Coast Guard Mutual Assistance (CGMA) is the official relief society of the U.S. Coast Guard. CGMA promotes the financial stability and general well-being of Coast Guard people through grants, interest-free loans, financial counseling, and other resource programs.

CGMA understands the unique sacrifices of the Coast Guard family, especially when they face an unexpected financial need.
Vision

As a recognized leader in promoting financial stability for our clients, we will seek to empower the Coast Guard family in meeting future financial challenges. Through partnerships with other assistance providers, we will deliver innovative financial assistance in response to emerging Coast Guard family needs. We will ensure that we are always ready, and always there as a critical safety net in times of financial need.

We help our own

Contents

Message from the Chairman .................................................. 4
Message from the Master Chief Petty Officer of the Coast Guard .................................................. 5
Mission Impact ........................................................................ 6
Disaster and Emergency Response ........................................ 8
Family Assistance and Support Programs ............................. 11
Education Programs ................................................................. 12
Use of CGMA Funds ............................................................... 14
Message from the Chief Executive Officer ........................... 16
2018 CGMA All Hands ............................................................ 17
2018 Tribute Contributions ...................................................... 22
Statements of Financial Position ............................................ 24
Statements of Financial Activities ......................................... 25
Board of Control ...................................................................... 26
Staff ....................................................................................... 27
Every day, Coast Guard Mutual Assistance (CGMA) offers essential resources and support to our Coast Guard family. As our Service's official relief society, CGMA fills a vital role for our community, ready to support in times of disaster as well as with day-to-day needs. Mutual Assistance provides key support for our families with education programs, emergency assistance, and family support services. I am proud to present the Coast Guard Mutual Assistance 2018 Annual Report.

Firmly moored to a longstanding tradition of service, CGMA yet again distinguished itself in the face of another traumatic hurricane season. For our shipmates impacted by Hurricanes Florence and Michael in 2018, Mutual Assistance provided $762,000 in assistance. As families were evacuated and again when they returned to assess the damage, CGMA was on scene, ready to provide the financial resources needed to replace essentials such as food and appliances, as well as commence repairs. Recovery takes time and CGMA is responding to those disrupted and displaced. To wit, CGMA provided $375,000 in support of families continuing to recover from the record 2017 hurricane season.

Empowered by the ongoing generosity of Coast Guard members and friends, CGMA is fiscally ready to respond each time one of our own faces a need. From baby supplies to respite care for special needs families, tutoring services, and financial counseling—you make support to our shipmates possible! To each supporter, thank you for your generosity.

In an unusual footnote to 2018, CGMA’s readiness, responsiveness, and relevance was put to the test. At the end of December as the lapse of DHS appropriations began, CGMA quickly readied itself to provide financial relief to the entire Coast Guard family, setting a new standard of excellence for swiftness and agility. In the weeks following the government shutdown, Mutual Assistance overcame extraordinary logistical challenges, and ultimately provided $8.46 million in financial assistance—breaking all previous records and levels of support.

I commend the CGMA Board of Control for its diligent oversight, governance, and rapid response to the unique demands of this past year. The kindness, generosity, and ongoing efforts of Coast Guard Mutual Assistance historically has been, and will continue to be, a vital resource in the daily life of our Coast Guard family.

Semper Paratus,

Karl L. Schultz
Admiral, U.S. Coast Guard
Chairman
Coast Guard Mutual Assistance
Coast Guard Mutual Assistance (CGMA) provides a vital service to our entire Coast Guard community. From the new recruit to the Master Chief, our members are fortunate to have a ready resource that impacts so many areas of their lives. CGMA not only provides support in times of unforeseen difficulty, but also extends support for education efforts to grow personally and achieve success. This report reflects a year of dedication to the well-being of all our shipmates, as well as insightful understanding into the needs of our personnel. I am pleased to highlight the Coast Guard Mutual Assistance 2018 Annual Report.

CGMA's support for education, family services, special needs, adoptions, and much more, provide a tremendous service to our members at various points in their professional and personal lives. Their level of responsiveness to disasters, storms, and unexpected financial needs is a strong safety net for our personnel, minimizing the impact of unexpected challenges on their lives.

At the close of 2018, CGMA prepared for a financial storm previously unimaginable with unprecedented demand for its services. During the lapse of DHS appropriations, CGMA swiftly addressed the resulting challenge. Its response was a testament to 95 years of exceptional support.

The ongoing commitment of CGMA remains a bedrock support system for the Coast Guard, and I commend its staff and thank the over 500 CGMA Representatives and Assistant Representatives for their support and hard work throughout 2018. CGMA is firmly dedicated to its mission and continues to excellently execute its motto, "We help our own."

Semper Paratus,

Jason M. Vanderhaden
Master Chief Petty Officer of the Coast Guard
Board of Control
Coast Guard Mutual Assistance
Since 1924, CGMA has given over $200 million to the CG community.

CGMA provided $5.3 million in assistance to over 5,222 Coast Guard families through grants and interest-free loans in 2018.

In 2018 CGMA Assisted:

• 1 in 8 Active Duty Members
• 1 in 13 Civilian Employees
• 1 in 33 Reserve Members
• 71% of all assistance went to individuals in pay grades E-6/GS-7 and below
Partnerships:

CGMA maintains cross-service agreements with Air Force Aid Society, Army Emergency Relief, Navy-Marine Corps Relief Society, and the American Red Cross. These partnerships make it possible for military members of all services, population 2.5 million, to receive emergency assistance 24 hours a day, 365 days a year. Through these partnerships, we are always ready to provide timely assistance for the men and women of the U.S. Coast Guard.

CGMA has a strong presence to serve the whole Coast Guard community with over 500 CGMA Representatives at 107 shore units and 46 cutters in 32 states & territories across 19 time zones.
One of the main purposes of Coast Guard Mutual Assistance is to provide financial assistance to clients caught in emergency, short-term financial situations beyond their control that endanger personal well-being.

In the time of a major disaster, such as a hurricane, CGMA’s initial objective is to rapidly provide emergency assistance for evacuation, and cash needed to meet basic living expenses such as food, shelter, clothing, etc.

In these instances, CGMA uses modified procedures to provide rapid emergency assistance, including reducing normal paperwork and approval procedures to a minimum.

**Program Areas:**
- Basic Living Expenses
- Damage/Loss to Vehicles or Property
- Emergency Home Repair
- Emergency Travel Expenses
- Evacuation Assistance
- Fire and Other Disasters
- Funeral Expenses
- House Repairs
- Insurance Deductibles
- Loss of Funds
- Spoiled Food Replacement
- Temporary Living Expenses
Standing with Coast Guard Families

Hurricane Florence first made landfall near Wrightsville Beach, North Carolina, in mid-September 2018. As the Category 4 storm moved inland, Florence slowed to a crawl, dumping massive amounts of rain over a large swath of the Carolinas. The catastrophic flooding that resulted inundated buildings and roadways and cut off entire communities.

While the flood waters were beginning to rise, HSC David Holcomb, USCG Ret, a disabled veteran, his fiancée, and nine-year-old son loaded up his truck and left to escape the rising floodwaters. “We lived in that truck for five days. Surviving on just a couple bottles of water and few snacks,” Mr. Holcomb shared.

A week later when the family was able to return to their home, their emergency savings were entirely depleted. The retired Chief knew he was going to need help.

A trusted shipmate and friend told Mr. Holcomb to contact Coast Guard Mutual Assistance. The very same day, CGMA provided Mr. Holcomb and his family with funds they desperately needed through a no-interest loan. By covering the costs of temporary shelter, food, clothing, transportation, as well as cleaning supplies, this timely financial assistance brought calm to the situation so the Chief and his family could get their bearings and begin to rebuild their lives. The disaster loan was converted to a grant.

“If CGMA hadn’t done what they did, I don’t think I could have pulled myself out of this. ‘Thank you’ isn’t enough. Coast Guard Mutual Assistance saved me and my family.”

– HSC David Holcomb, USCG Ret.

CGMA wrapped up assistance from 2017 Hurricanes Harvey, Irma, and Maria with an additional $375,000 in support in 2018, and provided an initial $762,000 to shipmates impacted by Hurricanes Florence and Michael.
CGMA’s Assistance and Support Programs are designed to meet the evolving needs of the entire Coast Guard community. Our central purpose is to faithfully assist during a time of need involving everyday essentials including emergency funds, housing, medical, and other financial needs.

By providing essential financial aid chiefly through grants, interest-free loans, and financial counseling, Mutual Assistance stands ready to respond when one of our own faces an emergency need.

**Program Areas:**
- Adoption Assistance
- Baby Supplies
- Bills and Expenses
- Car Repair
- Closing Costs
- Medical & Dental Costs
- PCS Support
- Rental Assistance
- Respite Care
- Special Needs Grants

Over **$288,000** was provided through the following resource programs:

*Adoption & Special Needs Grants*

*Baby Supplies*

*Respite for Full-time Caregivers*
Mutual Assistance supports education as an important investment in the long-term financial health of the Coast Guard family. During a time where tuition assistance is not guaranteed, and more dependents are going back to school in order to gain employment, Mutual Assistance education programs help the Coast Guard community achieve their academic goals.

**Program Areas:**

- CGMA Education Loan
- Financial Education and Counseling
- Free Online Tutoring: Military and Civilian Employees and Their Families – NEW!
- Stafford/PLUS Loan Fee Reimbursement
- Supplemental Education Grant (SEG)

In 2018, over **3,500** students were supported through CGMA education programs. CGMA assisted clients with over **$960,707** for education expenses including tuition. For clients who paid the loan origination fee for federal student loans (up to 4%), CGMA offered direct reimbursement on these charges, supplying **$18,453** to clients in 2018.
Always a gifted student, Kelsey was met with a new challenge when she started taking Advanced Placement classes in high school and no longer taking the same classes as her friends. “It was really hard to find help when you didn’t understand something,” she said.

Tutor.com/military is an online, one-on-one tutoring service funded by Coast Guard Mutual Assistance. CGMA is pleased to offer this service for Active Duty and Reserve clients, their spouses, and their dependent children. Qualified and vetted tutors help K-12 and college students with over forty subjects. Tutoring support is also available for SAT test prep, resume writing, and career transition.

“The online tutoring really helped. In fact, I still use it in college,” Kelsey said. “Office hours or campus tutoring hours are limited, but tutor.com is there 24/7.”

In 2018, CGMA covered expenses for 9,054 tutoring and skills center sessions.

Kelsey graduated valedictorian from Glen Burnie High School in Maryland. She started college in fall 2018 at Clemson University and joined the rowing team. Kelsey continues to use Tutor.com as she focuses on her degree in biomedical engineering.

“Tutor.com helped and continues to help my daughter…”

- Kelsey’s proud, Active Duty father
With over **$2.83 million** in donations in 2018, CGMA was able to provide interest-free loans totaling over **$4.01 million**. An additional **$1.2 million** in grants was given.

Program costs were $1,109,563; administrative costs were $369,964; and fundraising costs were $265,917.

For every dollar contributed, over **$1.91** was given in direct programs and assistance.
## Breakdown of Assistance Dollars

<table>
<thead>
<tr>
<th>Category</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>$1,449,682</td>
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<tr>
<td>Education</td>
<td>$852,926</td>
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<tr>
<td>Basic Living Expense</td>
<td>$792,284</td>
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<tr>
<td>Bills &amp; Expenses</td>
<td>$788,994</td>
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<tr>
<td>All Other</td>
<td>$533,867</td>
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<tr>
<td>Vehicle Repair</td>
<td>$407,619</td>
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<tr>
<td>Emergency Travel</td>
<td>$229,843</td>
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<tr>
<td>Medical &amp; Dental</td>
<td>$130,037</td>
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<tr>
<td>Funeral</td>
<td>$69,802</td>
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## Total Assistance by Client Category

<table>
<thead>
<tr>
<th>Client Type</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Active Duty</td>
<td>$3,776,727</td>
</tr>
<tr>
<td>Retired Members</td>
<td>$278,537</td>
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<tr>
<td>Civilian Employees</td>
<td>$632,649</td>
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<tr>
<td>Reserve Members</td>
<td>$179,888</td>
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<tr>
<td>Auxiliary Members</td>
<td>$19,095</td>
</tr>
<tr>
<td>Widows/Widowers, Others</td>
<td>$37,411</td>
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<tr>
<td>DoD Members</td>
<td>$330,747</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$5,255,054</strong></td>
</tr>
</tbody>
</table>
As I reflect on my first year with Coast Guard Mutual Assistance, I am humbled by the strong, vibrant community of supporters and volunteers committed to our mission of helping members of the Coast Guard community in their time of need. The ongoing generosity of Coast Guard members and CGMA friends make our work possible.

Our work remains anchored in promoting the financial stability and general well-being of the people we serve. Our core philanthropic enterprise continues to fund programs that power our mission and support the pillars of our work: disaster and emergency relief, family support, and education assistance. To that end, we’ve worked to provide programs that meet the comprehensive needs of the entire Coast Guard community. Programs like permanent change of station childcare, respite care for full-time caregivers, and free online tutoring are just a few of the many ways we are stepping in to meet the real and verified day-to-day needs of the Coast Guard family.

2018 was the second unusually demanding year for Mutual Assistance. We wrapped up assistance from 2017 Hurricanes Harvey, Irma and Maria with an additional $375,000 in support in 2018, as well as providing an initial $762,000 to our shipmates impacted by Hurricanes Florence and Michael. During the lapse of DHS appropriation, CGMA quickly readied itself to provide financial relief to the entire Coast Guard family, providing an unprecedented $8.4 million in assistance in just one month.

It is your support that allows us to weather such storms. Thanks to you, the CGMA team—with the leadership and guidance of our Board of Control—stands ready to continue to meet the needs of our Coast Guard men and women.

Thank you.

Cari Thomas
Rear Admiral, U.S. Coast Guard Ret.
Chief Executive Officer
Coast Guard Mutual Assistance
The good work of Coast Guard Mutual Assistance is made possible by those shipmates who invest in this time-tested network.

Every day, Coast Guard Mutual Assistance is working to improve the lives of those we serve. The CGMA mission depends on robust support from the Coast Guard community. It is with humble gratitude Mutual Assistance acknowledges the contributions generously given by the following individuals, companies, and organizations throughout 2018.

Great care was taken preparing these lists, however, errors and omissions are possible. If a name has been misspelled or omitted, please call us at 800.881.2462.

**Ship’s Bell Society**  
Corporate and Organization Contributors

<table>
<thead>
<tr>
<th>Gold Circle Members - $50,000 or more</th>
<th>Bronze Circle Members - $1,000 to $9,999</th>
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<tbody>
<tr>
<td>Dorothy M. Thayer Memorial Trust</td>
<td>American Legion Post 176</td>
</tr>
<tr>
<td>T-Mobile USA, Inc.</td>
<td>Base NCR</td>
</tr>
<tr>
<td>USAA Foundation</td>
<td>The Boston Foundation</td>
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<tr>
<td>Warren K. Rigdon Living Trust</td>
<td>Coast Guard Spouses' Club of Washington, DC</td>
</tr>
<tr>
<td></td>
<td>CWOA U.S. Coast Guard, Washington, DC</td>
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<tr>
<td></td>
<td>Friends of the Alameda Free Library</td>
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<tr>
<td></td>
<td>Furman Foundation</td>
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<td>Greater Dallas Military Foundation</td>
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<td></td>
<td>Hanscom Federal Credit Union</td>
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<td></td>
<td>Home Assoc of American Legion Post 262 Games of Chance</td>
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<tr>
<td></td>
<td>Johnson &amp; Johnson Family of Companies Matching Gifts Program</td>
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<td></td>
<td>Merrill Lynch</td>
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<td></td>
<td>MOAA Mayport Chapter FL 17</td>
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<td></td>
<td>Podolsky Family Foundation</td>
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<td></td>
<td>USCG Auxiliary District 1 NR</td>
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<tr>
<td></td>
<td>USCG Auxiliary Flotilla 3-5 9ER</td>
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<td></td>
<td>USCG Auxiliary, Ninth District, Western Region</td>
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<td></td>
<td>USCG Base Ketchikan</td>
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<tr>
<td>Silver Circle Members - $10,000 to $49,000</td>
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<tr>
<td>California Community Foundation</td>
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<tr>
<td>Charles Samuel Rose Estate</td>
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<tr>
<td>Coast Guard Exchange System</td>
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<tr>
<td>Navy Federal Credit Union</td>
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<tr>
<td>Process Point Consulting</td>
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</table>
**Light Keeper Circle**  
*$2,500 or more*

AUX Patrick W. Bartlett, USCG Aux.  
Ms. Patricia A. Brewis  
VADM Manson K. Brown, USCG Ret.  
CDR Richard A. Burgdorf, Jr., USCG Ret.  
YNCS John A. Carlson, USCG Ret.  
CDR Frank S. Dean, USCG Ret.  
CDR Rula Deisher  
VADM Linda L. & Mr. John Fagan  
Ms. Helen Higgins  
AUX Carolyn Michel McClelland, USCG Aux.  
Ms. Ariadna Miller  
CAPT Robert T. Platt, Jr., USCG Ret.  
RADM Ronald M. Polant, USCG Ret.

**Searchlight Crew**  
*$1,000 to $2,499*

RM1 Antonio C. Alarcon, USCG Ret.  
RADM Meredith Austin  
Mr. William Boucher  
SCPO Vanessa D. Bryant, USCG Ret.  
Ms. Bonnie Bunch  
Mrs. Susan S. Christensen, USCG Ret.  
CDR Timothy J. &  

<table>
<thead>
<tr>
<th>Individual Gifts</th>
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<tbody>
<tr>
<td>Mrs. Tracy L. Ciampaglio, USCG Ret.</td>
</tr>
<tr>
<td>CDR Kevin and CDR Stacey Crecy</td>
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<tr>
<td>RADM John E. Crowley, Jr., USCG Ret.</td>
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<tr>
<td>CAPT Eugene L. Davis, USCG Ret.</td>
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<tr>
<td>Steve and Randi DeWeese</td>
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<tr>
<td>Mr. William Donlon</td>
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<tr>
<td>Mr. Eugene R. Fidell</td>
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<tr>
<td>CAPT John D. Filipowicz, USCG Ret.</td>
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<tr>
<td>J. F. Florey</td>
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<tr>
<td>Mr. Joseph Foca</td>
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<tr>
<td>Mr. William Fraser</td>
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<tr>
<td>LT Matthew F. Fredrickson</td>
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<tr>
<td>LCDR Matthew Gans</td>
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<tr>
<td>CDR Kevin J. Gately, USCG Ret.</td>
</tr>
<tr>
<td>CDR Christjan Gaudio</td>
</tr>
<tr>
<td>SA Mark W. Giles, USCG Ret.</td>
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<tr>
<td>ENG4 Brian Hall</td>
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<tr>
<td>Mr. Royce Heckendorn</td>
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<tr>
<td>BMCS Robert E. Hicks, Sr., USCG Ret.</td>
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<tr>
<td>CAPT Bruno J. Himmler</td>
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<tr>
<td>CDR William L. Hucke, USCG Ret.</td>
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<tr>
<td>CAPT Dennis J. Ihnat, USCG Ret.</td>
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<tr>
<td>Ms. Antoinette Jaskoski</td>
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<tr>
<td>CDR John J. Jaskot, USCG Ret.</td>
</tr>
<tr>
<td>Mr. Brian Jeanfreau</td>
</tr>
<tr>
<td>CAPT Joseph M. Kelly, USCG Ret.</td>
</tr>
<tr>
<td>SN Rodney D. Kinne, USCG Ret.</td>
</tr>
<tr>
<td>PSCS Robert D. Koehler, USCG Ret.</td>
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<tr>
<td>LCDR Jamie L. Koppi</td>
</tr>
<tr>
<td>ELC4 Vladimir N. Kuminoff, USCG Ret.</td>
</tr>
<tr>
<td>ET1 Bradley D. Lambertsen, USCG Ret.</td>
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<tr>
<td>Ms. Ellen Langille</td>
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<tr>
<td>LCDR Gregg A. Leibert, USCG Ret.</td>
</tr>
<tr>
<td>CDR Edmond H. Lutsky, USCG Ret.</td>
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<tr>
<td>CAPT John N. Macdonald, USCG Ret.</td>
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<tr>
<td>AUX Elizabeth P. Macintyre, USCG Aux.</td>
</tr>
<tr>
<td>AUX Doris Renee Marx, USCG Aux.</td>
</tr>
<tr>
<td>Mr. Robert &amp; Mrs. Joan McCabe</td>
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<tr>
<td>LCDR Brian Meadowcroft</td>
</tr>
<tr>
<td>Mr. Robert Miller</td>
</tr>
<tr>
<td>LT Jeffrey M. Mistrick</td>
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<tr>
<td>Mr. William Montville</td>
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<tr>
<td>Mr. Matthew Mulkiten</td>
</tr>
<tr>
<td>PO2 William L. Myers, USCG Ret.</td>
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<tr>
<td>VADM Peter V. Neffenger, USCG Ret.</td>
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<tr>
<td>CDR David I. Nelson, USCG Ret.</td>
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<tr>
<td>BM1 Jeffrey B. Olsen, USCG Ret.</td>
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<tr>
<td>CDR Thomas A. Ottenwaelder</td>
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<tr>
<td>CAPT David L. Parr, USCG Ret.</td>
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<tr>
<td>Mr. Charles Perini, III</td>
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</tbody>
</table>

Mr. Charles Perini, III
CAPT Curtiss C. Potter
ADM Charles W. Ray
RADM Jan Timothy Riker, USCG Ret.
BOSN4 Walter F. Robinson, USCG Ret.
AUX Roderick M. Rollins, USCG Aux.
LT Tracy L. Royce, USCG Ret.
RADM Joseph A. Servidio, USCG Ret.
Morley Shamblen
CDR Frank L. Shelley, USCG Ret.
CDR David D. Skewes, USCG Ret.
CAPT William G. Smith
CDR Ronald D. Stenzel, USCG Ret.
LCDR Rachel A. Stryker
RADM Cari B. Thomas, USCG Ret.
RADM Ralph D. Utley, USCG Ret.
CAPT Joseph G. Victor, USCG Ret.
CDR David F. Wallace, USCG Ret.
CWO4 Jack C. Wilson, USCG Ret.
LCDR Richard K. Woolford, USCG Ret.

CAPT George A. Asseng, Jr., USCG Ret.
CDR Jordan Baldueza
LCDR Simon Barr
YNCM John R. Beatty, USCG Ret.
LT Walcott J. Becker, Jr., USCG Ret.
Mr. Thomas Beistle
Mr. Hiram Bell, Jr.
CAPT William J. Belmondo, USCG Ret.
Mr. Russell Belt, Jr.
Mr. Eric Bernholz
LCDR Julie Blanchfield
CDR Paul J. Bodenhofer, USCG Ret.
PERS3 Barry M. Boisvere, USCG Ret.
CAPT George L. Boone
Mr. Robert Bowlus
LCDR Edmond J. Brady, USCG Ret.
CAPT Michael Brandhuber
CDR Robert G. Bright, USCG Ret.
DC2 Gregory J. Briscoe, USCG Ret.
Robert Brody, USCG Aux.
LTJG Tasha M. Bull
OS1 Christopher J. Butzko, USCGR
Mr. Jerry Bynum
Mr. James Caplan
PO2 Chase A. Carey
CAPT Lance W. Carpenter, USCG Ret.
Mr. Matthew Carty
CDR Alan W. Carver, USCG Ret.
CAPT Jeffrey Christopher
Mr. Enrique Colberg Becerra
LT Kate Compagnoni
Mr. Robert W. Compton
CAPT Jack E. Coulter, USCG Ret.
LCDR Lee D. Coyle, USCGR
ELC4 Stephen D. Crocker, USCG Ret.
Mr. Albert Curry, Jr.
LCDR Arthur W. Curtis, USCG Ret.
Ms. Lori Dean
Mr. Paul Degaraff
PAC Marshalena Delaney, USCG Ret.
LT Gregory N. Delong, USCG Ret.
LCDR Megan Dennelly
CDR Clayton L. Diamond, USCG Ret.
Ms. Serena J. Dietrich
PSS4 John R. Digman, USCG Ret.
Mr. Martin J. Drake
YN1 Edward J. Duffy, USCG Ret.
CAPT Joseph Dugan
PO2 Thomas C. Dupont
PSS4 Alan E. Dusi, USCG Ret.
Robert F. Earle, USCGR
TCCS Paul Edwards, USCG Ret.

Life Ring Crew
$500 to $999
YNC Richard B. Allen, USCG Ret.
Mr. William Allen
LCDR Mikael Anderson
William Armstrong

2018 Annual Report // 19
Mr. John Oliver
CDR John H. Olthuis, USCG Ret.
Ms. Carolyn Onye
PO1 Donald E. Orrantia
AUX Oscar Orringer, USCG Aux.
CPO Gregory H. Overall
LCDR Kim J. Pacsai, USCG Ret.
CDR Edward J. Park, USCG Ret.
RADM Michael N. Parks, USCG Ret.
ETCS Carey J. Payne, USCG Ret.
Mr. Everett Pearson
Patrick Pennella, USCGR
CS2 Kevin D. Pike
CWO3 Daniel H. Potter, USCG Ret.
Ms. Beverly Primm
Mr. Timothy Quiram
LT Otilio Ramos, Jr., USCG Ret.
Mr. Harold J. & Mrs. Carol M. Rappold
CDR Tobias C. Reid
YN1 Jaimee K. Richter
CDR Kevin W. Riddle
Ms. Valeri S. Rivera-Chase
CDR Aaron J. Roe
Mr. Ernesto Roig
MK1 John G. Ros, USCG Ret.
AUX John A. Rose, USCG Aux.
CWO4 Kirk D. Rose, USCG Ret.
MEC Richard M. Rose, USCGR
CDR John P. Rowley, Jr., USCG Ret.
CDR Eugene H. Ryan, USCG Ret.
CDR Jon P. Ryan, USCG Ret.
WEPS4 Timothy P. Ryan, USCG Ret.
VADM Brian M. Salerno, USCG Ret.
PO1 Thomas A. Saunders, USCG Ret.
ADM Karl L. Schultz, USCG
CWO3 William P. Seibt, USCG Ret.
LT Nicholas J. Sharpe
F&S4 Larry K. Sisseck, USCG Ret.
MKCM Mark P. Skibba, USCG Ret.
CWO4 James S. Skipper, USCG Ret.
F&S4 Michael L. Smell, USCG Ret.
RADM Keith M. Smith
QMCM Michael H. Sneyers, USCG Ret.
Ms. Jo Ann Snover
CDR Jean A. Snyder, USCG Ret.
MSSE4 William S. Stacey, USCG Ret.
YNC Cassin Y. Stacy, USCG Ret.
Ms. Karen S. Stadler
CAPT David C. Stalfort, USCG Ret.
AUX Paulette Barton Stewart, USCG Aux.
Mr. Timothy Strickland
IS1 Erica Sun
Ms. Valarie M. Surncey
CAPT Jonathan Theel
Mr. Conrad Theroux
PO1 Jeremy V. Thomas
Mr. Charles Thompson
Ms. Sherrill Thompson
MKC Michael W. Thorwick, USCG Ret.
RADM David G. Throop
BM1 James R. Tonnessen, USCG Ret.
Mr. Michael D. Torr
PO3 Tomas C. Torres
PO1 Cyrel M. Tramel
CDR Charter B. Tschirgi
Mr. Stephen Twomey
PO2 Amalei K. Ulechong
CAPT Todd D. Vance
CAPT John E. Veentjer, USCG Ret.
YNC Ronald C. Velasco, USCG Ret.
PO2 Tyrie A. Wade
RADM Sidney A. Wallace, USCG Ret.
CDR Paul H. Walle, USCG Ret.
Ms. Christina G. Washburn
Mr. Rodney Whaley
AUX Bruce A. White, USCG Aux.
James Wiggs, USN Ret.
CDR Donald A. Winchester, USCG Ret.
Ms. Karen Wink
Mrs. Erin Wirth
LT Benjamin C. Wolhaupter
LCDR Victor M. Yaguchi
ADM Paul A. Yost, Jr., USCG Ret.
SKC Janet D. Zondlo, USCG Ret.
2018 Tribute Contributions

CGMA thanks those who made gifts in memory and in honor of others.

IN MEMORY

Bernard Johannes Blaney
AUX Eunice I. Bloomquist, USCG Aux.
Linda Booth
LT Collen Cain, USCG Ret.
RM2 Kenneth W. Carver, III
CDR Richard D. Christensen, USCG Ret.
William Clyne
Joseph S. Dellucky Sr.
Edward Dentz
Harry & Dottie Diers
CAPT John G. Donovan, USCG Ret.
Charles "Ike" Eisenhart
Virginia Gary
Katheryn Z. Goldthorpe
CWO4 Raymond J. Gorman, USCG Ret.
Earlin L. Griffin, Sr.
CWO4 John A. Griffin, Jr., USCG Ret.
AUX William O. Griffith, II, USCG Aux.
Paul Heinig
LT Devin Hepner, USCG Ret.
CAPT Cullis Holub, USCG Ret.
Elaine T. Koehler
RMCM Ronald Lanoie, USCG Ret.
CAPT B. B. Leland, USCG Ret.
AUX Gary Lidawer, USCG Aux.

George Long
CPO Michael McMenzie, USCG Ret.
Mr. Patrick Melugin
Elizabeth Miller
G. William Miller
Sidney James Paine
BMC Rudolph C. Patten, USCG Ret.
COMO Edward W. Rearick, Jr., USCG Aux.
Edward B. Reinhardt
Robert A. Richardson
BM2 Anthony Santiano, USCG Ret.
Ted Schaefer
CAPT Art Shires, USCG Ret.
MCPOCG Phillip F. Smith, USCG Ret.
Sylvia M. St Jean
CWO4 George A. Sutherland, USCG Ret.
LT Dillard J. Tucker, USCG Ret.
Lt Col Paul E. Wagner, USAF Ret.
AUX Mary E. Wheatley, USCG Aux.
Perry Wismer
John P. Wright

Deceased members of USCG Academy Class of 1968
U.S. Coast Guard members who gave their all
IN HONOR

CDR Scott D. Bair, USCG Ret.
BM3 Bryler J. Barnhill, USCGR
LCDR Adam N. Burkley, USCG Ret.
LCDR Paul J. Crookshank, USCG Ret.
LCDR Ellis H. Davison, II, USCG Ret.
John Del Giorno
CDR James Dunn
LT William G. Dwyer
Francis X. Floyd
Michael S. Greene
Robert P. Griffiths
John Carl Hoelk
CDR Brian V. Hunter, USCG Ret.
Max Gordon Imhoff
LCDR Stephen R. Judson, USCG Ret.
Bruce LaFond
PO3 Adrian E. Ledesma
AUX Nancy L. Lopus, USCG Aux.
John Mastronardi
LCDR Robert E. McCabe
CAPT Alfred T. Miles, USCG Ret.
Anita Millen
Charles Newcomb
Bart Pickard
AUX Jeff Pielet, USCG Aux.
FA Victor M. Rivera, USCG Ret.
Helen D. Rood
BMC James J. Sadowski, USCG Ret.
SKCS Heather D. Sands, USCGR
Morley & Thelma Shamblen
SN Justin E. Silver
AD1 Vernon J. Timmons, USCG Ret.
PO1 Robert M. Tyler, USCG Ret.
Bernard A. Valenzuela
Charles Vintaloro
MK1 Noah G. Vogeli, USCGR
MK1 Richard C. Wadkins, USCG Ret.
BOSN2 Matthew Wheeler, USCG Ret.
Steven Wilks
CAPT Gregory D. Wisener, USCG Ret.
Lauren Young
Amira Zein

◆

The Berry Family
The James Family
On behalf of the Weber, Mulkiten, Newstead, & Tognetti Families

◆

CG Spouses’ Club of Houma, LA
CG-41
CG-6505
Coast Guard members impacted by Hurricanes Harvey, Michael, and Florence
Coast Guard Veterans
Mike & Oscar 195
Operation Life Ring
The Members of Sector Lake Michigan
U.S. Coast Guard Auxiliary
USCG Sector New York
Young CG families
Coast Guard Mutual Assistance has been named a 4-Star Charity – the highest rating possible – by Charity Navigator, the nation’s leading independent evaluator of charitable organizations. CGMA received this high rating as a result of its fiscal efficiency and transparency.

GuideStar gave CGMA its Platinum Seal of Transparency for sharing concise, detailed information about plans and progress with key stakeholders and the public.

### Statements of Financial Position

<table>
<thead>
<tr>
<th>December 31,</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>$1,626,331</td>
<td>$1,189,468</td>
</tr>
<tr>
<td>Pledges receivable</td>
<td>$741,911</td>
<td>$645,000</td>
</tr>
<tr>
<td>Investments</td>
<td>$23,711,519</td>
<td>$26,246,182</td>
</tr>
<tr>
<td>Beneficial interest in perpetual trust</td>
<td>$1,083,997</td>
<td>$1,214,724</td>
</tr>
<tr>
<td>Accrued dividends and interest</td>
<td>$60,958</td>
<td>$25,991</td>
</tr>
<tr>
<td>Loans receivable, net</td>
<td>$3,766,462</td>
<td>$3,869,155</td>
</tr>
<tr>
<td>Other receivables</td>
<td>$-</td>
<td>$700</td>
</tr>
<tr>
<td>Property and equipment, net</td>
<td>$744,359</td>
<td>$942,428</td>
</tr>
<tr>
<td>Security deposit</td>
<td>$8,544</td>
<td>$8,544</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>$31,744,081</td>
<td>$34,142,192</td>
</tr>
</tbody>
</table>

| **LIABILITIES AND NET ASSETS** |            |
| Liabilities                   |            |
| Accounts payable              | $21,238    | $21,432    |
| Accrued leave                 | $29,513    | $52,388    |
| Deferred rent                 | $90,793    | $87,759    |
| **Total liabilities**         | $141,544   | $161,579   |
| Net assets                    |            |
| Without donor restriction     | $29,445,963| $32,335,613|
| With donor restriction        | $2,156,574 | $1,645,000 |
| **Total net assets**          | $31,602,537| $33,980,613|
| **TOTAL LIABILITIES AND NET ASSETS** | $31,744,081| $34,142,192|
## Statements of Financial Activities

**Year Ended December 31,**

<table>
<thead>
<tr>
<th>Activities Without Donor Restrictions</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue, gains, and other support</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contributions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual campaign collections</td>
<td>$ 1,416,632</td>
<td>$ 1,309,139</td>
</tr>
<tr>
<td>Other donations</td>
<td>$ 126,086</td>
<td>$ 209,679</td>
</tr>
<tr>
<td>Other income</td>
<td>$ 23,426</td>
<td>$ 14,481</td>
</tr>
<tr>
<td>Investment (loss) income, net</td>
<td>$(1,268,045)</td>
<td>$ 3,702,279</td>
</tr>
<tr>
<td>Net (loss) gain on beneficial interest in perpetual trust</td>
<td>$(80,727)</td>
<td>$(140,169)</td>
</tr>
<tr>
<td>Total revenue, gains, and other support</td>
<td>$ 217,372</td>
<td>$ 5,375,747</td>
</tr>
<tr>
<td>Expense</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Program expenses</td>
<td>$ 3,116,140</td>
<td>$ 3,151,279</td>
</tr>
<tr>
<td>Supporting services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>General and administrative</td>
<td>$ 369,967</td>
<td>$ 405,824</td>
</tr>
<tr>
<td>Fundraising</td>
<td>$ 265,915</td>
<td>$ 136,978</td>
</tr>
<tr>
<td>Total expenses</td>
<td>$ 3,752,022</td>
<td>$ 3,694,081</td>
</tr>
<tr>
<td>Change in net assets without donor restrictions</td>
<td>$(2,889,650)</td>
<td>$ 2,356,666</td>
</tr>
</tbody>
</table>

**Activities With Donor Restrictions**

| Contributions                         | $ 1,287,302| $ 645,000  |
| Investment loss, net                  | $(130,728) | -          |
| Net assets released from restrictions  | $(645,000)  | $(675,000) |
| Change in net assets with donor restrictions | $ 511,574  | $(30,000)  |

**Change in Net Assets**

| Net assets, beginning of year         | $ 33,980,613| $ 31,653,947|
| NET ASSETS, END OF YEAR               | $ 31,602,537| $ 33,980,613|

Subscript: Copies of the audit report are available by contacting the Chief Financial Officer, Coast Guard Mutual Assistance, at cgmahq@cgmahq.org
2018 Board of Control

CGMA Board of Control Officers

Chairman
Admiral Karl L. Schultz, USCG

President
Rear Admiral William G. Kelly, USCG

Vice President
Chief Warrant Officer John C. Baker, USCG Ret.

Master Chief Petty Officer of the Coast Guard
Master Chief Jason M. Vanderhaden, USCG

Treasurer
Mr. Michael Little

Chief Executive Officer/Secretary
Rear Admiral Cari Thomas, USCG Ret.

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Lieutenant Alexander T. Austin, USCGR
Chief Warrant Officer John C. Baker, USCG Ret.
Chief Warrant Officer Matthew G. Burch, USCG
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Petty Officer Carey M. Jones, USCG
Mr. Michael Little
Petty Officer Clarissa G. McIntyre, USCG
Lieutenant Commander Daniel J. McQuate, USCG
Chief Petty Officer Darien Moya, USCG
Chief Warrant Officer Shannon Paul Reck, USCG
Auxiliarist Bruce A. White
Lieutenant Frank D. Williams, USCG
The Honorable Erin Wirth

CGMA Board of Control Alternates

Petty Officer Wayne G. Benson
Command Master Chief Charles R. Bushey, USCG
Senior Chief Petty Officer Christopher E. Mullins, USCG
Staff

Front: Erica Chapman, Fundraising Manager & Education Programs Specialist • RADM Cari Thomas, USCG Ret., Chief Executive Officer
Jing Patton, Information Staff Assistant • Gwendolyn Fouch, Office Manager

Back: Tanya Matthis, Accounts Manager • CWO4 Sean Fennell, USCG Ret., Chief Operating Officer
Sara Martin, Chief Financial Officer • Alena Howard, Chief Development Officer

Not Pictured: Carl Mursch, Webmaster
2018 provided many solid accomplishments, and we are deeply grateful to all the volunteers, donors, board members, representatives, and assistant representatives who worked so hard and so willingly to help meet the needs of our Coast Guard men and women and their families.

Thank You!

1005 North Glebe Road, Suite 220, Arlington, VA 22201
800.881.2462 // CGMAHQ.org // @CGMutualAssist

Tax ID: 31-1801931