



SENIOR LIVING FOUNDATION  
OF THE AMERICAN FOREIGN SERVICE

*A time of service, a time of need*

VOLUME 18, NUMBER 1

MARCH 2015

*2015 Foundation Newsletter:*

**MESSAGE FROM THE CHAIRMAN**

Throughout the past year, the Foundation continued to answer calls for assistance from the retired Foreign Service family. Thanks to you, SLF provided almost \$240,000 in grants to Foreign Service colleagues in 2014.

SLF's Resource Center is also a vital part of the Foundation's commitment to our mission. The Center serves our retired colleagues by providing information and assistance in obtaining help that is available through local and State resources. The Foundation assists active duty Foreign Service colleagues through the Resource Center by providing this important information to help elderly parents. This is especially useful when the employee, as so often is the case, is serving overseas.

We are proud and grateful that the SLF received almost \$480,000 in donations from individuals, corporate donors and bequests in 2014. As you read the cases in this newsletter, you will see how your dedication to this wonderful organization has made a difference in the quality of so many lives.

We could not fulfill SLF's mission without your generosity. I thank you for your long-standing support of the Foundation. You make it possible for SLF to "take care of our own." I ask for your continued consideration.

Sincerely,

*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**

Over 25 years ago, we recognized the need for the Senior Living Foundation in requests for assistance with eldercare issues from Foreign Service Benefit Plan customer service representatives. Since its inception, the Foundation has assisted countless individuals, both financially and in non-monetary ways. And, over the years, we have been able to increase our monthly grants to keep pace with the increased cost of living.

Despite our success in helping our elderly colleagues, there are many others out there who have not heard about the Foundation and could benefit greatly from our assistance. As medical advances provide longer lives, the cost of longer term care continues to rise. Many of us are outliving our pensions and savings, and the needs of our community continue.

We are fortunate to have a strong support base. Our fundraising efforts depend upon the grassroots of the Foreign Service – a loyal and long-standing group. Even during hard economic times, you continued your support. We thank you, on behalf of our grantees, for the unwavering financial support.

We celebrated our 25th anniversary last May at the American Foreign Service Association in Washington, DC. Under Secretary Patrick Kennedy and Ambassador Marc Grossman spoke about the importance of the Senior Living Foundation to the Foreign Service community, both now and in the future.

A substantial part of the Senior Living Foundation's activities is the Resource Center. It provides valuable information on local, State and Federal resources. Throughout the year, we responded to inquiries from many active Foreign Service personnel seeking help with their parents who are in need of eldercare services.

## EDUCATIONAL PROGRAMS

The Senior Living Foundation held its 6th “Planning for Change” seminar on September 18, 2014.

We were fortunate to have a group of knowledgeable speakers:

- Dr. Steve Miller from Express Scripts, Inc. discussed medication safety for seniors and new research on prescriptions in the future.
- Mr. Jeffrey Mounts from State’s Human Resources Service Center in Charleston provided updates on Foreign Service annuities.

- Ambassador William Harrop, a SLF Board member, discussed lessons learned on moving to a senior living facility.

- Mr. Jonathan Kinney addressed questions and concerns related to wills and trusts.

In addition, we had a panel discussion from some leading experts in the field on available services for those choosing to remain in their home, including home health care, Village Concept, and continuing home care. It contrasted with Ambassador Harrop’s talk on the advantages of moving to a senior living facility.

This panel gave a comprehensive overview of alternative options from a different perspective.

We were pleased to offer this program free of charge again this year. We were especially grateful to the speakers who volunteered their time; and many traveled from outside the metropolitan area at their own expense.

We will be hosting our next Planning for Change seminar in September 2016. We hope to provide you with another informative program.

## RESOURCE CENTER ACTIVITIES

**T**he 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 non-monetary assistance we are able to provide:

**The daughter of a FS widow called the Foundation because she was concerned that her mother was being financially exploited by a younger man.**

- *The daughter took our advice and contacted Adult Protective Services. APS sent a worker out immediately*

### *Did You Know?*

*The Senior Living Foundation provides resources to assist with ongoing retirement needs. Please visit [www.slfoundation.org/retirement-resources](http://www.slfoundation.org/retirement-resources) to take advantage of the wealth of knowledge available to you. All the answers to your retirement questions are just a click away.*

*who advised the daughter on the steps she should take to evict the man. Once the man left, she and her brother moved their mother closer to them.*

**The wife of a retired FSO called to get help as she made care plans for her husband who lived overseas. The couple had been separated for a long time, although they never divorced.**

- *We were able to help her understand his medical insurance coverage and to put her in touch with the appropriate personnel in*

*American Citizen Services in the country where he was living. They were able to help him return to the U.S. where he passed away shortly thereafter.*

**A retired FSO called seeking referrals for home health care assistance after an upcoming surgery. She also needed immediate help with routine activities of daily living.**

- *We provided the names of several home care agencies and also put her in touch with the Village Concept organization in her area.*

## FOUNDATION GRANT GIVING

When information and services of the Resource Center are not enough, the Foundation provides financial assistance in many ways. Because of your continued support, we are able to provide this much needed help to our retired Foreign Service colleagues. Here are some examples of the financial assistance we are able to provide:

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**A divorced spouse of a retired FSO requested financial assistance to help pay her outstanding fuel oil bill. Because of the bitterly cold winter this year, her fuel oil expenses were much higher than she expected.**

■ *The Foundation paid the balance due on the fuel oil bill and established a monthly grant to help with ongoing fuel expenses and additional basic living expenses.*

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**A widow of a retired Foreign Service employee contacted us for financial assistance. She had worked for the Foreign Service, but resigned when her husband retired. Since her husband's death, she has found it increasingly difficult to make ends meet. She has entered into a debt repayment plan, but borrowed money against it to meet immediate expenses.**

■ *We assisted with an overdue state income tax bill and paid off three small, high-interest loans. A geriatric care manager met with her to assess her cognitive ability and found her to be cognitively intact, despite her difficulties with money. A grant was established to pay for money management services to help her create and stick to a budget. In addition, the Foundation provides a monthly grant to help with transportation and basic living expenses.*

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**A retired FSO contacted the Foundation for help. He and his wife own their large apartment and have one of their adult daughters living with them. The retiree was concerned about his wife who required the assistance of a home health aide and uses a walker.**

■ *The Foundation arranged for a care manager to meet with the couple and provide an assessment of their situation. After two visits, the care manager determined that, with the daughter's help, the couple was in a safe and secure environment. She offered other resources for home health care if the couple decided they wanted to change aides. Otherwise, the couple had sufficient financial resources to pay for extra services, as needed.*

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**The cousin of a retired Foreign Service employee contacted us requesting financial assistance. The retiree's dementia had worsened in recent years, and the cousin managed her financial affairs. Due to the increased care needs of the retiree, she had to move from an independent living section of a retirement facility to the Memory Care division. Without outside assistance, her continued care would deplete her savings in a matter of months.**

■ *We arranged for a geriatric care manager to provide an assessment of the retiree's status and needs. Also, she looked into less expensive alternatives in the area. After reviewing her recommendations and the financial information, the Foundation established a monthly grant so the retiree could remain in the current facility. She has made a good transition to Memory Care, but her care needs have continued to increase.*

## Ways to Donate

There are many ways to contribute to the Senior Living Foundation. You can give by credit card through the Network for Good. Many employers offer programs to match funds donated to charities by their employees. You can even establish a Charitable Remainder Trust, naming the Senior Living Foundation as the beneficiary. To make a donation by check, please use the enclosed envelope located in the centerfold of this newsletter. As always, the Foundation is grateful for your financial gifts and ongoing support.

Visit [www.slfoundation.org/donate](http://www.slfoundation.org/donate) for more information.

**A friend of a retired Foreign Service employee contacted the Foundation as she was concerned after not being able to get in contact with her friend. She explained that he recently had a stroke and his speech was impaired. We discovered that he was hospitalized and upon discharge would not be returning to his home as he could no longer live independently. His pension income was sufficient to pay the monthly charges of the facility as well as uncovered medical expenses.**

■ *The Foundation paid for his move-in fees and first month's rent when he moved into the assisted living facility. We also paid for a geriatric care manager to monitor his medical condition on a weekly basis and take him to his doctors' appointments.*

**A widow of a retired Foreign Service specialist called the Foundation asking for assistance while her survivor benefit was processed. We soon discovered that the widow had multiple health issues and more long-term assistance would be needed. She never worked outside the home, but cared for her ill husband for several**

**years before his death. The couple had no savings.**

■ *In addition to providing a monthly grant for basic living expenses, the Foundation paid for uncovered medical expenses and dental insurance premiums.*

**A Foreign Service employee who retired on disability contacted the Foundation for assistance with medically necessary dental work. She lived alone in a subsidized apartment and suffered from multiple medical ailments. With careful money management, she was able to pay for most of her expenses.**

■ *The Foundation paid for medically necessary dental work and started a monthly grant for prescription drug co-pays and basic living expenses. Recently, we also increased her monthly grant to cover the premiums for dental insurance.*

**A widow of an FSO was referred to the Foundation several years ago. Her husband died unexpectedly at a young**

**age leaving her without any survivor benefits. After his death, she worked in low paying jobs and received financial support from devoted friends. She lived alone in a rent stabilized apartment.**

■ *The Foundation provided a monthly grant for basic living expenses. In addition, the Foundation paid for medically necessary dental work, uncovered medical expenses and Medicare Part D. A home care aide comes twice a week to help with cleaning, grocery shopping and transportation to medical appointments. We also paid for a care manager to coordinate services as this widow's ability to function independently decreased.*

Many colleagues turn to us for financial assistance for major dental expenses. As one ages, it is not uncommon to require more frequent dental visits to monitor tooth wear, oral health and even pain.

Now may be a good time to explore some dental insurance options. Having a preventive care plan in place can reduce the need for major dental work in the future. The Protective Association offers a variety of dental plans, which can be viewed at [www.AFSPA.org/dental](http://www.AFSPA.org/dental).

*We are deeply saddened at the recent loss of three Foreign Service colleagues, Norman Lee Achilles, Philip R. Mayhew and Theodore S. Wilkinson, III. The Foundation was recently notified that it was named in the will of Mr. Achilles. Mr. Mayhew made a large contribution to the Foundation shortly before his death. And the Foundation has received numerous memorial donations in honor of Mr. Wilkinson.*

*The legacy of these three individuals will live well beyond the years that they served. They believed in our mission of "taking care of our own." Their contributions will make an immense difference in the Foundation's ability to assist retired Foreign Service colleagues.*

## Expression of Thanks

*The Senior Living Foundation would like to express our thanks to the following individuals who made gifts to the Foundation in 2014:*

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

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