



SENIOR LIVING FOUNDATION
OF THE AMERICAN FOREIGN SERVICE

A time of service, a time of need

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2013 Foundation Newsletter:

MESSAGE FROM THE CHAIRMAN

2012 was a remarkable year for the Foundation thanks to your generous support. We provided \$310,000 in grants to Foreign Service colleagues in the U.S. and abroad. Almost \$60,000 went to emergency grants for new widows who found themselves without funds immediately after the death of their spouse. This temporary assistance, usually lasting three months, is critically important as they wait for the survivor annuity to begin. Thanks to your support we were able to accommodate every person who reached out to us for help.

Your belief in the Senior Living Foundation's mission of "taking care of our own" has made our continued growth and success a reality. The SLF received over \$370,000 from individual and corporate donors in 2012. As you read the moving cases in this newsletter, you will see how your dedication has helped individuals not just financially, but has made a difference in the quality of their lives every day.

We will surely face increased demand for our assistance. The SLF depends on you every year to help the Foreign Service community in their time of need. Your continued generous support of the Senior Living Foundation is vital to our work and we are very grateful for your commitment to our common mission.

Thank you,

Marc Grossman

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The mission of the Senior Living Foundation of the American Foreign Service is to provide support to retired Foreign Service personnel and their spouses (including surviving or divorced spouses) and, on the basis of need, to defray the cost of home health care services, senior housing, long term care insurance, or other senior services that contribute to the health and security of the retired Foreign Service family.

OVERVIEW

The Senior Living Foundation continuously strives to meet the needs of our Foreign Service colleagues and our commitment to “take care of our own”. Our devoted and compassionate donors make it possible, year after year, for the Foundation to assist Foreign Service retirees and their spouses in their time of need.

Because of your continued support, we are able to provide much needed help to our colleagues. However, as a growing number of colleagues turn to us with more complicated cases, we are seeing the increase in the financial assistance required outpace the donations we receive. We hope that as you review the work we do and the individual lives we reach, you

will continue to support and even increase your support to our mission.

The Foundation supports Foreign Service colleagues in numerous ways. Whether the assistance is through our Resource Center or a grant, we stand ready to serve those who need our support as they face their life changes.

Currently, the Foundation provides monthly grants for assistance with home health care expenses, geriatric care manager assessments, prescription and medical expenses and medically necessary dental work, to name a few. Sometimes non-financial assistance is needed. Whether it is help with finding senior living facilities or simply finding information for legal advice or long term planning, the Foundation is always available.

We have received several calls lately for immediate financial assistance from widows who have experienced a recent loss of their spouse. Upon notification of an annuitant's death, the Office of Retirement follows a government-wide practice of withdrawing the current month's annuity from

their bank account, making it nearly impossible to pay the current month's expenses. Thanks to our generous donors, we are able to provide financial assistance to these widows until their survivor annuity commences. Almost 20% of last year's grant activity was for this type of emergency assistance.

The Senior Living Foundation of the American Foreign Service is a tax deductible 501(c)(3) charitable organization. Please visit our Web site at www.SLFoundation.org for more information. If you know a FS colleague who is in need or want to donate to help the Foreign Service family, please contact the Senior Living Foundation at (202) 887-8170 or info@SLFoundation.org

RESOURCE CENTER ACTIVITIES

The Resource Center provides information and assistance in obtaining help that is available through community, state and federal resources. We continue to receive an increasing number of calls and have helped many members

of the Foreign Service family. Here are some examples of the type of non-monetary assistance we are able to provide:

The friend of an elderly FS retiree called because the retiree needed a wheelchair.

■ *The Foundation contacted the retiree and learned that her health plan covered rental or purchase of the chair. In addition to explaining the procedure for submitting a claim, we provided information on the Plan's preferred providers and followed up with a call several weeks later. The retiree said that her daughter had been able to help gather the necessary paperwork and send it in for reimbursement. She was very happy with her new chair.*

The 81-year-old widow of an FS employee called requesting financial assistance to pay for dental work.

■ *The Foundation suggested that she enroll in one of the dental insurance plans available to federal employees and annuitants. When we contacted her again, she said she had enrolled in a plan that her dentist accepts and she is able to pay for the work herself. She hadn't known that this type of insurance existed.*

The adult daughter of a retired FSO called asking for information on financing an assisted living facility for her father.

■ *The Foundation encouraged her to look into a program that her father, a veteran, might be eligible for from the Veterans' Administration called Aid & Attendance. As a veteran who has served during a time of war, he can apply for financial assistance to pay for home health care services and assisted living. We gave her the contact information she would need. She said she had never heard of the program.*

The son of a retired FS employee who lives in Asia contacted SLF because he had just heard that his father had been hospitalized. Before traveling to his father's bedside, he wanted information about the procedures he should follow if his father died.

■ *The Foundation referred him to American Citizen Services at the US Embassy. When he returned home he let us know how helpful everyone at the embassy had been and how much he appreciated learning in advance that someone would be available to explain what he had to do. His father had improved and was resting comfortably.*



Ambassador Marc Grossman presented Kate Aubert, MSW with a plaque in recognition of 10 years of compassionate and dedicated service to the Senior Living Foundation.

A recent widow of a retired FSO was referred to the SLF. Although she had sufficient financial resources, it sounded like she would need help managing her finances now that her husband had died.

■ *The Foundation referred her to the National Association of Personal Financial Advisors. (The providers on this list do not work on commission, but charge a flat fee for their services.)*

FOUNDATION GRANT GIVING

The need for the Foundation's services continues to grow. Because of your continued support, we are able to provide much needed help to our Foreign Service colleagues.

Here are some examples of the financial assistance we provide:

The widow of a retired FS employee was referred to the Foundation by Human Resources Service Center. Her husband had died suddenly and it would take several months for the survivor benefit and life insurance claims to be processed. Their savings had been depleted by mortuary and funeral expenses.

■ *The Foundation provided a three-month emergency grant. The widow's daughter let us know that the annuity payments started the month after her mother received the third check from SLF, thus she no longer required financial assistance, but was very grateful for our timely service.*

The family of a 79-year-old FSO contacted SLF requesting financial assistance. The retiree underwent surgery last fall. His home would not accommodate a wheelchair or be accessible to him. A diagnosis of moderate dementia made it highly unlikely that he could manage his medication regime or care for himself properly.

■ *The Foundation hired a care manager to help coordinate necessary services and provide guidance as to the best place for this retiree to recuperate. The Foundation initially provided a grant to help pay the rent for a*

facility as he recuperated from surgery. Now we are providing an on-going grant so the retiree can stay in his current assisted living facility, which provides a much safer environment. He is walking again, but it is becoming increasingly obvious that he needs the basic level of services provided by the facility if he is to remain safe and secure.

A disabled retired FS employee contacted SLF requesting financial assistance to pay for home health care services. He owns his own home and wants to remain living in it.

■ *The Foundation arranged for a care manager to assess his situation and then help him prepare his home and apply for a reverse mortgage. The reverse mortgage was approved and he now has the funds he needs to pay for home health care services.*

An 88-year-old FS widow, who lives in a rural area with her adult son, requires companion care while her son is working. Physically, she is in relatively good health, but her Alzheimer's makes it impossible for her to be left alone. Her two sons share responsibility of taking care of her so that she can live in her own home as long as possible.

■ *The SLF provides a monthly grant to help pay the companion/aide.*

A 67-year-old divorced spouse, who waived her survivor benefits and received an automatic allotment from her husband's annuity until the State Department learned that he had been dead for three years, contacted the SLF. She did not understand the significance of the waiver. She receives a pension and some social security based on her previous employment, but lost money when she opened her business. She is desperate to hold onto her house in Maryland.

■ *The Foundation paid for a money management adviser to help her get her "financial house in order" and started a monthly grant for basic living expenses and a geriatric care manager. During the past three years, she has reduced her consolidated debt with automatic payments to the money management firm. She is also working intermittently as a substitute teacher. In addition to the monthly grant, the Foundation has paid for medically necessary dental work.*

EDUCATIONAL PROGRAMS

The Senior Living Foundation held its 5th "Planning for Change" seminar on September 20th, 2012. We were fortunate to have a group of knowledgeable speakers to educate us on health, retirement and financial issues. Our speakers were Dan Green from the Office of Personnel Management who spoke on how ACA might affect employees and retirees in the FEHB Program; Dr. Charles H. Rosenfarb from the Department of State's Office of Medical Services who discussed what to do year round to promote your own good health and identifying medical problems before they become serious; Dr. Robert S. Epstein, President of EF Associates, LLC who reported on exciting new research on medications for conditions

affecting seniors and what future science has to offer us; Jeffrey Mounts from State's Human Resources Service Center in Charleston who discussed upcoming changes to State retirement systems; and Jonathan Kinney of Bean, Kinney and Korman, P.C. who spoke on Wills and Trusts. We will be hosting our next Planning for Change seminar in September 2014.



(from left to right) Dr. Charles H. Rosenfarb, Paula S. Jakub, Jonathan Kinney and Dr. Robert S. Epstein

Expression of Thanks

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*What a wonderful way to remember those who
 have gone before us.*

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- *Foreign Affairs Retiree Association of Maryland*
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“I am so thrilled to have received this temporary grant from your Foundation. It came at just the right time as I have been going through several health procedures. The fact that I have good health insurance has been very important. I was not aware of your Foundation until recently. Thank you again and again for this grant!”

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Good News - the IRA Charitable Rollover is back for 2013!

The American Taxpayer Relief Act of 2012, passed on January 2, 2013, extended a provision that allows older IRA account owners to donate their IRA withdrawals to charity through tax years 2012 and 2013. Transferring an IRA distribution to a charity allows retirees to avoid paying income tax on the amount withdrawn, and these qualified charitable distributions can be used to satisfy IRA required minimum distributions. Qualifying distributions may be made by individuals age 70 ½ and older in amounts of up to \$100,000 per year.

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Instruct the administrator to identify you as the IRA account owner/donor by name and address on its cover letter.

We recommend reviewing the merits of the donation with your tax advisor.

The Senior Living Foundation is grateful to have received bequests from Ms. Merrill B. Lett and Mr. Daniel Kiang. The Foundation thanks you for remembering us in your will. Your legacy will live beyond the years that you served your country.

These individuals believed in our mission of "taking care of our own". Their bequests will make an immense difference in the Foundation's ability to assist Foreign Service colleagues.

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If you or someone you know need the services of the Senior Living Foundation (SLF), please contact us via phone (202) 887-8170, e-mail at info@SLFoundation.org, or fax (202) 872-9320.

The Foundation considers each case individually and maintains total confidentiality.