimitri P.  
 Halston, Michael K.  
 Halverson, Hannah C.  
 Hamel, Todd J.  
 Hamilton, Angela R.  
 Hamilton, Edward A., Sr  
 Hammersen, Frederick P.  
 Hamre, Lauren J.  
 Hanley, Paul S.  
 Hansen, Christine M.  
 Hansen, David B.  
 Hansen, Jody D.  
 Harbison, Cameron C.  
 Hardy, James P.  
 Hargrove, Dennis  
 Harley, Jeffrey S.  
 Harper, Roy L.  
 Harrah, Robert N.  
 Harriman, Stanley L.  
 Harrington, Amanda E.  
 Harris, Russell C.  
 Harris, Sean E.  
 Hart, Scotty D.  
 Hartman, Jonathan M.  
 Hartzell, Joshua D.  
 Harvey, Bernard  
 Harvey, Christopher J.  
 Harville, John W.  
 Haseltine, Charles A.  
 Hastings, Eugene F.  
 Hatcher, Monica C.  
 Hatcher, Tonyanger J.  
 Hawk, John R.  
 Hawkins, Gary L., II  
 Hay, Marcus C.  
 Hayes, Charles D., III  
 Hayner, Rhondalynn  
 Haynes, David L.  
 Haynes, Larry C.  
 Heath, William H.  
 Hedman, Travis L.  
 Helman, Kevin B.  
 Helmick, Michael R.  
 Helton, Mark A.  
 Hemminger, Philip E., Sr.  
 Henkel, Scott T.  
 Henry, Cory E.  
 Hensley, Charles N.  
 Henson, James D., III  
 Herbert, Luke M.  
 Herbin, Connie V., III  
 Hernandez, Alfonso, III  
 Hernandez, Catrena M.  
 Herndon, William, Jr.  
 Herriott, Augustus N., Jr  
 Hess, Brook E.  
 Hettle, James B.  
 Heusel, Luke D.  
 Heusinger, Earle C., III  
 Hickey, James L.  
 Hicks, Stephen M., Jr.  
 Hierstetter, Andrew J.  
 Hill, Guyon J.  
 Hill, Scott C.  
 Hill, Stephen D.  
 Hill, Ulekeya Shontay  
 Hinkle, Ronald T.  
 Hinnant, John C.  
 Hinson, Roger M.  
 Hjelkrem, Michael C.  
 Hobbs, John V.

## New Army members in 1999

Hobbs, Steven R.  
 Hobson, Bradley S.  
 Hodges, George A.  
 Hodkins, Chad E.  
 Hoenig, Charles P.  
 Hoffmaster, Kevin M.  
 Holbrook, Vincent A.  
 Holderman, Krista B.  
 Holland, Carolyn B.  
 Hollander, William S., III  
 Holley, Dexter A.  
 Holm, Michael J.  
 Holmes, Shawn W.  
 Holt, Mark S.  
 Holt, Robert L.  
 Hopson, Daniel C.  
 Horton, John D.  
 Hosey, John J., Jr.  
 Houk, Nathan A.  
 House, Kevin A.  
 Howard, Christopher R.  
 Howard, Richmond  
 Howard, Robert C.  
 Howard, William A.  
 Howell, Julie L.  
 Hubbard, Marcus R.  
 Huddleston, Louis D.  
 Hudson, David M.  
 Hudson, Rodney  
 Hughes, Rodney L., Sr.  
 Hull, Matthew J.  
 Hundt, James C.  
 Hyatt, Victor L.  
 Inzerillo, Suzanne M.  
 Ixtlahuac, Ernie A.  
 Jablonski, Jeffrey J.  
 Jacangelo, Gerardo J.  
 Jackson, Dennis T.  
 Jackson, Gregory S.  
 Jackson, Leon  
 Jackson, Rahsaan H.  
 Jacobs, Brian A.  
 Jacobs, Norman K.  
 Jajack, Jason R.  
 James, Jeffrey D.  
 James, Matthew R.  
 James, Travis J.  
 Jardin, Seana M.  
 Jarvis, Adam A.  
 Jaskolski, Andrew J.  
 Jerome, David H.  
 Jimenez, Ingrid R.  
 Johns, Michael A.  
 Johns, Stephen D.  
 Johnson, Bryan M.  
 Johnson, Carolina D.  
 Johnson, Charles S.  
 Johnson, Cora L.  
 Johnson, Daniel C.  
 Johnson, Daniel E.  
 Johnson, Dequetta Y.  
 Johnson, Donald D.  
 Johnson, Frederick M.  
 Johnson, Gregory L.  
 Johnson, Hallie  
 Johnson, Jackie G.  
 Johnson, Jerome  
 Johnson, Kester L.  
 Johnson, Lyndon L.  
 Johnson, Noah O.  
 Johnson, Peter T.  
 Johnson, Todd A.  
 Johnson, Todd L.  
 Johnson, William C., Jr.  
 Johnston, Bart R.  
 Johnston, Eric J.  
 Jones, Adam E.  
 Jones, Carl E.  
 Jones, Hugh W. A.  
 Jones, Jeremy C.  
 Jones, John M.  
 Jones, Shawn A.  
 Jones, Lester L.  
 Jones, Mark A.  
 Jones, Patrick S.  
 Jones, Richard J.  
 Jones, Vernon L., Jr.  
 Jordan, Christopher M.  
 Jordan, Denise  
 Jordan, Larry R., Jr.  
 Jordan, Michael T.  
 Josefsberg, Damian R.  
 Karasz, Margarieta A.  
 Kay, Robert L.  
 Kelley, Robert L.  
 Kennedy, Claudia J.  
 Kennedy, Eunice J.  
 Kenney, Maryclare T.  
 Kerson, Lee N.  
 Kessinger, Tory L.  
 Ketchen, William T., III  
 Khatri, Sameer D.  
 Kilgore, William D., Jr.  
 Kim, Jimmy H.  
 Kim, Jong C.  
 Kim, Michael T.  
 Kim, Simon J.  
 Kimmell, Scott D.  
 King, Anthony M.  
 King, Damon A.  
 King, Dana C.  
 King, Paul C.  
 King, Stoney M.  
 King, Troy K.  
 Kiniery, Phillip J., Jr.  
 Kinkead, Bradley W.  
 Kinney, Wayne M.  
 Kirby, Stephen R.  
 Kirk, Christopher J.  
 Kirk, Richard A.  
 Kleehammer, Joel P.  
 Klein, Gary J.  
 Kline, David C.  
 Knape, Eric S.  
 Knapp, Michael S.  
 Knauff, Timothy C.  
 Knight, Katrina K.  
 Knight, Kevin M.  
 Knight, Montie C.  
 Knighton, Christine B.  
 Knudson, Jeffrey R.  
 Koch, Todd A.  
 Kochli, George A.  
 Kooistra, Stacy F.  
 Kousouris, Louis J., III  
 Koziatek, Stanley, III  
 Kraemer, Philip G., III  
 Kramer, Robert W., Jr.  
 Kruszona, Raymond R., Jr.  
 Kunkle, Carl D.  
 Kuzio, Christopher T.  
 La Com, Erik M.  
 La Com, Shannon M.  
 Lachance, William P.  
 Lackey, Adam J.  
 Lacroix, Richard W.  
 Lacross, Gerald M.  
 Lacy, Steven J.  
 Lady, David L.  
 Lago, Juan C.  
 Lalumondier, Robert L.  
 Lambert, Kashta A.  
 Lambeth, Maida E.  
 Lamee, Rachapol N.  
 Land, Shawn A.  
 Lane, Steven A.  
 Lark, Thomas S.  
 Larkin, Mitzie A.  
 Larsen, Bradley A.  
 Larson, Eric J.  
 Laskowski, Matthew C.  
 Lastrapes, Tyronne G., Jr.  
 Latson, James L.  
 Lavin, Mark J.  
 Lawson, Vanessa  
 Leatherwood, Jayne A.  
 Lee, Jeffrey W.  
 Lee, Jimmy J.  
 Lee, Jon M.  
 Legaspi, Joseph M.  
 Lehr, Derek W.  
 Lemieszek, Ronald M.  
 Lentner, Robert W.  
 Leonard, John J., Jr.  
 Letcher, Stephen A.  
 Levy, Richard A.  
 Lewis, Heath M.  
 Lewis, Tracey E.  
 Lewis, Tymeeka S.  
 Leyva, Gabriel F.  
 Ligday, Stephen E.  
 Lightsey, John G., Jr.  
 Lim, Paul M.  
 Limjuco, Jeffrey R.  
 Lipuma, Thomas  
 Llanes, Ingrid J.  
 Lo, Michael  
 Locher, Mark A.  
 Lockhart, Dennis O.  
 Loewen, Edward D.  
 Logsdon, John W., Jr.  
 Lomax, Darnell  
 Long, Daniel E., Jr.  
 Longbotham, Alan M.  
 Longo, John F.  
 Lopez, Francisco J.  
 Lopez, Phillip R.  
 Lord, Scot A.  
 Lorensen, Dennis D.  
 Lott, Steven R.  
 Lowry, Anthony R.  
 Lozano, David V.  
 Ludwig, Wayne R.  
 Lutz, Thomas R.  
 Lyew, Brent H.  
 Lynch, Brett W.  
 Lynkew, Howard F.  
 Lyon, Michael L.  
 Mabine, Shari R.  
 Macauley, Jeffrey D.  
 Mack, Camille L.  
 Macklin, Virgil L.  
 Mahoney, Bergen C.  
 Mahoney, Francis X., III  
 Mailman, John A., Jr.  
 Major, Randall L.  
 Maldonado, Tarron M.  
 Malovic, Michael J.  
 Mangan, Steven G.  
 Manternach, Jamison A.  
 Marchlinski, James  
 Mark, James E.  
 Marks, Kevin R.  
 Marks, Scott W.  
 Markum, Jonathan A.  
 Markwell, Grant E., Jr.  
 Marley, John B.  
 Marotto, Phillip D.  
 Marquis, Phillip A.  
 Marria, Demetria A.  
 Martin, Angela M.  
 Martin, Gregory E.  
 Martin, James R.  
 Martin, Lawrence M.  
 Martinez, Juan F.  
 Martinez, Raul  
 Martins, Kimberly T.  
 Mason, Bryan S.  
 Mason, Carl E.  
 Massey, Cambrey P.  
 Masters, Karl A.  
 Matthews, Timothy E.  
 Mattingly, Matthew C.  
 Mattox, Wayne S.  
 Mattson, Matthew P.  
 Maxwell, Tracy S.  
 Mayer, Allen R.  
 Maynard, Stanley C.  
 Mayo, Larry L.  
 Mays, Allen E., Jr.  
 McCabe, Curtis  
 McCall, Gwendolyn A.  
 McCarron, Daniel R.  
 McClintic, Kevin L.  
 McCord, Tamyka L.  
 McCoy, Janice J.  
 McCray, Shawn J.  
 McCrea, Benjamin E.  
 McCullagh, Kevin J.  
 McCullough, Charles W.  
 McCullough, Patty M.  
 McCullough, Shawn T.  
 McDonald, Adrienne T.  
 McElhaney, Jimmy E.  
 McElroy, Gerald E.  
 McGilvra, Christopher D.  
 McGinthy, Anthony P.  
 McGlockton, Michael M.  
 McGlone, Brian M.  
 McGuyer, William N., III  
 McInnis, Harry E., Jr.  
 McKaig, Roone C.  
 McKell, Brian D.  
 McKinzie, Terry A.  
 McLaren, Timothy J.  
 McLaughlin, David L.  
 McLean, Joseph C.  
 McMann, Leah P.  
 McMann, Michael A.  
 McManus, Daniel R.  
 McNeely, Lisa L.  
 McNeill, William D.  
 McNeillie, Leslie M.  
 McPhillips, Richard W., Jr.  
 McQueen, Ryan W.  
 McWilliams, Lorenzo D.  
 Meade, Kathryn A.  
 Meeks, Alex S.  
 Meetze, Andrew J.  
 Meier, Jeffrey D.  
 Mellott, Faith  
 Menard, Michael W.

## New Army members in 1999

Mercer, James D.  
 Merideth, James M.  
 Merry, William D.  
 Messinger, Edwin J.  
 Middleton, Matthew R.  
 Mikits, Janis C.  
 Miles, Crystal L.  
 Miles, Jacquelynn I.  
 Milhouse, Robert, Jr.  
 Milian, Noel  
 Miller, Christopher J.  
 Miller, Christopher M.  
 Miller, Conor H.  
 Miller, Edward D.  
 Miller, Harold E., Jr.  
 Miller, Jeffrey L.  
 Miller, Jeffrey S.  
 Miller, Jonathan P.  
 Miller, Ronald  
 Mills, Carey T.  
 Milsten, Daniel L.  
 Mincey, William J., Jr.  
 Mini, John D.  
 Minor, Daymon T.  
 Minor, Karriem A.  
 Minter, Jasen C.  
 Mirabal, Manuel M.  
 Mitchell, Jena A.  
 Mitchell, Kevin D.  
 Mitchell, Robert D.  
 Mix, Jeffrey D.  
 Moffatt, Mark G.  
 Monday, Cory D.  
 Monroe, Nathan L.  
 Montanez Gomez, Reinaldo  
 Montgomery, Doris P.  
 Montgomery, Harold D.  
 Moore, Tamika S.  
 Morang, Tammy L.  
 Morgan, Adam W.  
 Mornston, Harry E.  
 Morris, Louis A.  
 Morris, Michael J.  
 Morrison, Craig W.  
 Morrison, Karen A.  
 Moses, Nicholas C.  
 Motley, David L.  
 Mott, John A.  
 Mouw, Kristi J.  
 Muhammad, Abdurraheed S.  
 Mundingor, Orrie D.  
 Munoz, Jose C.  
 Murphy, Charles E.  
 Murray, John L.  
 Musgrave, David L.  
 Musselman, Jr D.  
 Myers, Keith P.  
 Nadal, Otto R.  
 Napier, Joshua T.  
 Nasby, Richard J.  
 Nason, Christopher G.  
 Nassirkhani, Shahin  
 Naylor, Matthew E.  
 Neal, Joseph Earl  
 Neises, Nancy J.  
 Nelson, Bradley J.  
 Nelson, Bradley S.  
 Nelson, Jeremy J.  
 Nelson, Robert W.  
 Newell, David L.  
 Newman, Kathleen A.  
 Nguyen, Quan T.  
 Nguyen, Vu Q.  
 Niccum, Kevin F.  
 Nichols, Christopher M.  
 Nichols, Patric A.  
 Nicholson, David R.  
 Nixon, Vance E.  
 Noble, Johnny R.  
 Noble, Tom M.  
 Noce, Nicholas J.  
 Nolan, Michael W.  
 Nolasco, Alfonso  
 Northrop, Ian A.  
 O'Connell, Robert M.  
 Oakley, David P.  
 Offutt, Timothy S.  
 Olson, Kirby S.  
 Opfer, Julie L.  
 Oravec, Scott A.  
 O'Rourke, Joseph B.  
 Orr, Richard W.  
 Ortiz-Cruz, Emanuel L.  
 Ostrowski, Daniel R.  
 Ovalle, Tomas  
 Owings, Michael S.  
 Pace, Gasper V., Jr.  
 Pack, Sandra W.  
 Pack, Theronn.  
 Paddock, Matthew J.  
 Palacios, Benjamin C.  
 Palin, Jonathan M.  
 Palmisciano, Nicola J.  
 Palmore, Philbert J.  
 Panasiuk, Rafal  
 Park, David H.  
 Park, Joo B.  
 Park, Kent W.  
 Park, Robert M.  
 Parker, John W., Jr.  
 Parker, Steve W.  
 Parks, Shane D.  
 Parrett, Douglas A.  
 Partica, Frank D.  
 Pasquale, David J.  
 Pass, Thicia K.  
 Patrick, Kenneth H.  
 Patterson, Peter A.  
 Patterson, Sabrina L.  
 Paul, Alwin C.  
 Payne, Casey V.  
 Payne, Larissa U.  
 Payne, Taryn T.  
 Pearce, Andrew L.  
 Pearson, Alan L.  
 Pecha, Jonathan  
 Pegan, Christopher J.  
 Pegues, Arnold  
 Pelmore, Steve, Jr.  
 Perkins, Summer A.  
 Perry, Elizabeth B.  
 Pesano, Gary J.  
 Picanco, Joseph M.  
 Pierce, Duane A.  
 Pierce, Gordon D.  
 Pierce, Stacey L.  
 Pietsch, Kirk A.  
 Pinckney, Mycra D.  
 Pipkin, Christopher D.  
 Platt, Jeffrey M.  
 Pleake, Scott A.  
 Pletcher, Benjamin D.  
 Plumb, Joseph M.  
 Plummer, Bruce W.  
 Podmore, Kevin J.  
 Pohlman, Bryan C.  
 Polk, Todd F.  
 Pollard, Willie R.  
 Pollino, Frederic P.  
 Ponchak, Michael J.  
 Ponder, George D.  
 Pope, Douglas C.  
 Powell, Gregory H.  
 Powers, Kristopher M.  
 Pracht, Michael W.  
 Prashad, Dale C.  
 Prather, Joel C.  
 Preciado, Carl A.  
 Prim, David  
 Pritchett, Cynthia A.  
 Privette, David S.  
 Prouty, James R.  
 Pruitt, Robert L.  
 Pryor, Benjamin A.  
 Pudil, Jeffrey A.  
 Pugh, William R.  
 Puscheck, Herbert C.  
 Pyatt, Charles E.  
 Pyle, Gregory M.  
 Pytel, James P.  
 Quander, Mark C.  
 Quenga, Patrick M.  
 Ragel, Steve L.  
 Rainwater, David S.  
 Ramgopal, Suresh M.  
 Ramirez, Moises  
 Rampat, Michael A.  
 Ramskugler, Chad M.  
 Randol, Donald R., Jr.  
 Range, Michael D.  
 Raphun, Charles R.  
 Rath, Jeffrey A.  
 Ratliff, Joe A.  
 Razo, Manuel S.  
 Reagan, Larry K.  
 Recker, David C.  
 Redford, John A.  
 Reed, Christine A.  
 Reese, Aaron N.  
 Reese, Jason A.  
 Register, Bobby B.  
 Resch, Stephen A.  
 Reyes, Jon O.  
 Reynolds, Eugene T.  
 Reynolds, Jennifer A.  
 Rhodes, Brian E.  
 Rhodes, John E., IV  
 Rholl, James C.  
 Rholl, Vicky Lee  
 Ricciardi, Michael A.  
 Richards, Wendell G., Jr.  
 Richardson, Darris C.  
 Richardson, Roderick J.  
 Richardson, Valerie A.  
 Richey, Joseph C.  
 Riggs, Amy M.  
 Riley, James G.  
 Rimmer, Christopher T.  
 Ritchey, Scott D.  
 Rivera, Pablo  
 Roach, James S.  
 Roberts, Devon D.  
 Robertson, Deon D.  
 Robertson, Gregory W.  
 Robins, Damon S.  
 Robinson, Don E.  
 Robinson, Gregory D.  
 Robinsom, Kevin D., Jr.  
 Robinsom, Larry D.  
 Robinsom, Ralph W., Jr.  
 Robinsom, Trevor E.  
 Rochelle, Brian K.  
 Rodgers, Stephen E.  
 Rodgers, Vincent R.  
 Rodriguez, Miguel A.  
 Rogers, John A.  
 Rogers, Matthew B.  
 Rogers, Ronald W.  
 Roman, Daniel  
 Roper, William L.  
 Rose, Stephanie R.  
 Rose, Timmy L.  
 Roseborough, John E., Jr.  
 Rosel, Cynthia M.  
 Ross, Larry S.  
 Ross, Peter J., III  
 Ross, Robert R., III  
 Rowan, James R.  
 Rowe, Michael  
 Rowland, Kenneth D.  
 Roy, Curt A.  
 Royo, Joseph A.  
 Rubio, Francisco C.  
 Rubio, Rane J.  
 Rubiomatos, Euripides  
 Rucynski, John E.  
 Rumbaugh, Ralph R.  
 Rumplick, Eric G.  
 Rumions, Donley E.  
 Russell, Robert C.  
 Russell, Shane M.  
 Russell, Timothy A.  
 Ruthardt, Jessica L.  
 Ryan, Johnny M.  
 Kyle, Jeffrey A.  
 Saalfrank, John H.  
 Salazar, Daxton M.  
 Salazar, Jose A.  
 Salsberry, Brian J.  
 Sanchez, George  
 Sanders, Douglas R.  
 Santana, William  
 Santiagososa, Guillermo J.  
 Saxton, Damon D.  
 Scales, David M.  
 Schack, Eric C.  
 Schauss, Michael E.  
 Schenck, James R.  
 Scherer, Adam P.  
 Schilling, Christopher J.  
 Schlagel, Julie E.  
 Schmidt, James W.  
 Schmitz, Vernon M.  
 Schuck, Gerald P.  
 Schuman, Roy G.  
 Schwedler, Michael S.  
 Schweizer, James C.  
 Scott, Katherine M.  
 Scott, Lloyd D.  
 Scott, William L., Jr.  
 Scroggins, John C.  
 Searcy, Michael S.  
 Senenko, Andre W.  
 Senti, Ukiah C.  
 Serafini, Adrian J., Jr.  
 Servello, Todd M.  
 Sessions, Dane S.  
 Sessoms, David A.  
 Shakir, Ellery S.  
 Shally, Laura Jane  
 Shaver, Jacob W.  
 Shaver, Travis D.

## New Army members in 1999

Shaw, Charles E.  
 Shaw, Katarzyna M.  
 Shaw, Robert M.  
 Sheldon, Timothy A.  
 Sherry, Paul F.  
 Shifferd, Michael R.  
 Shires, Eric L.  
 Shirley, Robert G.  
 Shivers, Robert L., Jr.  
 Shouse, Michael J.  
 Shuler, Vincent T.  
 Shull, James A.  
 Shull, James C.  
 Stettas, Gus  
 Simerly, Robert L.  
 Similton, La Cher M.  
 Simmons, Edward C.  
 Simmons, Kelly, III  
 Sims, Joshua L.  
 Sincere, Thomas A.  
 Sisneros, Michael A.  
 Sjolander, Alexis  
 Skoglund, Bradley A.  
 Slaten, Darrin E.  
 Sleeper, Edward L.  
 Slider, Robert S.  
 Slifko, Timothy M.  
 Sliger, Clarence J.  
 Stoa, Bill R.  
 Sloan, Kristen E.  
 Smeys, Justin J.  
 Smith, Christopher M.  
 Smith, Jason A.  
 Smith, John P.  
 Smith, Kathleen F.  
 Smith, Kerry M.  
 Smith, Michelle R.  
 Smith, Robert L.  
 Smith, Ronald C.  
 Smith, Thomas L.  
 Smith, Timothy  
 Snyder, Timothy L.  
 Sohn, David C.  
 Soliz, Reynaldo F.  
 Sons, Sydney R.  
 Soto, Mario A.  
 Southerland, Shane B.  
 Spann, John R.  
 Sparks, Ralph E.  
 Spencer, Jack H.  
 Spinks, George D., Jr.  
 Spratley, Richard W., Jr.  
 Spratt, Pierre A.  
 Springgett, Richard D.  
 Sridhar, Anjali N.  
 St. Denis, Bree-Ann  
 St. Gal de Pons, Geoffroy  
 St. Germaine, Michael S.  
 Staier, Candace M.  
 Stankovich, Nicholas  
 Stanley, Richard L., II  
 Staten, Willie C.  
 Stechschulte, Scott R.  
 Steffens, Thomas Charles  
 Stegall, James A.  
 Stegeman, Jon A.  
 Stegmaier, Peter G.  
 Steller, Kurt, Jr.  
 Stephens, Jason L.  
 Sterling, Jeffrey A.  
 Stevens, Colleen M.  
 Stevens, Michael T.  
 Stevenson, Paul J.

Stewart, David R.  
 Stewart, Johnny K.  
 Stewart, Robert W., Jr.  
 Stewart, Travis R.  
 Stidham, Stephen A.  
 Stockton, James C.  
 Stoeckle, Erik F.  
 Stoeter, Charles N.  
 Stone, Andrew B.  
 Storm, Ricky T.  
 Straw, Joe L., Jr.  
 Streips, Marcus A.  
 Stroud, Gregory M.  
 Sturdivant, Michael J.  
 Suarez, Michael C.  
 Suber, Jason P.  
 Sugrue, Dennis P.  
 Suh, Jang H.  
 Sullens, Troy L.  
 Sullivan, Kevin R.  
 Sullivan, Kristen N.  
 Sullivan, Mark S.  
 Sumner, Stephen D.  
 Swanson, Kirsten F.  
 Sweeney, John P.  
 Sykes, Tara M.  
 Tatum, George T.  
 Taufer, Christopher A.  
 Taylor, Clara E.  
 Taylor, Fredricks C.  
 Taylor, James M.  
 Taylor, Johnny, II  
 Taylor, Robert S.  
 Taylor, Willis, III  
 Terhakopian, Artin  
 Thacher, Anthony R.  
 Thai, Khoan T.  
 Thibodeaux, Cindy J.  
 Thomas, Beth A.  
 Thomas, Brian N.  
 Thomas, Christopher A.  
 Thomas, Mordicah J.  
 Thomas, Ricky A.  
 Thomas, Roy F.  
 Thomas, Scottie E.  
 Thompson, Danny  
 Thompson, Leroy C.  
 Thompson, Loray  
 Thompson, Rita C.  
 Thompson, Roger G., Jr.  
 Thompson, Samuel S.  
 Thompson, Wiley C.  
 Thornton, Phillip B.  
 Tibbs, Randy R.  
 Tierney, Nathan W.  
 Tily, Gregory S.  
 Tofflemeyer, Angie L.  
 Tofflemeyer, Troy M.  
 Tomson, Nicholas O.  
 Tootle, Scotti D.  
 Torney, Gabriel A.  
 Torres-Fernandez, Victor  
 Torres, Henry M.  
 Toups, Wilton O.  
 Trainor, Todd L.  
 Trevino, Rick  
 Trigo, Joshua P.  
 Trudell, Tracy A.  
 Tucker, Frank T.  
 Tucker, Ronald J., Jr.  
 Turnbow, Jay  
 Turner, Richard A.  
 Uitenham, Fabias L.

Uitenham, Joann A.  
 Umiamaka, Jason K.  
 Urness, George W.  
 Vanasse, Nicole A.  
 Vanhovel, Scott J.  
 Vanness, Donald J., Jr.  
 Vargas, Joe A.  
 Vaughn, Gregory T.  
 Vazquez, Celso  
 Vecchiarelli, Robert A.  
 Velliquette, Eric J.  
 Venson, Brian D.  
 Villasenor, Gabriel  
 Vogel, Harry T.  
 Vogel, Kaci L.  
 Vogt, John H.A.  
 Von Trapp, Matthew M.  
 Wade, James D.  
 Walker, Claude E.  
 Walker, Damon K.  
 Walker, Michael M., Jr.  
 Wallace, April C.  
 Walriven, Joseph E.  
 Walsh, Michael T.  
 Walters, Edward J.  
 Walton, Kenneth L.  
 Wanczyk, Jerome R.  
 Ware, Ralph L.  
 Warner, Carolyn M.  
 Warren, Charles B.  
 Warren, Cynthia M.  
 Warren, Elizabeth A.  
 Warwick, Douglas R.  
 Washington, Alfred F.  
 Washington, Christopher  
 Washington, Uriel G. J.  
 Wasilausky, Steven B.  
 Watson-Connell, Andre D.  
 Watson, Crandall G.  
 Watson, John D.  
 Wearbon, Walter S.  
 Weaver, Heidi E.  
 Webb, Kenneth R., II  
 Weber, Eric D.  
 Webster, Ernest R.  
 Weeks, Robert J.  
 Wege, Gail L.  
 Weikel, Wendy T.  
 Welborn, Matthew  
 Wells, Charles A., Jr.  
 Wemyss, Kevin M.  
 Wester, Jonathan W., Jr.  
 West, Timothy R.  
 Westphal, Eric A.  
 Wheeler, Douglas W.  
 Whiddon, Michael S.  
 Whisenant, Christopher J.  
 Whitcomb, Lauren M.  
 White, Christian A.  
 White, John O.  
 White, Kyle T.  
 White, Robert J.  
 Whitehead, Ray A.  
 Whitley, Michael A., Jr.  
 Whitman, Carl D., Jr.  
 Whitney, Michael T.  
 Wick, Melvin L.  
 Widmar, Eric W.  
 Wiggins, Valerie L.  
 Wigton, Michael J.  
 Wikle, Jonathan B.  
 Wilcox, Brodrick C.  
 Wilde, Dennis C.

Wildermann, John V.  
 Wiley, Bryan J.  
 Wilkinson, Daniel D.  
 Willey, John M.  
 Williams, Anthony T., Sr.  
 Williams, Bobby R.  
 Williams, Carrie E.  
 Williams, Colin J.  
 Williams, Derrick M.  
 Williams, Joseph E.  
 Williams, Joseph R.  
 Williams, Malinda D.  
 Williams, Ruby D.  
 Williams-Johnson, Barbara  
 Williamson, Thomas M.  
 Willis, Abdul R.  
 Willis, Gene R.  
 Wills, Douglas M.  
 Wills, Lisa A.  
 Wilmore, David C., Jr.  
 Wilson, John M., Jr.  
 Wilson, Thomas M.  
 Wimberly, David C.  
 Winans, Steven F.  
 Window, James L.  
 Wingcart, John D.  
 Winkle, Steven C.  
 Wisnioski, Douglas R.  
 Wolcott, Douglas H.  
 Wollsieffer, Burris D.  
 Womack, Cheryl A.  
 Wood, Brian G.  
 Wood, Kelvin R.  
 Wood, Wesley K.  
 Woodall, Ronnie G.  
 Woods, George L.  
 Woods, James A.  
 Woolfolk, Garland J.  
 Woolsey, Joseph B.  
 Wooten, Ralph G.  
 Workman, RONALD., Jr.  
 Wright, Gordon B., III  
 Wright, James M.  
 Wright, Kenneth L.  
 Wright, Patrick E.  
 Wright, Robert T.  
 Wyckoff, Mark L.  
 Yancy-Tooks, Barbara J.  
 Yassin, Ahmad H.  
 Yoo, Koo H.  
 Yost, Matthew J.  
 Young, Aaron J.  
 Young, Leo M., Jr.  
 Zaborowsky, Ryan P.  
 Zamora, Michael A.  
 Zamora, Raphael A.  
 Zybas, Andrew J.

## New Air Force members in 1999

Adkins-Lacy, Shawnae L.  
 Agcaoili, Federico R., Jr  
 Aguilar, Joseph J.  
 Ahlstrom, Jeremy B.  
 Albert, Alan P.  
 Alexander, Michael J.  
 Alston, William T.  
 Alvarado, Henry  
 Amnden, Kevin G.  
 Anable, Darby L.  
 Anderson, Jason A.  
 Anderson, Jerry L.  
 Anson, Chad R.  
 Armstrong, Johnc.  
 Arredondo, Angela-Maria Y.  
 Atencio, Reinaldo J.  
 Atherton, Clifford E.  
 Babb, Scott M.  
 Babbitt, George T.  
 Babos, Scott E.  
 Baggstrom, Robert J.  
 Bailey, Robert E.  
 Bailey, Robert W., Jr.  
 Baker, Linette L.  
 Bales, John E.  
 Ballenger, Rebecca J.  
 Bancroft, Deborah L.  
 Banks, Joseph A.  
 Bankson, Glenn S.  
 Barkhurst, Charles D.  
 Barrett, Nancy E.  
 Barrino, Tila M.  
 Barron, Michael E.  
 Baughman, Jennifer M.  
 Baumgartner, Benjamin P.  
 Beard, Sharon K.  
 Beer, Lawrence A.  
 Belcher, James D., Jr.  
 Bell, Gregory A.  
 Bell, Micah K.  
 Bennett, Roderick L.  
 Benson, Joshua A.  
 Bentley, Peter T.  
 Benton, Kenneth A.  
 Bepko, Robert C.  
 Berent, Kevin J.  
 Bernard, Veronique J.  
 Bernier, Glenn M.  
 Bingham, Catherine P.  
 Birkholz, Jody J.  
 Bishop, Shawn L.  
 Blake, Cody L.  
 Blessinger, Michael J.  
 Blivins, Allison M.  
 Blumenberg, Kenneth L.  
 Blunden, Robert J., Jr.  
 Bode, Kenneth S.  
 Bolling, Rachael K.  
 Bonehill, Brian T.  
 Bording, Steven P.  
 Borukhin, Oleg  
 Bouet, Angel A.  
 Bowles, Terry J.  
 Boxdorfer, Jeremy M.  
 Boyles, Lucian M.  
 Brabec, Travis J.  
 Branch, Michael D.  
 Brantley-Melson, Ananda L.  
 Brew, Saino M.  
 Bridges, Clayton G.  
 Brine, Erik G.  
 Broadbent, Gary R.  
 Brock, Jamie L.  
 Brockman, John C.  
 Brogan, Michael S.  
 Bronson, Tonya J.  
 Brown, Bradley E.  
 Brown, Daniel  
 Brown, Edwin B.  
 Brugman, Jason K.  
 Bryant, Reginal L.  
 Bryant, Timothy B.  
 Buchanan, David A.  
 Buerger, Lawrence D.  
 Buona, Maureen A.  
 Burdett, Jeffrey  
 Burdick, Jonathan E.  
 Burke, Richard P.  
 Burnett, John G.  
 Burnett, Tiara A.  
 Burns, John E.  
 Burton, Kenneth R., Jr.  
 Burton, Nicole A.  
 Butler, Benjamin S.  
 Byrne, Monyca J.  
 Byrom, Travis  
 Caffrey, Bryan P.  
 Cahoon, Nathan W.  
 Campbell, Chadwick L.  
 Campbell, Kevin J.  
 Campbell, Winston M.  
 Cannon, Timothy G.  
 Cantrell, Jesse T.  
 Cantu, Gabriel A.  
 Carder, Jeffrey W.  
 Carpenter, Shirley M.  
 Carretto, Joseph A., Jr.  
 Carroll-Poveda, Alicia A.  
 Carroll, Laurie L.  
 Carter, Sean E.  
 Carter, Tera Y.  
 Casaubon, Denis M.  
 Cascarano, Anthony  
 Case, David A.  
 Casquejo, Vincent E.  
 Cates, Charles C.  
 Cavener, Lawrence T.  
 Celano, Alfred J.  
 Chadwick, Carmelita S.  
 Chavez, Ernesto J.  
 Chinsio, Roselle R.  
 Christ, Kevin A.  
 Churchill, Clinton R.  
 Cilurso, Raymond J., Jr.  
 Clements, William C.  
 Cleveland, Jennifer S.  
 Clough, Marc E.  
 Coffey, Blaine D., Jr.  
 Colby, Brian R.  
 Colby, Courtney L.  
 Cole, Anthony G.  
 Cole, Franklin L.  
 Cole, Kerry S.  
 Coleman, Shannon L.  
 Coles, Ronald D., II  
 Coley-Matthews, Vonda D.  
 Coman, Tyrus T.  
 Conway, Carl R., Jr.  
 Cook, Daniel F., Jr.  
 Corrales, Silma T.  
 Costanzo, Nicholas E.  
 Coston, Earl T.  
 Cottingham, Kenneth B.  
 Cotton, Jonathan S.  
 Cox, David  
 Cox, Joseph D.  
 Crabtree, Ronald S.  
 Craig, Matthew S.  
 Cranston, Stewart  
 Crawl, Rolandis J.  
 Croft, Andrew A.  
 Cronin, Michael P.  
 Crosby, Jonathan D.  
 Cruz-Velez, Edgardo  
 Cunningham, Maurice J.  
 Czarniak, Michael V.  
 Czech, Anna M.  
 Dabbs, Michael D.  
 Daily, Paul B.  
 Dallas, Michael C.  
 Damrow, Bruce D.  
 Dang, Cuong L.  
 Daniels, Christina X.  
 Darnell, Arthur R.  
 Daur, Jonathon M.  
 Davis, Aaron L.  
 Davis, Kenneth V., III  
 Davis, Michael N.  
 Dawson, Yolanda S.  
 Deal, Jon P.  
 Deeneey, John J., IV  
 DeFilippo, Melissa D.  
 Deluca, Thomas J., Jr.  
 Demarreau, Peter L.  
 Demegret, Andre E.  
 Demps, Darrien G.  
 Denogean, Teresa V.  
 Desrosiers, Bridget A.  
 Dicarolo, Anthony T.  
 Dickman, Shawn D.  
 Dietzman, Roy A.  
 Dinardi, Regina L.  
 Docauer, Alan F.  
 Donelson, James L., Jr.  
 Donhauser, Jeffrey A.  
 Donoghue, Anne R.  
 Dordal, Paul R.  
 Dougherty, Drew E.  
 Dougherty, Timothy R., Jr.  
 Drake, Phillip A.  
 Drapeaux, Kathleen C.  
 Duggan, Anthony C.  
 Duignan, Robert E.  
 Duncan, John C., Jr.  
 Dunkin, Charles M.  
 Dunn, Donald M.  
 Dupree, Gabrielle M.  
 Durand, Darin J.  
 Durfee, Justin D.  
 Dutschmann, Steven L.  
 Dye, Michael T.  
 Eannarino, Thomas J.  
 Eavenson, George E., II  
 Eby, Donald L.  
 Edmonds, Carlos M.  
 Edwards, Roderick R.  
 Egeland, Kristofer D.  
 Einhorn, Kristin A.  
 Ellert-Beck, Michel P.  
 Emrick, John R., Jr.  
 Englehardt, Michael J.  
 Englert, Brice D.  
 Engleson, Kenneth N., III  
 English, Jeffrey A.  
 Enrico, Robert T.  
 Entwistle, Zachary A.  
 Eremita, Nicholas  
 Ereth, Craig D.  
 Ernette, Kevin E.  
 Everton, Myron M.  
 Fajardo, David M.  
 Farquhar, Timothy W.  
 Fazenbaker, David A.  
 Ferraro, Louis C., Jr.  
 Ferre, Derek J.  
 Feth, Andrew P.  
 Fiedler, Adam R.  
 Fields, Louis K.  
 Figueriedo, Erik J.  
 Finley, Erin M.  
 Fisher, Craig D.  
 Fletcher, Carrie A.  
 Flores, Daniell.  
 Foglesong, David H.  
 Fontenot, Beverly J.  
 Fore, Justin M.  
 Forester, Heather M.  
 Forte, Jason T.  
 Fowler, Douglas J.  
 Fox, Patrick M.  
 Francis, Robert  
 Freeman, Michael A.  
 Freeman, William K.  
 Friesen, Dale M.  
 Fritz, Bernhard  
 Frueh, John G.  
 Fryar, Brant T.  
 Furlong, Keith D.  
 Gable, Daniel L.  
 Gadd, Clayton T.  
 Gaffney, Mark W.  
 Gallemore, John W.  
 Gasque, Michael W.  
 Geaslin, Jeremy D.  
 Geise, Christopher C.  
 Gellner, Robert C.  
 Genelin, Cory A.  
 Geren, David S.  
 Gersh, Frederick S.  
 Gibney, Aaron M.  
 Gibson, Eric Y.  
 Gilbert, Kenneth E., Jr.  
 Gilbertson, Gary R.  
 Gilbertson, Patricia A.  
 Gilliam, Charles E.  
 Gines, Darlene D.  
 Gjelhaug, Aaron J.  
 Glomski, Joaquin D.  
 Gomes, Jeffrey J.  
 Gonzalez, Birmania M.  
 Goodfellow, Vance  
 Goodrich, Gregory D.  
 Goodwin, Jeremy M.  
 Gordon, Susan L.  
 Grant, Walter W.  
 Gray, Bryan T.  
 Gray, Jennifer R.  
 Gray, Myers S.  
 Green, Merrick J.  
 Gregg, Jennifer R.  
 Gresswell, Lora D.  
 Grimshaw, Scott R.  
 Groleau, Kim M.  
 Gruesser, John H.  
 Guill, Aaron  
 Guillery, Sean A.  
 Guzik, Lois D.  
 Hafner, Arthur H.  
 Haider, Douglas J.  
 Hall, Michael D.  
 Hamby, Larry F.  
 Han, Steven

## New Air Force members in 1999

Hanna, John N.  
 Hanson, Kelly M.  
 Harding, Benjamin A.  
 Hardy, Helen M.  
 Harper, Heather L.  
 Harris, Gabriel T.  
 Harris, Jamie R.  
 Harris, Marvin K.  
 Harris, Ricky L.  
 Harris, Ryan H.  
 Hartley, William M.  
 Harvey, John T.  
 Hatcher, Jon P.  
 Hatzis, John A.  
 Hawkins, Darrin L.  
 Heber, Christopher M.  
 Heitzenroeder, George, III  
 Herder, Kristin K.  
 Herder, Matthew L.  
 Hernandez, Ernesto P., III  
 Hicks, Jennifer C.  
 Hiatt, Megan A.  
 Hill, David J.  
 Hill, Mark A.  
 Hillman, Vanessa M.  
 Hines, Nicole G. M.  
 Hodge, Michael L.  
 Hodges, Charles A.  
 Hoffman, Andrew L.  
 Hogan, William M.  
 Hogans, Elliott B.  
 Hollis, Barbara  
 Holmes, Mark A.  
 Horne, Willie E., Jr.  
 Houdek, Thomas G.  
 Hough, Jeremy F.  
 Howarth, Raymond G.  
 Hudson, Larry R., Jr.  
 Huff, John J.  
 Hulick, Kent E.  
 Hupp, Shane M.  
 Hurd, Joseph E.  
 Huryk, Joseph A.  
 Huston, Nathaniel R.  
 Hyder, Leslie R.  
 Hymes, Wendy R.  
 Imperial, Matthew J.  
 Iraolagoitia, Jose I.  
 Iversen, Alisen A.  
 Jackson, Asia J.  
 Jackson, Clinos M.  
 Jacobs, Aaron W.  
 Jalbert, Lisa A.  
 James, Ricardo T.  
 Jarjoura, Ann M.  
 Jayme, Ernesto V.B.  
 Jenkins, Ron R.  
 Jenkins, Stephanie R.  
 Jimmerson, Joseph T.  
 Jiovani, Lynne M.  
 Johnson, Benjamin L.  
 Johnson, Charles L.  
 Johnson, Cully L.  
 Johnson, Frank E.  
 Johnson, Kasey K.  
 Johnson, Nathaniel A.  
 Johnson, Rebecca A.  
 Johnson, Timothy R.  
 Jones, Brian K.  
 Jones, Gregory M.  
 Jones, Hiram L.  
 Jones, Jimmy A., Jr.  
 Jones, Mark S.  
 Jones, Rico M.  
 Jordan, Kathy L.  
 Jordan, Neil E.  
 Kaczor, Joy M.  
 Kaderbek, Eric W.  
 Kane, Thomas P.  
 Kaneshiro, William K.  
 Kasky, Matthew P.  
 Kaufman, Christian A.  
 Kaw, Dennis  
 Kearney, Timothy R.  
 Keas, Robert B.  
 Keaton, Deborah J.  
 Kebe, Merilissa N.  
 Keeler, Natalie M.  
 Heber, Christopher M.  
 Kellett, Shawn E.  
 Kelly, Brent A.  
 Kelly, Richard R.  
 Kelly, Thomas F., III  
 Kendall, Patrick J.  
 Kendle, Wayne J.  
 Khalar, Richard A.  
 Kidney, Maurice H.  
 Kierman, Jeffrey T.  
 Kimble, Robert C.  
 King, Barry A., II  
 King, Christopher A.  
 King, Nichole J.  
 King, Robert L.  
 Kinkle, Julius A., Jr.  
 Kinley, Donna D.  
 Klahn, Cindy L.  
 Klaiber, Scott  
 Klein, Karin L.  
 Klimek, Paul W.  
 Knelange, Marie K.  
 Knight, Wayne O.  
 Knowles, Jason D.  
 Koczur, Timothy J.  
 Koslosky, Christopher J.  
 Korduner, John M.  
 Koss, Timothy A.  
 Krakauer, Ruth  
 Krellner, John  
 Krizay, Glenn D.  
 Kubischta, Dante L.  
 Kuczynski, Anthony J.  
 Kuhns, David  
 Kuo, John  
 Kuzma, Gregory M.  
 Kwiatkowski, Karen U.  
 La Farr, Kristin A.  
 Lafluer, Tobias C.  
 Landis, Christopher S.  
 Lang, Nathan P.  
 Langert, Kenneth H.  
 Larkin, James H.  
 Laroche, Jeffrey S.  
 Lay, Jewell B.  
 Lebaron, Alaric C.  
 Ledford, Gabriel W.  
 Lee, Gregory Glenn  
 Legaspi, Manuel E.  
 Lemon, Claudia E.  
 Letcher, Gregory A.  
 Leung, Alec S.  
 Lewis, Justin D.  
 Lewis, Ronald I.  
 Lewis, Timothy S.  
 Lex, Peter J.  
 Linquist, Jonathan E.  
 Linsenmeyer, Stephen J, Jr.  
 Liu, Beatrice A.  
 Lobach, Roger  
 Logan, Alex J.  
 Longmire, John D.  
 Lopez-Torres, Osvaldo S.  
 Lopez, Eric S.  
 Lozada, Cecilia I.  
 Lucas, Brandon M.  
 Lucas, Richard J., Jr.  
 Lukowski, Brian D.  
 Lupia, Eugene A.  
 Maberry, Stuart  
 Macaulay, Jannell Z.  
 MacDonald, Jason E.  
 Mack, Richard S.  
 Madrigal, Kevin M.  
 Magee, Jeffrey B.  
 Maguinnes, Angelina M.  
 Maguire, Thomas E.  
 Maharas, Wesley J.  
 Main, Marion R.  
 Makovsky, Eric F.  
 Maldonado, Edward J.  
 Malouff, Stephen E.  
 Mamula, Michael L., III  
 Manganot, Gerard C.  
 Mann, Geoffrey C.  
 Marcinkewich, Joseph R.  
 Marcy, Dara O.  
 Markiewicz, Jason D.  
 Marshall, Rebecca M.  
 Martin, Jeffrey S.  
 Martin, Matthew  
 Martinez, Kerim  
 Martiny, Caleb M.  
 Mastaler, Richard P., II  
 Mata, Ernest J.  
 Matak, Patrick J.  
 Matocha, Matthew W.  
 McAfee, Ross C.  
 McCarthy, Aaron J.  
 McCarty, Bobby  
 McClung, John C.  
 McCormack, Keith E.  
 McDonald, Bobby R.  
 McDougal, Judson A.  
 McFadden, Karen D.  
 McGuinn, Melissa R.  
 McKanna, Jodie L.  
 McLaughlin, Charlie, Jr.  
 McLear, Andrew S.  
 McTernan, William E.  
 McWhorter, Andrew L.  
 Mead, Teresa L.  
 Meadows, David J.  
 Melancon, Keith A.  
 Menting, Michael J.  
 Merry, Angela C.  
 Messina, Brent P.  
 Meyer, Karl F.  
 Meyer, Michael B.  
 Meziere, Richard A., Jr.  
 Middlekauff, Bryan E.  
 Migliaccio, Louis F., II  
 Miller, Christina L.  
 Miller, John M.  
 Miller, John W.  
 Miller, Justin J.  
 Mills, Rodney L.  
 Min, Anthony S.  
 Mindrup, Francis M.  
 Minnifield, Tracy J.  
 Minor, Grant A.  
 Mitchell, William M.  
 Mockler, Craig A.  
 Moore, Mercedes J.  
 Moore, Patrick N.  
 Morales, Michael  
 Moreno-Benton, Marizza D.  
 Morris, Brent J.  
 Morris, Robert J.  
 Morrison, Matthew K.  
 Morrison, Patrice H.  
 Morrow, Toby A.  
 Moseley, Vernon C.  
 Mosley-Day, Serena E.  
 Moss, Brad A.  
 Moss, Lanetta M.  
 Moten-Dedrick, Sakura A.  
 Motes, Thomas D.  
 Mukasa-Magoye, Timothy S.  
 Mullan, George K.  
 Mullenix, Dane D.  
 Mullinax, James W., Jr.  
 Murphy, Jade E.  
 Murray, Gerald  
 Murray, Kevin R.  
 Murray, Richard D.  
 Myers, John A.  
 Myles, Ronald C.  
 Neidlinger, David E.  
 Neithercutt, Christy N.  
 Nelson, Jared C.  
 Nelson, Joel E.  
 Nesbit, Sunday  
 Newman, Dylan K.  
 Nichols, Angela P.  
 Nichols, Scott R.  
 Nickelberry, Sharon A.  
 Noel, Helen D.  
 Noel, Kurt A.  
 Norman, Ryan J.  
 Norton, Travis L.  
 Novotny, Betsy Ann  
 Noyes, Shane C.  
 Nyman, Heather L.  
 O'Connor, Edmund F.  
 O'Keefe, Jeanette M.  
 O'Brien, Adrian E.  
 Ocampo, Carlo J.  
 O'Connell, Kimberly C.  
 Odum, John C.  
 Ogle, Kevin M.  
 Okorie, Monique C.  
 Olson, Jennifer M.  
 Orosz, Rachel L.  
 Orr, Cynthia M.  
 Orr, Dorian O.  
 Ortiz, Sylvette  
 Ott, Glenn D.  
 Pagano, Daniel P.  
 Palmer, Samuel S.  
 Pancho, Raymundo G.  
 Parini, Andrea S.  
 Park, Daniel Y.  
 Park, Kevin L.  
 Parks, Charles M.  
 Parrish, Benjamin C.  
 Pash, Megan L.  
 Patton, Kenneth L.  
 Pauly, Mark R.  
 Pearson, Brian J.  
 Pearson, Steven L.  
 Pease, John M.  
 Pellegrino, Gus F.  
 Penn, Vianesa R.



## New Air Force members in 1999

Perez, Charles H.  
 Perry, John A., II  
 Pescatore, Steven C.  
 Peters, Beth A.  
 Peterson, Erin D.  
 Peterson, Jesse L.  
 Peterson, Kirt L.  
 Petros, Joy D.  
 Peute, Stephen H.  
 Piermattei, Rory L.  
 Pixley, Jennifer A.  
 Poellet, Keira A.  
 Poisson, Matthew R.  
 Polintan, Leigh C.  
 Pope, Gladys P.  
 Pope, Larry T.  
 Poston, Neil R.  
 Potthast, Jeremy C.  
 Potts, Deborah F.  
 Poveda, Carlos A., Jr.  
 Powell, Lyndell M.  
 Powell, Thomas R.  
 Powers, Randall J.  
 Presley, Teresa L.  
 Pretlow, Rodney E.  
 Pritchett, Michael D.  
 Pulscher, Shawn H.  
 Quinn, Brian M.  
 Quinn, John P.  
 Raabe, James P.  
 Rabideau, Jason S.  
 Radefeld, David J.  
 Ramirez, Alfredo E.  
 Ramirez, David  
 Ramp, James D.  
 Ranous, Jennifer E.  
 Rausch, Troy N.  
 Ready, Jeffrey J.  
 Reed, Michael D.  
 Reese, Karla L.  
 Reeves, Jay B.  
 Reeves, Josephine F.  
 Reynolds, Stephen  
 Rhoads, Gretchen R.  
 Rice, David J.  
 Rice, Richard E.  
 Richard, Harold L., Jr.  
 Richards, Daniel E.  
 Richardson, Andrew X.  
 Richardson, Ryan E.  
 Ricker, Frederick S.  
 Riddle, Todd D.  
 Riley, David M.  
 Ring, Jason S.  
 Rivera, Justo L.  
 Roberts, Keith D.  
 Robertson, Dale H.  
 Robertson, Dana  
 Robinson, William G.  
 Robison, Robert P.  
 Roby, Gregory A.  
 Rock, Jeffrey W.  
 Rockwell, Roy V.  
 Rogers, Douglas M.  
 Root, Langdon O.  
 Rosati, Christopher M.  
 Ross, David W.  
 Rossi, Joseph F., IV  
 Rothrock, John E.  
 Rowton, Robert M.  
 Roy, Scott L.  
 Rubear, James T.  
 Rubio, Raul E.  
 Ruiz, Victor F.  
 Rurka, Francis X., IV  
 Russell, Kevin B.  
 Russo, Benjamin D.  
 Ruthven, Niles K.  
 Saffo, Clinton R.  
 Salisbury, Michelle  
 Sanders, Paul L.  
 Sandifer, John B.  
 Sandusky, Jay T.  
 Sanford, Naomi D.  
 Sangster, Suzan K.  
 Sarabia, Mario R.  
 Schlieper, Kevin C.  
 Schreiber, Mark L.  
 Schroeder, Michael H.  
 Schumacher, Curt A.  
 Schumacher, Timothy A.  
 Schurig, Ira A.  
 Schweer, Jennifer S.  
 Scott, Brian D.  
 Scott, Jenipher E.  
 Scott, Shawn H.  
 Searle, Chad T.  
 Serniak, Stephen C.  
 Sexton, James M.  
 Shannon, Michael S.  
 Sharp, Candace C.  
 Shawaryn, Brian P.  
 Shearin, Steven K.  
 Sheehan, Edward T.  
 Sheehan, Lisa C.  
 Sheehan, Robert W.  
 Sherer, Jacob R.  
 Sherman, Nathan P.  
 Sidoti, Anthony F.  
 Silver, Brian A.  
 Silver, Matthew L.  
 Simmons, Corey A.  
 Sims, Patrick A.  
 Sis, Michael J.  
 Small, Patrick R.  
 Smith, Anthony D.  
 Smith, Benny E.  
 Smith, Brian N.  
 Smith, Clifton L.  
 Smith, Daryl E.  
 Smith, James E.  
 Smith, Kevin J.  
 Smith, Rodric S.  
 Snavely, Jonathan B.  
 Snow, Benjamin E.  
 Snyder, Timothy M.  
 Sonora, Jaime  
 Sorenson, Eric C.  
 Spear, Joshua J.  
 Speary, Ronald C.  
 Spriggs, Alvin S.  
 St. George, Holly L.  
 Stallworth, John C.  
 Stamps, Myron O.  
 Stark, Michael B.  
 Statham, Devin  
 Stayer, Thomas A.  
 Stellmach, Helena C.  
 Stelma, Brian R.  
 Stevens, Jon B.  
 Stevenson, Anthony T., III  
 Steward, Jenina C.  
 Stewart, James A.  
 Schultz, Trevor T.  
 Stowell, Jesse E.  
 Stringer, George T.  
 Stromberg, William A.  
 Strong, Christopher W.  
 Strother, Tiana E.  
 Suan, Andy E.  
 Sullivan, Anthony L.  
 Sullivan, Peter K.  
 Sullivan, Stephen T.  
 Sutay, Rebecca J.  
 Sutter, David A.  
 Swart, Wendy A.  
 Swift, Roderick D.  
 Switzer, Kathryn E.  
 Szucs, Andras J.  
 Tannehill, Brian J.  
 Tarango, Gabriel  
 Tatum, Eric  
 Tavernier, Brian R.  
 Taylor, Derek P.  
 Taylor, Matthew G.  
 Taylor, Ryan D.  
 Tharrington, John C.  
 Themak, Christopher H.  
 Theony, Clifford M.  
 Thiem, Lisa S.  
 Thomas, Jason L.  
 Thompson, Norris B.  
 Timmons, Kelly  
 Toler, Robert A., Jr.  
 Tomlinson, Matthew D.  
 Tomlinson, Sacha N.  
 Trainque, Brian S.  
 Treacy, Jonathan T.  
 Truskett, Garrett A.  
 Tucker, Grady W., Jr.  
 Twedt, Kermit O.  
 Twitty, Anthony J.  
 Ulmer, Oliver S.  
 Vala, John L.  
 Vangoethem, Henri M.  
 Van Natta, Scott A.  
 Van Slyke, Jeffrey R.  
 Vandross, James L., Jr.  
 Vanskiver, Scott D.  
 Vazquez, Gilberto R.  
 Velle, Nancy L.  
 Vereen, Carlisle M., III  
 Verger, Ernesto  
 Vesely, David L.  
 Vezino, Kevin J.  
 Vicary, David W.  
 Villa, Deborah A.  
 Vinson, John R.  
 Vipperman, Melissa B.  
 Voigt, Kenneth J., Jr.  
 Volkland, Wendy J.  
 Vratil, Christopher J.  
 Vukovich, Stephen A.  
 Waddy, Lance M.  
 Wagner, John  
 Wahrmond, John C.  
 Walters, Travis D.  
 Waltman, Glenn C.  
 Wanningner, Michael G.  
 Ward, Casey J.  
 Wardak, Randy S.  
 Wargowsky, Richard G.  
 Warne, Robin L.  
 Warner, Harrison F.  
 Washington, Eric R.  
 Washington, Keithen A.  
 Wasti, Faraz H.  
 Waters, Frank W.  
 Watt, Christopher D.  
 Watts, Steven L., II  
 Watts, Sylvia S.  
 Weathersby, Ray W.  
 Webb, Shonry O.  
 Wecker, Debra A.  
 Wedekind, Nikolai H.  
 Weikert, Shannon L.  
 Weisiger, Ryan P.  
 Weivoda, James D.  
 Welch, Amy E.  
 Weninger, Jessica J.  
 West, Shawn E.  
 Wetter, Matthew A.  
 Whaley, Harold E.  
 Wheeler, Daniel J.  
 Wheeler, Jeffrey T.  
 White, Bryan M.  
 White, Carlo D.  
 White, Heather D.  
 White, John B.  
 Whitfield, Delilah C.  
 Whittle, Brad L.  
 Wiener, Catherine E.  
 Wilbanks, Jack D.  
 Wiley, Monte A.  
 Wilkins, William R., III  
 Williams, Alfred, Jr.  
 Williams, Curtis L.  
 Williams, Jennifer L.  
 Williams, Rachel M.  
 Williams, Shanal.  
 Williamson, Michael D.  
 Willis, Christopher H.  
 Willoughby, Jerry  
 Wilson, David J.  
 Wilson, David L., II  
 Wilson, James L.  
 Wilson, Jeffrey J.  
 Wilson, Jessie J.  
 Wilson, Kyle J.  
 Wilson, Rockie K.  
 Winner, Derrick B.  
 Wittmer, Daniel J.  
 Wokaty Kozma, Julie A.  
 Wolbert, Gary M.  
 Wolfsandle, Charles A., Jr  
 Woodley, David B.  
 Wrather, Gregory M.  
 Wright, John Wayne  
 Wyman, Michael P.  
 Wynne, Stephen P.  
 Yankson, Edward K.  
 Yantko, Stephen G.  
 Yaw, Colin S.  
 York, Michael D.  
 Yoderian, Melissa L.  
 Yun, Hong K.  
 Zaner, Stephen L.  
 Zaniewski, George A.  
 Zembraski, Brian  
 Zender, Jacob T.  
 Zindel, Garrett C.  
 Zoebisch, Karen D.  
 Zollars, Steven M.  
 Zumbunnen, Clinton R.

## INDEPENDENT AUDITOR'S REPORT

VERKOUTEREN, AUERBACH & OLSON, L.L.P.

*Certified Public Accountants*

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SILVER SPRING, MARYLAND 20910-4703

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### INDEPENDENT AUDITOR'S REPORT

To the Board of Directors  
Army and Air Force Mutual Aid Association  
Arlington, Virginia

We have audited the accompanying statutory basis statements of assets, liabilities and reserves of Army and Air Force Mutual Aid Association as of December 31, 1999, and the related statutory basis statements of income and reserves and cash flows for the year then ended. These financial statements are the responsibility of the Association's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

As described more fully in Note 1 to the financial statements, the Association prepared these financial statements using accounting practices prescribed or permitted by the National Association of Insurance Commissioners, which practices differ from generally accepted accounting principles. The effects on the financial statements of the variances between the statutory basis of accounting and generally accepted accounting principles, although not reasonably determinable, are presumed to be material.

In our opinion, because of the effects of the matter discussed in the preceding paragraph, the financial statements referred to above do not present, and are not intended to present, in conformity with generally accepted accounting principles, the financial position of Army and Air Force Mutual Aid Association as of December 31, 1999, or the results of its operations or its cash flows for the year then ended.

In our opinion, the statutory basis financial statements referred to above present fairly, in all material respects, the financial position of Army and Air Force Mutual Aid Association as of December 31, 1999, and the results of its operations and its cash flows for the year then ended, on the basis of accounting described in Note 1.

Our audit was conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplementary information (list of securities - 31 December 1999) is presented for purposes of additional analysis and is not a required part of the basic financial statements. Such information has been subjected to the auditing procedures applied in the audit of the basic financial statements and, in our opinion, is fairly stated in all material respects in relation to the basic financial statements taken as a whole.



VERKOUTEREN, AUERBACH & OLSON, L.L.P.  
SILVER SPRING, MARYLAND

March 24, 2000

**Statement of Assets, Liabilities and Reserves**  
Statutory Basis  
31 December 1999

**Assets**

Bonds

U.S. Government Obligations . . . . .	\$157,767,729
Corporate Bonds . . . . .	<u>219,655,281</u>

Total Bonds . . . . . \$377,423,010

Real Estate Mortgages . . . . .	87,399,519
Real Estate Investments . . . . .	27,826,774
Equity Securities . . . . .	91,946,189
Member Loans . . . . .	45,456,082
Cash and Cash Equivalents . . . . .	3,477,022
Accrued Investment Income . . . . .	8,155,271

Property and Equipment

(at cost, less accumulated depreciation of \$1,288,324) . . . . .	<u>1,078,756</u>
---	------------------

Total Assets . . . . . \$642,762,623

**Liabilities and Reserves**

Liabilities:

Death Benefits Payable . . . . .	\$ 1,348,956
Accounts Payable . . . . .	798,163
Deferred Revenue . . . . .	999,679
Accrued Post-retirement Benefits . . . . .	<u>114,700</u>

Total Liabilities . . . . . \$ 3,261,498

Reserves:

Insurance and Other . . . . .	\$526,440,307
Interest Maintenance . . . . .	26,995,300
Asset Valuation . . . . .	31,876,907
General Contingency . . . . .	<u>54,188,611</u>

Total Reserves . . . . . 639,501,125

Total Liabilities and Reserves . . . . . \$642,762,623

*See Auditor's Report and Accompanying Notes to the statutory basis Financial Statements*

**Statement of Income and Reserves**  
**Statutory Basis**  
For the year ended 31 December 1999

Income	
Premiums .....	\$13,360,092
Dues .....	160,451
Net investment income .....	38,550,859
Amortization of interest maintenance reserve .....	<u>996,356</u>
	\$ 53,067,758
Benefits and Expenses	
Death benefits .....	\$17,716,553
Surrender benefits .....	2,321,891
Annuity payments .....	58,795
Insurance expense	
Increase in aggregate reserves for life policies .....	13,218,743
Increase in reserves for annuities .....	16,905
Increase in other reserves .....	37,932
General administrative and operating expenses .....	<u>5,282,233</u>
	<u>(38,653,052)</u>
Net Income Before Excess Interest Credits and Investment Transactions .....	
	14,414,706
Excess interest credited to members' policies .....	<u>(11,003,668)</u>
Net Income after Excess Interest Crediting .....	
	3,411,038
Net realized gain on investments (excluding interest maintenance reserve gains) .....	
	<u>7,052,768</u>
Net Income from Operations .....	
	<u>\$ 10,463,806</u>
Reserve Transactions	
Insurance and Other Reserves, Beginning of Year .....	
	\$498,746,717
Increase in reserves for life policies .....	\$13,218,743
Increase in reserves for annuities .....	16,905
Increase in other reserves .....	37,932
Excess interest credited .....	11,003,668
Voluntary reserve increase .....	<u>3,416,342</u>
Net change in reserves for the year .....	<u>27,693,590</u>
Insurance and Other Reserves, End of Year .....	
	<u>\$526,440,307</u>
General Contingency Reserve, Beginning of Year .....	
	\$ 49,774,733
Net income .....	\$10,463,806
Change in unrealized appreciation of equity securities .....	6,271,215
Change in voluntary insurance reserve .....	(3,416,342)
Change in asset valuation reserve .....	<u>(8,904,801)</u>
Net change in reserves for the year .....	<u>4,413,878</u>
General Contingency Reserve, End of Year .....	
	<u>\$ 54,188,611</u>

*See Auditor's Report and Accompanying Notes to the statutory basis Financial Statements*

**Statement of Cash Flows**  
Statutory Basis  
For the year ended 31 December 1999

Cash Flows from Operating Activities

Net income from operations . . . . .		\$10,463,806
Adjustments to reconcile net income to net cash provided by operating activities:		
Amortization of interest maintenance reserve . . . \$	(996,356)	
Equity earnings in subsidiaries . . . . .	(1,271,661)	
Depreciation . . . . .	<u>183,929</u>	(2,084,088)
Changes in operating assets and liabilities:		
Decrease in accrued investment income . . . . . \$	86,685	
Increase in death benefits payable . . . . .	541,983	
Increase in accounts payable . . . . .	267,924	
Decrease in deferred revenue . . . . .	(9,770)	
Increase in accrued post-retirement benefits . . . . .	5,500	
Net increase in life, annuities and other reserves . . .	<u>24,277,248</u>	<u>25,169,570</u>

Net Cash Provided by Operating Activities . . . . . 33,549,288

Cash Flows from Investing Activities

Member Loans Issued . . . . .		\$(15,797,521)
Member Loan Repayments . . . . .		16,611,429
Securities Purchased . . . . .		(60,462,703)
Securities Sold . . . . .		27,352,060
Capital Contributions to Subsidiary Partnership . . . . .		(8,557,043)
Property and Equipment Purchased . . . . .		<u>(706,240)</u>

Net Cash Used in Investing Activities . . . . . (41,560,018)

Cash Flows from Financing Activities

Change in Unrealized Appreciation of Equity Securities . . . . . \$		6,271,215
Increase in Interest Maintenance Reserve . . . . .		<u>1,874,965</u>

Net Cash Provided by Financing Activities . . . . . 8,146,180

Increase in Cash and Cash Equivalents . . . . .		135,450
Cash and Cash Equivalents at Beginning of Year . . . . .		<u>3,341,572</u>
Cash and Cash Equivalents at End of Year . . . . .		<u>\$ 3,477,022</u>

*See Auditor's Report and Accompanying Notes to the statutory basis Financial Statements*

**NOTES TO FINANCIAL STATEMENTS**  
**31 DECEMBER 1999**

## **1. Significant Accounting Policies**

The major accounting policies followed by the Association in the preparation of the financial statements are summarized herein. The accompanying financial statements have been prepared in conformity with statutory accounting practices. Although Army and Air Force Mutual Aid Association is not regulated by a state insurance department, these financial statements were prepared in conformity with accounting practices used by insurance companies for regulatory reporting purposes. Such accounting practices, referred to as prescribed or permitted practices, are a comprehensive basis of accounting other than generally accepted accounting principles. Because a major objective of state regulatory authorities is to protect the interests of policyholders, statutory accounting practices are oriented toward demonstrating the solvency of insurance companies and their ability to pay policyholder claims when those claims come due. Generally accepted accounting principles (GAAP) focus on a company's operating performance from period to period on a going-concern basis. Management of the Association believes statutory accounting practices more conservatively measure the Association's financial position and results of operations. The more significant categories of differences between statutory accounting practices and GAAP are summarized below:

- Valuation of investments in bonds
- Accounting for the costs of acquiring new business
- Calculation of certain reserves for policy contract benefits
- Designation of certain assets as "nonadmitted" under statutory accounting practices
- Accounting for investment in subsidiaries
- Recording of an asset valuation reserve (AVR) and an interest maintenance reserve (IMR).

### **Cash and Cash Equivalents**

Cash includes currency on hand and demand deposits with banks or other financial institutions. Cash equivalents are short-term highly liquid investments with original maturities of three months or less.

### **Investments**

Investments are reported according to prescribed valuation procedures. Investments in bonds are reported at amortized value. Equity mutual funds are reported at fair market value. Real estate mortgage, member and Career Assistance Program (CAP)

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loans are reported at unpaid principal balances, or cost. The carrying values of mortgage and CAP loans are periodically evaluated and adjusted for any perceived impairment in value.

Interest on bonds is recorded as investment income when earned and adjusted for any amortization of premium or accretion of discount. Dividends are recorded as income when earned. Interest income from mortgage and CAP loans is recorded when earned, except on loans in foreclosure or where collection is uncertain. No mortgage loans are in default. Non-performing CAP loans are 0.2% of the total CAP loans outstanding.

Realized gains and losses on sales of investment securities are included in the Statement of Income and Reserves, except as noted in Interest Maintenance Reserve section below. Unrealized gains and losses are included in the Contingency Reserves in the Statement of Assets, Liabilities and Reserves.

The lists of securities show the par, or "face value," and market value of each security held by the Association. The mortgages held by the Association are private placements for which quoted market values are not available. For such securities, as well as member loans, cost is used as the market value.

The Association has two different types of real estate mortgage loans: those with a fixed interest rate; and those with a variable interest rate. The fixed interest rate loans have the same characteristics as conventional single family mortgage loans, except that certain loans also require the borrower to pay a fixed amount of additional interest at prepayment or maturity of the loan. The variable interest rate loans have the borrower's obligation to pay both minimum fixed interest and contingent interest. The contingent interest is a stated percentage of one or more of (i) the net cash flow from the property, (ii) excess net refinancing proceeds from the property, (iii) net appreciation on the disposition of the property, and/or (iv) gross proceeds from the sale of the property above a threshold amount.

The Association has one wholly-owned subsidiary corporation, which is the managing partner in a limited partnership for which the Association owns, directly or indirectly, all of the limited partnership interests. The limited partnership (and associated managing corporation) continues to hold real estate properties with a total estimated market value of \$28,200,000. The investments in these wholly-owned subsidiaries are accounted for using the equity method.

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## Property and Depreciation

Property and equipment are capitalized as purchased and depreciated on a straight line basis over their useful life, ranging from three to fifty years. Under statutory accounting practices, the depreciated cost of furniture, equipment and applications software are considered to be “non-admitted assets,” i.e. assets accorded no values because they do not conform to the laws and regulations of the various states. Since the Association is not regulated by any state due to its special exempt status, management has chosen not to reflect these categories of property and equipment as non-admitted assets. The Association holds \$364,315 of net assets categorized in Property and Equipment on the statement of Assets, Liabilities and Reserves which would otherwise be reported as non-admitted.

## Use of Estimates

The process of preparing financial statements requires the use of estimates and assumptions regarding certain types of assets, liabilities, revenues and expenses. Such estimates primarily relate to unsettled transactions and events as of the date of the financial statements. Accordingly, upon settlement, actual results may differ from estimated amounts.

## Actuarial Reserves

Actuarial reserves for all plans are equal to the sum of the individual benefit plan accumulation values but not less than the minimum cash value for each certificate. The Association holds certain additional reserves at 31 December 1999 such that the sum of accumulation values and these additional reserves are equal to or greater than minimum reserves for such certificates as prescribed by the National Association of Insurance Commissioners for regulated insurers.

Excess interest credits, as reflected in the statement of income and reserves, equal the amount credited to cash value accounts in excess of statutory minimums.

## Income Taxes

The Association is a tax-exempt, non-profit association as described in section 501(c)(23) of the Internal Revenue Code.

## 2. Nature of Business

The Association, a 121-year-old non-profit service organization with over 61,000 members, is dedicated to aiding its members and the families of deceased members in a prompt, simple and substantial manner. Members consist of active, reserve and retired officers, warrant officers and non-commissioned officers of the United States Army and United States Air Force, as well as cadets serving at the United States Military and

*See Auditor's Report*



United States Air Force Academies, and those with ROTC scholarships and contracts. The spouses, children and grandchildren of members may also be insured by the Association. Services provided by the Association to its members and the survivors of deceased members include: a financial awareness program, income protection counseling, insurance counseling and assistance in applying for entitlement benefits. The Association provides interest-sensitive and term life insurance protection.

### **3. Retirement Plan**

The Association has a 401(k) and profit-sharing plan that covers all employees who meet certain minimum eligibility requirements. The Association may contribute as a matching contribution up to 5% of employee elective deferrals. In addition, it may contribute an amount equal to 3% of compensation. The total retirement plan expense for the year ended 31 December 1999 was \$299,758, which includes \$154,011 of employees' elective deferrals.

### **4. Post-Retirement Benefits**

The Association sponsors a post-retirement health care plan and previously sponsored a post-retirement life insurance plan for its retirees. The post-retirement health care plan is contributory, with retiree contributions of 60%; the life insurance plan was noncontributory, and has been eliminated except for retirees already covered by the plan. The post-retirement expense for the year ended 31 December 1999 was approximately \$33,000.

### **5. Reinsurance**

Reinsurance is provided for catastrophes defined as an accident, including a war risk, arising out of one event or occurrence resulting in the death of three or more insureds. This agreement is subject to a deductible of \$375,000, with a maximum reimbursement of \$300,000 per insured and \$5,000,000 in the aggregate. Such reimbursement does not discharge the primary liability of the Association as direct insurer of the risks insured. The Association evaluates the financial strength of potential reinsurers and continually monitors the financial condition of the reinsurer. For the year ended 31 December 1999, the Association incurred premiums of \$43,586 for reinsurance.

### **6. Commitments**

The Association has entered into various non-cancelable contracts for equipment rentals, maintenance, and data processing. The obligations for 2000 under these contracts total \$698,300, some of which are subject to CPI increases. The Association has also committed approximately \$11,000,000 for commercial real estate mortgage loans to be distributed during 2000.

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## 7. Land and Office Lease

In December 1998, the Association entered into a 30-year lease with the Department of the Army to lease the land upon which the Association's building rests. The annual lease payment is \$11,700, with an evaluation of the fair market rental value to be performed every five years.

The Association is obligated under a lease for office space at the Pentagon. The annual lease obligation is \$27,000, and the lease term runs through 30 September 2002.

*See Auditor's Report*

## List of Securities 31 December 1999

Face Value	U.S. Government Obligations (24.5% of Assets)	Rate of Interest	Maturity	Amortized Value	Market Value
\$ 7,139,704	Federal Housing Administration	7.43	2025	\$ 6,392,116	\$ 7,480,470
7,320,000	Federal National Mortgage Assn.	7.50	2010	7,333,444	7,114,088
8,722,775	Federal National Mortgage Assn.	7.50	2023	8,712,746	8,414,687
4,837,133	Federal National Mortgage Assn.	6.50	2026	4,666,331	4,742,649
74,000,000	U.S. Treasury Bonds Zero Coupon		2010	34,792,469	36,625,040
64,150,000	U.S. Treasury Bonds Zero Coupon		2018	20,650,459	18,475,506
55,500,000	U.S. Treasury Bonds Zero Coupon		2019	14,683,432	14,988,715
20,900,000	U.S. Treasury Bonds Zero Coupon		2020	6,143,881	5,255,305
68,600,000	U.S. Treasury Bonds Zero Coupon		2021	20,199,026	16,326,371
6,750,000	U.S. Treasury Bonds	7.875	2021	6,513,929	7,544,678
8,000,000	U.S. Treasury Bonds	8.00	2021	8,600,528	9,077,120
10,000,000	U.S. Treasury Bonds	7.25	2022	9,646,287	10,535,100
9,500,000	U.S. Treasury Bonds	6.25	2023	9,433,081	8,963,155
<u>\$345,419,612</u>	<b>Total</b>			<u>\$157,767,729</u>	<u>\$155,542,884</u>

Face Value	Corporate Bonds (34.2% of Assets)	Rate of Interest	Maturity	Amortized Value	Market Value
\$ 10,000,000	Atlantic Richfield Co.	8.50	2012	\$ 11,182,422	\$ 10,712,300
10,000,000	Banc 1 Corp.	7.75	2025	10,144,738	9,652,400
8,000,000	Caterpillar Tractor Co.	9.375	2021	8,404,362	9,074,320
8,500,000	Coca Cola Enterprises, Inc.	8.00	2022	8,741,938	8,638,975
10,000,000	Cox Communications, Inc.	6.875	2005	10,159,431	9,701,500
6,000,000	Deere & Co.	8.50	2022	5,976,727	6,280,680
5,000,000	Delta Air Lines, Inc.	8.3	2029	4,966,615	4,811,650
10,000,000	Equistar Chemicals LP	6.50	2006	9,799,690	8,865,400
4,000,000	Federal Mogul Corp.	7.5	2009	3,983,801	3,545,400
8,000,000	Ford Motor Co.	9.98	2047	8,814,380	9,944,800
8,000,000	General Motors Acceptance Corp.	9.40	2021	8,538,590	9,257,120
4,500,000	ITT Corp.	6.75	2005	4,550,421	3,981,285
10,000,000	Mead Corp.	7.35	2017	10,185,919	9,447,900
209,064	Merrill Lynch Mortgage Investments, Inc.	9.00	2011	94,089	209,129
10,000,000	Mobil Corp.	7.625	2033	9,898,727	9,407,500
5,000,000	New England Telephone & Telegraph	7.875	2029	4,982,775	5,050,000
10,000,000	Pacific Bell Telephone & Telegraph	7.125	2026	10,208,847	9,309,300
10,000,000	Penney, J. C., Inc.	7.625	2097	9,804,021	7,666,900
7,500,000	Raytheon Co.	7.00	2028	7,060,547	6,499,950
9,000,000	Seagram Limited	6.875	2023	9,000,000	7,809,210
4,550,000	Shawmut Bank, NA	8.625	2005	4,699,406	4,751,610
10,000,000	Swiss Bank Corp.	7.75	2026	9,923,304	9,840,200
10,000,000	TCI Communications, Inc.	8.00	2005	10,386,103	10,263,900
8,000,000	Texaco Capital, Inc.	8.875	2021	8,071,633	8,942,640
7,500,000	Time Warner, Inc.	7.25	2017	7,913,696	7,021,575
10,000,000	United Technologies Corp.	8.875	2019	11,676,241	11,159,200
10,500,000	Worldcom, Inc.	6.95	2028	10,486,858	9,545,655
<u>\$214,259,064</u>	<b>Total</b>			<u>\$219,653,281</u>	<u>\$211,390,499</u>

*See Auditor's Report and Accompanying Notes to the statutory basis Financial Statements*

## List of Securities—31 December 1999

Principal Amount	Real Estate Mortgages (13.6% of Assets)	Rate of Interest	Maturity	Amortized Value	Market Value
\$ 2,852,695	Arlington Forest Shopping Center Arlington, Virginia	7.50%	2013	\$ 2,852,695	\$ 2,852,695
2,253,632	Bethany Investments, L.L.C. Loudoun County, Virginia	7.57%	2013	2,253,632	2,253,632
4,332,169	13890 Braddock Road, L.P. Fairfax County, Virginia	6.95%	2008	4,332,169	4,332,169
2,670,496	Coleman Cadillac Dealership Bethesda, Maryland	10.25%	2009	2,670,496	2,670,496
2,250,000	Colesville Road Office Building Silver Spring, Maryland	11.00%	2000	2,250,000	2,250,000
2,735,822	Dominion Hills Centre, L.L.C. Arlington, Virginia	7.50%	2013	2,735,822	2,735,822
3,130,573	Fairfax Professional Center, L.P. Fairfax County, Virginia	7.50%	2008	3,130,573	3,130,573
2,575,803	Falls Center Townhouse Offices Potomac, Maryland	7.75%	2000	2,575,803	2,575,803
2,415,687	Firstfield Shopping Center Gaithersburg, Maryland	7.50%	2005	2,415,687	2,415,687
1,600,000	Firstfield Office Building Gaithersburg, Maryland	12.00%	2001	1,600,000	1,600,000
5,353,808	J & A Warehouses Prince Georges County, Maryland	8.16%	2000	5,353,808	5,353,808
5,000,000	Jemal's Hermann, L.L.C.* Washington, DC	10.00%	2009	5,000,000	5,000,000
4,200,000	Jemal's JVR Tech Center, L.L.C.* Prince Georges County, Maryland	10.00%	2001	4,200,000	4,200,000
1,600,000	Jemal's Liggins, L.L.C.* Washington, DC	10.00%	2002	1,600,000	1,600,000
3,750,000	Jemal's Mickelson, L.L.C.* Washington, DC	10.00%	2002	3,750,000	3,750,000
5,400,310	Jemal's World, L.L.C.* Washington, DC	10.00%	2000	5,400,310	5,400,310
2,527,595	Prince William Plaza II Woodbridge, Virginia	7.00%	2006	2,527,595	2,527,595
23,948	Randall H. Hagner & Co., Inc. Residential Mortgages	various	various	23,948	23,948
6,899,835	Randolph Buildings Rockville, Maryland	8.75%	2002	6,899,835	6,899,835
4,026,710	Reston Mini Warehouse Reston, Virginia	9.25%	2006	4,026,710	4,026,710
1,766,105	Reston Investments, L.L.C. Reston, Virginia	7.757%	2014	1,766,105	1,766,105
3,119,463	Section 913, L.P. Reston, Virginia	7.25%	2009	3,119,463	3,119,463
1,665,728	Solus, L.L.C. Fairfax County, Virginia	7.50%	2013	1,665,728	1,665,728
1,505,505	Sterling Park Shopping Mall Loudoun County, Virginia	9.88%	2008	1,505,505	1,505,505
1,594,549	Surveyor's Court, L.L.C. Manassas, Virginia	8.00%	2019	1,594,549	1,594,549
3,012,815	Tectum, L.L.C. Fairfax County, Virginia	7.25%	2014	3,012,815	3,012,815
	Westfields 5/6, L.L.C. Fairfax County, Virginia				
575,000	Acquisition Loan	7.47%	2004	575,000	575,000
227,830	Development Loan	8.50%	2004	227,830	227,830
	Westfields 14, L.L.C. Fairfax County, Virginia				
777,095	Acquisition Loan	10.00%	2003	777,095	777,095
472,338	Development Loan	8.50%	2003	472,338	472,338
	Westfields 17, L.L.C.* Fairfax County, Virginia				
5,300,000	Acquisition Loan	7.47%	2003	5,300,000	5,300,000
<u>1,784,008</u>	Development Loan	7.00%	2003	<u>1,784,008</u>	<u>1,784,008</u>
<u>\$87,399,519</u>	Total			<u>\$87,399,519</u>	<u>\$87,399,519</u>

\*These real estate mortgage loans also have additional fixed interest at repayment or contingent interest in addition to the stated interest rate.

*See Auditor's Report and Accompanying Notes to the statutory basis Financial Statements*

## List of Securities 31 December 1999

Cost	Real Estate Investments (4.3% of Assets)	Amortized Value	Market Value
\$ 161,072	Consolidated Realty, Inc.	\$ 161,072	\$ 161,072
<u>27,665,702</u>	Consolidated Realty Limited Partnership	<u>27,665,702</u>	<u>28,150,000</u>
<u>\$27,826,774</u>	<b>Total</b>	<u>\$27,826,774</u>	<u>\$28,311,072</u>

Number of Shares	Equity Securities (14.3% of Assets)	Cost	Market Value
475,846	Banker's Trust International Fund	\$ 6,051,978	\$ 8,760,330
3,067,033	Northern Trust Class A Equity Index Fund	68,694,031	74,108,002
<u>528,594</u>	Scudder Kemper Small Cap Value Fund	<u>9,636,190</u>	<u>9,077,857</u>
<u>4,071,473</u>	<b>Total</b>	<u>\$84,382,199</u>	<u>\$91,946,189</u>

Face Value	Cash and Cash Equivalents (0.5% of Assets)	Rate of Interest	Maturity	Amortized Value	Market Value
\$ 14,235	Cash in Banks			\$ 14,235	\$ 14,235
3,462,248	Scudder Kemper	5.11	2000	3,462,248	3,462,248
<u>539</u>	The Northern Trust Company	5.11	2000	<u>539</u>	<u>539</u>
<u>\$ 3,477,022</u>	<b>Total</b>			<u>\$ 3,477,022</u>	<u>\$ 3,477,022</u>

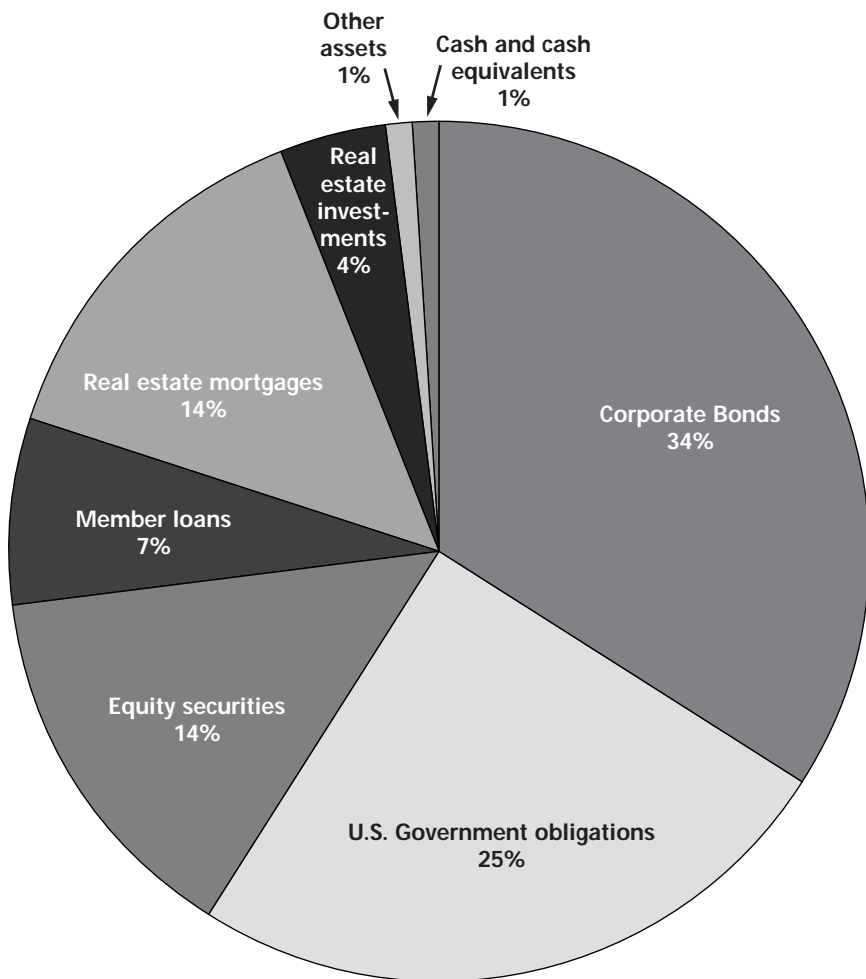
## Summary

Securities	Amortized Value	Market Value
U.S. Government Obligations	\$157,767,729	\$155,542,884
Corporate Bonds	219,655,281	211,390,499
Real Estate Mortgages	87,399,519	87,399,519
Real Estate Investments	27,826,774	28,311,072
Equity Securities	91,946,189*	91,946,189
Cash and Cash Equivalents	3,477,022	3,477,022
Accrued Investment Income	<u>8,155,271</u>	<u>8,155,271</u>
<b>Total Securities</b>	596,227,785	586,222,456
Member Loans	45,456,082	45,456,082
Property & Equipment		
Net of Accumulated Depreciation	<u>1,078,756</u>	<u>1,078,756</u>
<b>Total Assets</b>	<u>\$642,762,623</u>	<u>\$632,757,294</u>

\*Equity securities are valued at market.

*See Auditor's Report and Accompanying Notes to the statutory basis Financial Statements*

# 1999 Assets



**Total assets:** **\$643 million**  
**Net yield on assets:** **6.6%**  
**Total portfolio return:** **9.2%**

## ***Things members should do***

1. File certified copies of marriage, former marriages, divorces and birth certificates of your spouse and minor children in the Association vault for future use in processing pension, compensation and other claims for your family. Copies of these records will be provided or the originals returned whenever needed.
2. Keep beneficiary designations updated.
3. Be sure that *all* adult members of the family have a valid will.
4. List all life insurance policies in your Family Information Record (FIR). This provides a record even if policies become lost. Members may send life insurance policies, wills and other important papers for storage in our fireproof vault.
5. Ask our counselors for objective advice in life insurance planning before buying new life insurance to arrange the best possible program.
6. Seek our advice on the Survivor Benefit Plan and things to do before retiring from active service.
7. Update the Family Information Record (FIR) that you receive annually. This ensures that you and your family receive accurate benefit information.
8. Read the reports and other communications from the Association. They are written in the interest of members and their families.
9. Support and protect the interest of your Association. Recommend it to your associates. It is the only *voluntary, nonprofit* mutual benefit association offering membership to U.S. Army and Air Force officers, warrant officers, noncommissioned officers, and enlisted personnel, maintained for your benefit and that of your families.
10. Be sure that your spouse knows about the Association's services. Advise your family to contact our office immediately in case of emergency.
11. Keep the Association advised of your address so that annual reports, newsletters and other mailings will reach you promptly. Your e-mail address, telephone and fax numbers should always be kept current.

***"Every member get a member"***

# Grandfathered services ... *you can take advantage of now!*

- 1. Annual income report.** Furnished to every member to provide correct personal affairs planning information. This ensures that we have accurate information on retired pay, Social Security, and second career annuities. AAFMAA will make an inquiry with DoD and VA if benefits/annuities are incorrect.
- 2. Document storage.** For important family documents in our underground vault. We provide an annual inventory report that lists documents in storage that are readily available upon request. We store important family documents needed for filing and processing government claims.
- 3. Beneficiary changes.** For all life insurance policies including commercial policies. AAFMAA's services specialists contact commercial and government insurance companies with requested beneficiary changes.
- 4. Insurance counseling.** We evaluate your life insurance needs and examine your existing commercial policies to be sure that they support your individual needs.
- 5. Financial Awareness Service.** An unbiased process to help members assess their financial position, establish financial goals and monitor financial progress. We do not sell or endorse any investment products or services!
- 6. Notification of law changes.** Furnish up-to-date information on new laws. Provide affected members with an explanation of the impact.
- 7. Pre-retirement/separation-from-service counseling.** Based on individual needs, counselors provide information on the following issues: Survivor Benefit Plan (SBP), VA entitlements, Social Security benefits, conversion of Servicemember's Group Life Insurance to Veterans Group Life Insurance (SGLI/VGLI), TRICARE programs, commercial life insurance, second career income and lifetime family income needs, etc.
- 8. Representation with VA disability claims.** We assist you when filing disability and death claims. We monitor the claims to completion including appeals if appropriate.



## Grandfathered lifetime services

### *... for your surviving family*

**I**N ADDITION to the services listed on the preceding page, the surviving family also receives the following seven services forever—*free*.

- 1. Expeditious payment.** Death benefit is usually initiated on the day we receive the death notification. Other settlement options are available upon request.
- 2. Claims initiation.** For government and life insurance claims upon notification of a member's death. We immediately send appropriate forms for prompt receipt of benefits. Continuous follow-up to ensure that the full benefit is paid in a timely manner.
- 3. Claims representation.** The Association makes initial inquiries and performs follow-up work in benefit claims disputes. Cuts through red tape often associated with government agencies.
- 4. Lifetime benefit notification.** Of changes in laws impacting survivor benefits, e.g., new eligibility criteria under Agent Orange regulations, restored social security and educational benefits in special cases.
- 5. Social Security notification.** Of income change possibilities when the spouse reaches age 60, and income change notification when children approach ages 16 and 18.
- 6. Financial Awareness Service.** Provide the surviving family with unbiased financial information about existing holdings in response to family member questions. An assessment of their financial position.
- 7. Annual statement.** A personalized report of the spouse's entitled benefits and his/her annuity payments.

## ***Core services for members joining on or after 1 July 2000***

*These services apply to the current spouse of a member and their minor/handicapped children.*

- 1. Expeditious payment.** Death benefit is usually initiated on the day we receive the death notification. Other settlement options are available upon request.
- 2. Claims initiation.** For government and life insurance claims, upon notification of death, we send appropriate forms for prompt receipt of benefits.
- 3. Claims representation.** Association makes initial inquiries and provides points of contact for resolution of all claims.
- 4. Lifetime generic benefit notification.** Annual notice of changes in laws affecting benefits.

*All members, after 1 July 2000, may obtain 100% of the current services (and new services as offered) through AFSC, but they must pay for them.*

# History

**B**EFORE 1879, it was almost impossible for the U.S. Army Officer to provide immediate financial assistance to his family in the event of his death. The suffering of the destitute families of those who lost their lives in the frontier was emphasized this situation and led to the founding of this nonprofit, mutual benefit life insurance association. Its active supporters and officers have ranged from Generals Philip H. Sheridan, Abner N. Doubleday and John J. Pershing to Generals George C. Marshall, Dwight D. Eisenhower, Henry H. (Hap) Arnold, Carl A. (Tooey) Spaatz, Omar N. Bradley, Maxwell D. Taylor, Lyman L. Lemnitzer, George H. Decker, Harold K. Johnson, William C. Westmoreland, Creighton W. Abrams, Fred C. Weyand, Bernard W. Rogers, Edward C. Meyer, John A. Wickham, Jr., H. Norman Schwarzkopf, and Ronald R. Fogleman.

For more than 121 years, the Association has offered its members permanent life insurance at a minimum cost and has provided immediate cash to the bereaved families of its members. It has withstood the losses of the military campaigns and weathered the financial crises of those years. Today the Association is even more sound and secure and also offers term insurance. Family members may purchase these life insurance plans.

The Association prepares the government and insurance claims for the bereaved parents, spouses and children of its members. This outstanding service, by trained and experienced personnel, assures the members' families that they will be fully informed concerning rights to all government allowances, both now and in the future.

With no paid agents, Army and Air Force Mutual Aid Association must rely on its members for support and assistance in bringing the benefits of membership to the attention of those eligible for membership. Quite properly, its strongest supporters are the survivors it has helped and those members who have had the opportunity to observe the Association's effective assistance on such occasions.

Every eligible U.S. Army and Air Force officer, warrant officer, noncommissioned officer, and enlisted person should become a member of AAFMAA, the only completely mutual benefit association offering these services to its membership. Every member should use the many services the Association offers, inform their families of the assistance the Association provides in time of emergency, and recommend membership to others eligible for membership.



