



# SENIOR LIVING FOUNDATION *of the* AMERICAN FOREIGN SERVICE

## *A Time of Service, A Time of Need*

Volume 28

FOUNDATION NEWSLETTER

Spring 2025

### MESSAGE FROM THE CHAIRMAN



**T**hank you for your continuing support of the Senior Living Foundation (SLF) of the American Foreign Service. Your generosity ensures that we can continue our mission of “taking care of our own.” This newsletter highlights examples of the difference the SLF has made to so many individuals this past year.

Caring for our retired colleagues is the foundation of the SLF’s mission. In 2024, we again met our promise to never turn away a qualified grantee. Thanks to you, more than 40 retired FSOs received support from the Foundation, including advice from our Resource Center, care management, support for basic living expenses, assistance with medical and home care costs, meal delivery, and assistance in emergencies.

Our active-duty colleagues continued to seek and benefit from the SLF’s guidance when caring for their parents. Officers serving our nation overseas turned to the SLF for advice and limited care management support when their parents faced an emergency or a major transition. The Foundation’s ability to respond quickly, to provide professional guidance, and to make connections to local resources near their parents provides peace of mind, allowing our active-duty colleagues to remain focused on their mission.

Last fall, we offered a hybrid Planning for Change seminar. More than 100 people joined to discuss estate planning, long-term care options, the support available from the Office of Retirement, and more. I am grateful to our partners who led those sessions. The Foundation looks forward to offering more educational opportunities in the future.

All of this was made possible thanks to your support. In 2024, the combined total of donations and bequests exceeded \$1 million for the first time in our history. This enabled us not only to meet the needs of our grant recipients in 2024 but also add to our reserves for future requirements.

The Foundation is in excellent financial shape even in these uncertain times and with prices rising for almost everything we provide our grantees. You can be sure that your contribution goes to support the mission all of us care so much about. As more people face transitions or look to assist loved ones with hardships, they can rely on the Foundation for professional and confidential guidance and support delivered with dignity.

Thank you again for your strong commitment.

Sincerely,

*Marc Grossman*

Chairman

# Overview

By many measures, 2024 was one of the best yet for the Senior Living Foundation (SLF) of the American Foreign Service. An increasing number of individuals contacted the Foundation for advice and assistance. The generosity of our donors meant that we were prepared to meet the needs and continue “taking care of our own.”

Caring for the aging Foreign Service community remains at the center of all we do at the SLF.

Over the past five years, we have seen the number of grants greatly increase at the same time that cases have become more complex. Our Social Work Consultant responded to each case in the last year quickly, with empathy, and with the goal of finding solutions. We worked with retirees managing their own care and active colleagues seeking guidance for their parents to engage Aging Life Care Professionals to chart paths forward for each case. Some cases ended with the advice of SLF or the local care professional while others included grants for home care, assisted living fees, basic living expenses, meal delivery, and more.

It was a record year for donations to the Foundation. For the first time ever, we received over \$1 million. A significant portion came in the form of bequests from long-time donors who chose to remember the SLF in their planned giving. We also enjoyed the ongoing support of more than 800 individuals and a growing list of corporate supporters. These gifts ensured we could meet the Foundation’s needs in 2024 and help secure the future of the Foundation. Your ongoing support allows us to assist those in need, and we are grateful for your generosity. You can read a summary of some of the assistance your gift made possible later in this newsletter.

Our Planning for Change Seminar returned in September 2024 with a half-day event. You

can read more about the sessions from our educational program later in this newsletter. One of our biggest takeaways is that there is a desire for more frequent programs on eldercare issues. We are planning shorter sessions throughout 2025 to help our colleagues meet the challenges they and their families face. Please watch our website and our Facebook page for more information.

The last year was not without its losses. Several long-time members of the SLF Board passed in 2024. Our Vice Chairman Ambassador Sheldon Kryz had served on the Board since 1994 and lent his expertise to our Finance and Investment Committee for many years, as well. He was 90 years old at the time of his death in October. Ambassador Paul Cleveland also joined the SLF Board in 1994 and served until his death at the age of 93 in November last year. He led early efforts to recruit corporate donors to the Foundation and remained engaged in the work of SLF throughout his tenure. Ambassador Samuel Gammon was a member of the AFSPA Board at the time the SLF was conceived and formed, and he provided leadership to the Foundation for the better part of two decades until his retirement from the Board in 2013. He was 100 years old at the time of his passing in October. We are honored to carry on the mission they began: “taking care of our own.”

Throughout this newsletter, you will learn of the work of the Foundation in 2024. That work continues today. We will continue to build new partnerships and spread the news of our support for colleagues. If you or someone you know could benefit from the Foundation’s advice, guidance, or support, please reach out to us today. SLF stands ready to meet the needs of the Foreign Service community with dignity.

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## SLF MISSION STATEMENT

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 and 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.

# Planning for Change Recap

On September 24, 2024, the Senior Living Foundation (SLF) hosted its biennial Planning for Change Seminar, an insightful and educational experience. Planning for Change brought together industry experts and SLF supporters for a meaningful discussion about Medicare, Estate Planning, Long-Term Care Updates, and Current Trends and Resources for the Aging Community.

Adrienne Coleman-Seabrooks, Deputy Director of the SLF and Ambassador Mark Grossman, Board Chairman of the SLF, kicked off the seminar with welcoming remarks emphasizing the importance of proactive planning for senior living. Their remarks highlighted SLF's mission to help members through education and resources, as well as discussing the needs of our members.

In addition, attendees participated in a series of engaging sessions led by expert speakers, including:

- Edward Capers Jr., Director of the Department of State's Office of Retirement, discussed the work of his office and the ways in which his team can assist retirees.
- Russell Bikoff, a Washington-area attorney and counselor, provided an overview of estate planning strategies.
- Don Vaught, a financial planning and long-term care advisor, discussed developments in the long-term care insurance space and options for finding coverage.

- Steve Gurney Founder, Director, as well as Publisher of the Positive Aging Community, talked about meaning and purpose at all ages and how to approach decision making as one's physical and mental abilities change.



Adrienne Coleman-Seabrooks,  
Deputy Director of the SLF

- Kyle Longton, SLF Executive Director and AFSPA CEO, provided a brief session on Medicare. He delved into the changes coming to Medicare prescription drug coverage in 2025 and discussed the options available to Federal retirees.

Each session provided valuable insights and allowed opportunities for the in-person and virtual audience to engage.

Thank you to all our attendees, speakers, and staff for making Planning for Change a memorable event. We look forward to seeing you at future events held by the Foundation. Follow our Facebook page for information on upcoming seminars and more.



Kyle Longton, SLF Executive Director and AFSPA CEO

**Missed Planning  
for Change?  
Watch the Recap!**

Watch the full Planning  
for Change event  
recording here:



SCAN ME

# Charitable Gift Tax Strategies

As a 501(c)(3) private non-profit charity, The Senior Living Foundation depends on the contributions of our Foreign Service community and corporate partners to fund both the Retiree and Parent Programs. Many people know they can deduct donations to charity from their income taxes; however, increasing your knowledge of tax planning strategies related to charitable donations can maximize your giving impact. Understanding tax strategies can help you decide how much to give, when to give, and how to receive the maximum tax advantages in return. Below are three common tax strategies for charitable contributions:



1. **Long-term appreciated assets** – If you donate long-term appreciated assets like bonds, stocks, or real estate to charity, you generally don't have to pay capital gains, and you can take an income tax deduction for the full fair-market value. It can be up to 30 percent of your adjusted gross income.
2. **Estate Planning** – By naming a charity in your will or as a beneficiary of a qualified insurance policy, retirement plan or trust, you reduce or even eliminate the burden of estate tax. Your Giving Account continues to support the charity (ies) you love.

3. **Donor-advised fund** – This is a dedicated account for charitable giving. When you contribute to a charity that sponsors a donor-advised fund program, such as Fidelity Charitable or Vanguard, you are eligible for an immediate tax deduction. Donor-advised funds are the fastest-growing charitable giving vehicle in the United States because they are one of the easiest and most tax-advantageous ways to give to charity.

It is important to consult your financial, tax, and estate planning advisors to receive professional guidance on the giving strategies above. No matter how a donation is received, the Foundation is most grateful for your financial support.



Donate Now

## Tom Tracy Retires

In 1988, an organization formed that would later be named the Senior Living Foundation of the American Foreign Service. Many of the early leaders were drawn from the staff and Board of the American Foreign Service Protective Association. Tom Tracy joined the AFSPA Board in 1988 and was asked to lend his name as the Treasurer and Secretary of the new Foundation. He was told that it wouldn't take much of his time. After more than 35 years in that role and having seen the Foundation from its humble beginnings to the cornerstone of the Foreign Service community it is today, Mr. Tracy stepped down from the Board at the end of 2024. The Foundation will benefit for many years to come from his stewardship of our finances and growth through the years.

# How Does SLF Utilize Care Managers?

When Foreign Service (FS) annuitants and senior parents or in-laws of active-duty FS employees need guidance in eldercare planning or advocacy in a crisis, the Senior Living Foundation (SLF) often recommends and can **fund the services of a care manager**. A grantee may only need one visit or ongoing visits from a care manager, who can provide a written assessment for SLF and the grantee with recommendations for benefits, local services, and long-term planning. A care manager may also provide guidance and resources in a virtual meeting(s) with a family member(s) caring for the senior. Many benefit from advocacy in a health crisis or assistance over several months in completing applications for housing, Medicaid, VA benefits, and with advance healthcare directives. Care management support can include guidance on exploring residential facilities, hiring home care providers, accessing home health services, making accessibility modifications to a home, and with helping to coordinate a move. In an assisted living facility, care managers can advocate for improvements to a senior's general care plan.

Prior to becoming care managers, most have worked with seniors for years as nurses, social workers, or as other health care and geriatric professionals in their community. The majority engaged by SLF are members of the **Aging Life Care Association (ALCA)**, the national professional association of care managers. The Foundation's own social worker consultant, Joan Parrish has worked with care managers in 40 U.S. states and readily consults with those she knows in a grantee's region to find the best available match based on need. While some regions have publicly funded care managers, most agencies are privately owned, and they or their agencies bill SLF directly.

For grantees eligible for **direct financial assistance**, care managers help SLF make the best use of grant spending. They can help grantees access benefits and identify monetary gaps not covered by other programs for SLF to possibly fund. When care managers help grantees access subsidized housing or an affordable assisted living facility, SLF grant monies are available to fund home care services or supplement a price increase where, for example, an annuitant is comfortably settled and without the Foundation's help, would need to relocate due to unaffordability.

Overall, care management and/or the service of care managers has proven to be our **most utilized and beneficial** means of grant funding for the Foundation. Care management assists us to identify and triage grantees' needs, and most importantly, to provide successful outcomes for the quality of life of our Foreign Service community in need.



**Thank you** to all that send a **recurring monthly** donation. Your recurrent contributions, no matter the amount, have helped SLF to do so much and enables us to keep the Foundation operational for those in need. Here are some examples of what a monthly recurring donation can do:

**\$25** – Funds a delivery of **Mom's Meals**.

**\$50** – Provides 2 hours of a **home care visit**.

**\$100** – Supports 1-2 hours of a **care management assessment or advocacy visit; a care managers transport of a grantee to and from a doctor's appointment; durable medical equipment** such as a walker, grab bars, and wheelchair.

The Senior Living Foundation is helping to improve the quality of life for many that would not be possible without you. If interested in becoming a recurrent donor please contact us at **202-887-8170** or via email at **info@slfoundation.org**.

# Case Summaries

## RETIREE PROGRAM

### Foreign Service Colleagues Looking Out For Their Own

A Foreign Service (FS) retiree contacted SLF requesting support for her friend/colleague, a FS retiree in a memory care facility under the guardianship of Adult Protective Services and conservatorship held by the Sheriff in the that county. The friend had recently learned of his placement and of the trial and conviction of the couple who had gained his trust, neglected him, and stolen much of his wealth. Family members also learned of his situation and expressed interest in petitioning for guardianship to move him to a facility in their state, where they could monitor and contribute to his care.

*With the approval of his guardian, SLF funded a local care manager, who assessed his care as excellent and **recommended several enhancements to his plan of care.** She noted his positive relationship with his full-time private duty attendant and that two friends (FS retired colleagues in the area), who have known him most of his adult life, were visiting him regularly. The care manager advised that moving him after almost two years of his placement would be detrimental to his health and recommended that he remain in the memory care facility.*

### Assistance Finding Credible Caregivers

An 86-year-old surviving spouse of a Foreign Service annuitant contacted SLF requesting guidance on getting help at home and exploring options for residential care. He was experiencing memory issues and struggling to manage his affairs. His son also called SLF to confirm its legitimacy, as his father had a history of accepting “helpers” who take advantage of him.

*SLF funded a care manager who helped him hire a reputable live-in caregiver as well as explore residential*

*care options. She also helped him activate his long-term care insurance due to the decline of his self-supported independence because of memory challenges.*

## PARENT PROGRAM

### Help With Recovery and Finances

An active-duty Foreign Service Officer (FSO) contacted SLF for help with his 62-year-old mother who lived alone and had managed Type I diabetes her entire life. Hospitalized in a severe diabetic episode, she was now blind and needed assistance with her insulin injections. She wanted to go home from rehab but had a limited income.



*SLF funded a care manager who helped her complete the applications for long-term disability, Medicare, and the Covered California Program—all approved within four months. The care manager successfully advocated for her hospitalization to be re-coded to enable 100% coverage by emergency Medi-Cal. Within the four-month SLF grant period, she was settled at home with a range of support, her income increased by \$800 a month, and she no longer had to draw from early social security.*

# Expression of Thanks

The Senior Living Foundation would like to express our thanks to the following individuals who made gifts to the Foundation in 2024:

A

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“  
It may have been  
something simple to you....  
but your help meant  
everything to me!  
”

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Matthew Daley  
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“  
**Thanks to the Foundation,  
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 reduced and I feel like  
 I can start to figure out how  
 to go on.**  
 ”

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**The care management grant was perfect, thank you so much, you have no idea how impactful this has been for me and my family.**  
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 SLF is really making a difference.  
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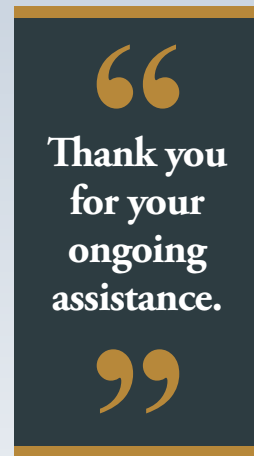
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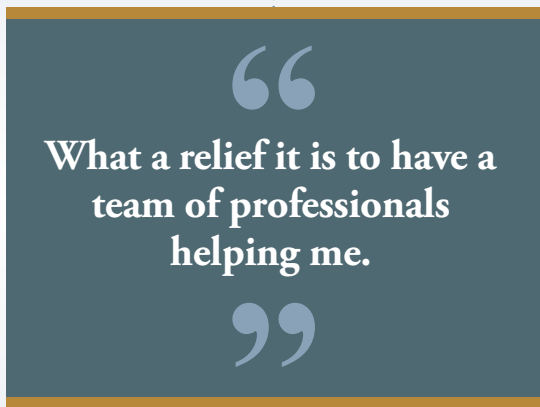
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