



SENIOR LIVING FOUNDATION *of the* AMERICAN FOREIGN SERVICE

A Time of Service, A Time of Need

Volume 29

FOUNDATION NEWSLETTER

Spring 2026

MESSAGE FROM THE CHAIRMAN



The past year has reminded us of the truth of the observation that “the only constant in life is *change*.” Record numbers of people actively serving in the Foreign Service community retired, were laid off, or dismissed. You can be proud that the Senior Living Foundation (SLF) of the American Foreign Service was both prepared and capable of supporting our community.

SLF supplied resources on managing disruption and offered financial support when required. More than 100 members of the Foreign Service community benefited from SLF guidance and support in 2025. Some challenges were solved in a phone call. Others resulted in care management assessments. Many resulted in ongoing grants to ensure health, safety, and dignity. Our professional and confidential services are available to all members of our community who need them.

In 2025, you made it possible for SLF to fulfill our mission even as prices for nearly every service the Foundation offers increased. The Foundation received more than \$2.1 million this past year. Annual donations, gifts from corporate donors, and significant bequests set new records. Your continued support means that we never turn away a qualified grantee. We met the current demand and are ready to face the future.

In 2026, we will deepen our commitment to our community. For over twenty years, SLF has hosted an in-person, half-day biennial event called “Planning for Change.” Recently, we have also provided opportunities for online participation. Recognizing our community’s evolving needs and listening to your feedback, we are excited to announce that in April, SLF will hold a quarterly, theme-based webinar focused on your interests, featuring an expert speaker and an online discussion. More details about this initiative are included in this newsletter.

Change is constant. Thanks to your ongoing and generous support, the Senior Living Foundation can continue to fulfill our mission of “taking care of our own.”

Marc Grossman
Chairman

Sponsored by the AMERICAN FOREIGN SERVICE PROTECTIVE ASSOCIATION

Overview

The past year was a busy one for the Senior Living Foundation (SLF) of the American Foreign Service. Amid many changes and disruptions in the federal workforce, SLF remained available to retirees in their moments of need, as well as to active-duty members of the Foreign Service community seeking help and guidance for their parents. In short, we continued “taking care of our own.”

Since our founding, our core mission has been to provide for the needs of the retired Foreign Service community, and we continued that work in 2025. Several clients received financial grants to address one-time needs, as well as monthly distributions to cover their essential expenses. A trend from recent years continued, with several retirees approaching the Foundation for help in managing their changing needs through professional care managers. Overall, 54 retirees received some form of assistance from SLF in 2025.

In 2018, we launched our Parent Program to provide help to the parents of active-duty Foreign Service personnel. Since its inception, the program’s focus has been on providing support and guidance during emergencies and times of transition. Here, the most essential service we provide is connecting families to care managers in their parents’ area who can help navigate local programs and resources. More than 40 families turned to us this year, and we were able to provide help to all of them.

In the fall, as it became clear that the federal government shutdown would stretch into a second month, we assessed our clients’ needs. There would be no interruption or delay to the distribution of federal annuities. However, some of our grant recipients depend on other assistance programs to make ends meet,

including several who receive benefits from the Supplemental Nutrition Assistance Program (SNAP). SLF was proactive and issued supplemental grants to these individuals, ensuring that the delay in SNAP distribution did not impact them.

All of this was made possible thanks to the generosity of our donors. We were fortunate once again to receive a record amount in donations and bequests. Our revenue topped \$2.1 million for the first time. Several bequests and the ongoing support from corporate partners contributed significantly to this record. SLF successfully met the needs of our grantees in 2025 and is preparing for 2026 and the future.

We wish to note the passing in 2025 of long-time SLF Board member Ambassador William Harrop. He served on the SLF Board for more than two decades, continuing his leadership in the Foreign Service community, both inside and outside the Department of State. His generosity and measured leadership were key to the development of SLF over the years.

Looking ahead to 2026, we plan to introduce a series of online educational and community-building opportunities focused on healthy aging, caregiving, downsizing, and more. You will find more details in this issue of our newsletter.

Please continue reading to learn more about the work of the Foundation and our impact on the wider Foreign Service community. We are ready and willing to help those who need our assistance. If you or someone you know needs some guidance or help, contact us today.

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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.

Next Chapter Conversations: A Quarterly Compass

(formerly Planning for Change)

A More Virtual and Exciting New Experience!

For more than two decades, the Senior Living Foundation has sponsored the biennial Planning for Change (PFC) event, which has focused on eldercare and lifestyle changes for older adults. It began as a half-day seminar for local members to join us in person and later became a hybrid program, allowing members to attend either in person or virtually, enabling a wider range of participants, including those overseas. However, as Chairman Grossman mentioned in his letter, the Foundation has recognized the need to revisit the design of our education programming to meet the evolving needs of our senior community and of families actively involved in planning the later stages of life for their loved ones.

In 2026, we are excited to launch “Next Chapter Conversations: A Quarterly Compass.” This will be an ongoing effort that includes:

- **Quarterly Guest Speaker** – A different topic will be featured quarterly that will include access to virtual engagement with a guest expert. Upcoming topics include:
 - **Healthy Aging** – A focus on nutrition, physical and mental health, and overall well-being as it relates to aging
 - **Artificial Intelligence (AI) Technology for Seniors** – An overview of how AI technology is helping individuals to live independently longer



- **Caregiving** – Understanding care management and how it helps with identifying caregiving needs and major decisions
- **Lifestyle Planning Ahead** – with a focus on downsizing
- **Quarterly Book Club**- Suggestions for books, essays, and articles that relate to each topic for that quarter and a follow-up discussion.
- **Quarterly Resources** – We will provide recommendations for reputable short videos available on platforms such as TED Talks, YouTube, and other online sources.

We are excited about this new format and hope it will provide more frequent access to valuable information and resources as you and your families navigate the challenging decisions of aging. More details to follow in the coming weeks.



Once again in 2025, DACOR made a donation to the Senior Living Foundation. The two organizations have partnered since the SLF’s founding in 1988 to support the needs of the Foreign Service community. DACOR provides many programs for active and retired foreign affairs professionals, both virtually and at their 200-year-old headquarters in downtown DC. Please visit dacorbacon.org to learn more.

(Left to right) SLF Deputy Director Adrienne Coleman-Seabrooks, SLF Executive Director Kyle Longton, and DACOR and DACOR Bacon House Foundation Executive Director Alyson Reed

Smart Aging: How AI Enhances Independent Living

As Hanh Brown stated in her blog on aging, “Aging is not a decline. It’s a series of decisions.”

Growing older involves constant choices about health, finances, lifestyle, and care, often with an emphasis on the ability to live independently as long as possible. Older adults and their families who plan ahead and adapt eldercare strategies early often increase their ability to do so. Artificial Intelligence (AI) technology can significantly help with that goal.

FACTS:

1. Artificial Intelligence (AI) usage is increasing among adults 50+. According to AARP’s Tech Trend Report, usage among adults 50+ nearly doubled from 18% in 2024 to **30% in 2025**
2. **Entrepreneurs 50+** are using AI for content creation, business intelligence, customer acquisition, and operational efficiency
3. **In 2025 55% of older adults** reported that they have used AI technologies to support independent living, enhance safety, and combat loneliness

HOW:

1. **Voice Assistants:** Roughly 51% of older adults used AI-powered voice assistants in 2025 (e.g., **Alexa, Siri, and Google Assistant**), primarily for daily tasks, weather, and music
2. **Enhance Home Safety:**
 - 96% of seniors are using **AI-powered home security systems** (cameras, smart doorbells) and reported that these tools help them live independently and safely
 - **Non-Intrusive Monitoring** includes AI-powered sensors and radar technology that can detect falls and track movements in real-time, even in privacy-sensitive areas like bathrooms, without cameras

- **Immediate Alerts** such as wearable devices (e.g., Apple Watch) can detect anomalies such as a fall and instantly notify caregivers or emergency services, significantly reducing response times
 - **Predictive Analytics AI** can analyze walking patterns (gait) and daily activity levels to identify early signs of frailty and predict fall risks before they occur
3. **Health Monitoring:**
 - **Chronic Disease Management** where AI analyzes data from wearable devices to track heart rate, blood pressure, and glucose levels, alerting medical professionals to irregularities before they become critical
 - **Medication Adherence** with AI Smart pill dispensers can ensure the correct medication is taken at the right time, providing alerts for missed doses and preventing overdoses
 - **Behavioral Pattern Recognition** using AI algorithms can learn a senior’s daily routine and detect unusual deviations, such as not getting out of bed or not eating, which might indicate a health issue
 4. **Combating Loneliness and Isolation:** Specialized AI companions like **Elliq** and **Meela** are being used to reduce feelings of isolation, with 95% of users reporting reduced loneliness, according to a 2025 New York State report

The integration of artificial intelligence (AI) in elder care has revolutionized the way we approach the quality of life for older adults. With the global aging population projected to reach 2 billion by 2050, the need for innovative solutions to support elder care has never been more important. See page 3 highlighting our Next Chapter Conversations: A Quarterly Compass virtual events that includes a focus on AI for Seniors.

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 charitable donations from their income taxes; however, increasing your knowledge of tax planning strategies for 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 for professional guidance on the giving strategies outlined above. No matter how you donate, the Foundation is most grateful for your financial support.

Case Summaries

RETIREE PROGRAM

CASE 1 | EXAMPLE OF GUIDANCE AFTER LOSS OF A SPOUSE

The 81-year-old widow of a retired Foreign Service employee contacted SLF after her husband's death, reporting her income would not meet her expenses while waiting for her survivor's annuity to begin. She also said she was overwhelmed with deciding on her own care plan now that her spouse was no longer with her. She had cared for her husband for years, and now her family is trying to convince her to move near them. She is not sure whether staying in her walkable neighborhood or moving nearer her family is best for her.

SLF provided an emergency grant to cover the gap between her income and expenses while awaiting her first annuity check. SLF also funded a care manager to provide information on resources available to meet her current care needs and to help assess the pros and cons of the two regions she is considering for her long-term planning.

CASE 2 | EXAMPLE OF ASSISTANCE WITH POST-OP RECOVERY

A daughter contacted SLF for guidance in arranging care for her parents, an 82-year-old retiree and his 79-year-old spouse. About six months earlier, as her father was undergoing neurological testing for dementia, her mother received a lymphoma diagnosis. Her mother's treatment was almost complete, her father's care needs were increasing, and her mother wanted guidance in creating a long-term plan for their care.

SLF funded a care manager, who provided an assessment and recommendations, including helping the family secure home care services while the spouse is in recovery and residential options.

CASE 3 | HELP WITH RELOCATING

The spouse of a Foreign Service retiree contacted SLF for advice on moving companies. They had reserved an apartment in an assisted living facility near one of their sons across the country and planned to move there and sell their house.

SLF funded a care manager to help them arrange a moving company and provide guidance for their move. The care manager found they planned to bring the contents of their large home,



accumulated over decades, to their small apartment across the country. They were frustrated by having to downsize, by the estimates and limitations of the moving companies, and by not being able to recall which companies they had booked. After some time, they allowed the care manager to contact their sons, who are aware of their parents' cognitive issues. The care manager also found a company willing to pack, move, and unpack for a reasonable rate.

CASE 4 | FINANCIAL ASSISTANCE AND ADVOCACY FOR MEMORY CARE

The daughter-in-law of a Foreign Service survivor annuitant contacted SLF for financial assistance and guidance. The family hoped to move the annuitant to a memory care facility with more responsive staff than at her current facility. The family has paid the difference between the annuitant's income and her care facility's costs for years and wondered if SLF could help.

SLF funded a care manager to assess the annuitant and provide information on facility options and any available financial assistance. The foundation also began a monthly grant to offset the family's financial support for the annuitant. The care manager helped facilitate changes to the annuitant's care plan and provided advocacy in her new memory care facility.

CASE 5 | ASSISTANCE WITH DEPLETION OF FUNDS

A FS retiree contacted SLF; he and his spouse had depleted their savings paying for his care. He recently moved to an assisted living facility that accepts Medicaid after two years of private pay; however, he had almost two years left to qualify for Medicaid assistance. His wife, in her 70s, was working in a physically demanding job to cover the difference between his income and the facility's cost. They both worried about her health and that he would lose his placement if she could no longer manage to work.

SLF hired a care manager to assess options in their state and confirm the terms of their Medicaid application, including, most importantly, the two-year waiting period. SLF is now providing a monthly grant during this waiting period to cover the difference between his low income and the cost of the residential care facility.



PARENT PROGRAM

CASE 1 | HELP WITH AILING PARENTS

An FSO daughter serving overseas contacted SLF for guidance and support. Her mother and stepfather had until recently been independent, but her mother's COPD has left her weak, in and out of the hospital, and increasingly confused. Her stepfather is getting treatment for macular degeneration and is visually impaired, but was still driving. The daughter helped them arrange a move to a continuing care facility, but they cancelled the arrangements a day after she returned to her post.

SLF is funding a care manager who is helping them arrange home care and transportation, sort out their medical appointments, and work with them on long-term care planning.

CASE 2 | ASSISTING THE FAMILY WITH A DIFFICULT PARENT

An FSO daughter serving overseas received an SLF care management grant for her parents last year, but they declined any of the services suggested by the care manager; the mother was managing her cancer treatment and insisted her husband was simply just difficult, and not showing any evidence of dementia. She contacted SLF again to request a reissue of the grant. Her mother had multiple surgeries in the past year and is now struggling to care for her husband and her own infected wound.

The care manager is helping arrange a driving test, Alzheimer's education, and caregiver support groups for the husband, as well as home health, home care, and support services for both. The care manager has provided resource information for therapy for both and is starting to work with them and the daughter on long-term care planning.

CASE 3 | ASSISTANCE WITH CARING FOR DEMENTIA

An FSO daughter contacted SLF for advice and help with her parents. Her mother has dementia, and her 90-year-old stepfather was struggling to manage her care at home, reluctant to accept help, and insistent that they remain in their own home.

SLF is funding a care manager who provided options, guided the mother's move to a memory care facility, is working with the facility on her care plan, and is helping the mother access neurological testing and a range of therapies, including, most recently, music therapy. The care manager provided recommendations for the husband's care at home and is available to help him access services.

CASE 4 | ASSISTANCE WITH RESPITE CARE

An active-duty foreign service employee serving overseas contacted the Foundation seeking respite for her sister, who is providing 24-hour care for their mother with limited caregiving support from the state.

The Foundation provided a financial grant for a half-day per week of home care, a small but appreciated respite for the FSO's sister.

Expression of Thanks

The Senior Living Foundation would like to express our thanks to the following individuals who made gifts to the Foundation in 2025:

A

Lucy K. Abbott
 Ginger Adair
 Marshall P. Adair
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 Randall C. Budden
 Helene Bullen
 James R. Bullington
 Sallybeth M. Bumbrey

“
 I want to thank you and SLF for all the financial and care management support that you have provided for over 5 years to my mother and me. It has enabled me to keep her in a higher quality place than I would have been able to otherwise and eased some of the financial burden on me. SLF is really a wonderful organization.
 —FSO, May 2025

A Peter Burleigh
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 David M. Buss
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“

I'm so glad that my mother was able to end her days in her beautiful sunny room which she loved and not in a nursing home. I thank you and the SLF for that.

—Daughter of Foreign Service
 Annuitant, May 2025

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We both want to extend our deepest appreciation to the Foundation for its support. The generous monthly grant helped with the costs of many items required for daily comfort and care, i.e., her toileting items, special padded booties, cushions, ensure, medications, wound care supplements, new bedding for her hospital bed, etc. Additionally, the case management support was a tremendous source of comfort and guidance for us. Pathways in Aging provided us with support we didn't even know we needed with compassion and care. It is tremendously difficult to navigate the ever changing needs and stages of a loved one with Alzheimer's and their presence in our lives during this time was invaluable.

—FSO, September 2025

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“

We are grateful to the Foundation for helping us fill in some of the critical financial gap which helps us stay afloat. Our expenses continue to skyrocket and my ability to earn is extremely limited. Holding onto a family roof is essential for the wellbeing of all four of us. SLF is helping real families who served both in the United States and overseas. We are grateful to you.

—FSO, February 2025

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