



SENIOR LIVING FOUNDATION  
OF THE AMERICAN FOREIGN SERVICE

*A time of service, a time of need*

VOLUME 17, NUMBER 1

MARCH 2014

*2014 Foundation Newsletter:*

**MESSAGE FROM THE CHAIRMAN**

2013 was another eventful year for the Senior Living Foundation. We provided over \$250,000 in grants to Foreign Service colleagues now retired, but in need, both in the United States and abroad. I am honored to report that, thanks to the generosity of so many, the SLF was able to respond to every individual who qualified for the Foundation's assistance. Thanks to you, we are able to make a remarkable difference in the lives of former colleagues in despair or distress.

In 2013, the SLF received over \$250,000 in individual and corporate donations and the remarkable amount of almost \$180,000 in bequests. These contributions make it possible for the SLF to live up to its motto of "taking care of our own." As you read the stories in this newsletter, remember that these are individuals who have made a contribution to our country and now not just need, but merit, our support.

The SLF Board and I thank every person who continues to believe in the mission that we have to care for those individuals who devoted their lives to the Foreign Service and now need assistance as they face the challenges of their later years. It is your continuing support that makes it possible for the Foundation to make these commitments to our former colleagues in their time of need. We thank you for your support and hope you will include the Senior Living Foundation in your charitable giving in 2014 and in the years to come.

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**

For the past 25 years, the Senior Living Foundation has been here to support the Foreign Service family. It is because of individuals who believe in our mission of "taking care of our own" that we are able to continue this tradition. Our generous donors have made this possible. We are able to provide an exceptional service for such an honorable group of people. The Foundation depends on your support so that we can make a difference in the Foreign Service community in their time of need.

Each and every donation is vital to our success. As you can see from the chart (top of next page), during the past two years the demand for our services has exceeded our total annual donations. This will be the case again this year as we project our expenditure to be over \$300,000 in grants (monthly, one-time and

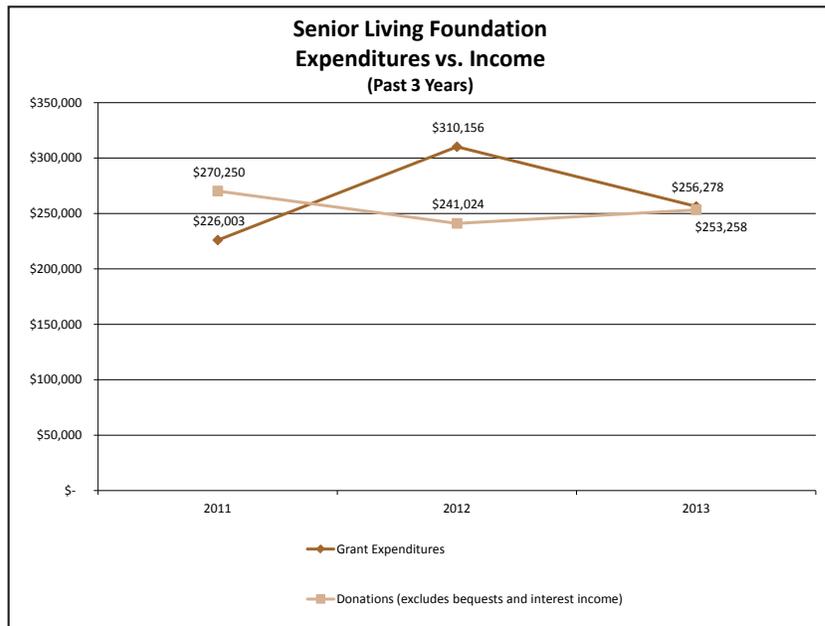
emergency). Annual withdrawals from our reserves to cover our grant giving activities cannot be sustained.

Therefore, as we prepare for the future of the Foundation, we seek new donors to support us in continuing our legacy. The ability to continue our mission is vital as we face the next generation of colleagues who will turn to us for assistance. In addition, we rely on the generosity of our donors who have chosen to remember us in their wills or named us as the beneficiary in their Charitable Remainder Trust.

The Senior Living Foundation has succeeded in providing a helpful hand to many individuals who turned to us in their time of need. The Foundation's Resource Center offers assistance in a variety of ways. Sometimes our colleagues are simply seeking help with finding local housing information that best accommodates their needs, legal advice, or finding home health care services. This type of assistance does not require ongoing financial commitment. The Foundation also provides monthly grants to assist with home health care expenses, prescription and medical expenses, basic living expenses and other situations that the Foundation determines financial support is necessary.

The Foundation's "Planning for Change" seminar will be held on September 18, 2014 in Washington, DC. We will be discussing some relevant topics that are affecting us as a community. Those who reside in the DC Metro area will receive more information on this important program in the coming months.

The Senior Living Foundation is a tax deductible 501(c)(3) charitable organization. Please visit our Web site at [www.SLFoundation.org](http://www.SLFoundation.org) for more information.



## RESOURCE CENTER ACTIVITIES

The Resource Center is available for those individuals who need help finding support through community, state and federal resources. Here are some examples of how the Foundation is able to assist:

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**An active-duty FS employee requested information about affordable retirement communities in the DC Metro area for his mother, a FS widow. She was going to relocate and live with him while they researched alternatives.**

■ The Foundation provided the names of local communities; suggested the types of questions that should be asked about the services provided and fees; and offered to pay

*for a consultation with a geriatric care manager.*

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**An active-duty FS employee serving overseas requested information about care options for his 87-year-old father who lives in the U.S.**

■ The Foundation provided information on how to contact a geriatric care manager and described the types of services they can provide. We encouraged him to take advantage of the "Caring for an Elderly Parent" information the Family Liaison Office has made available on its Web site. We contacted another relative who lives near the father and he agreed to make arrangements for his care.

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**A FS retiree contacted the Foundation requesting help to find an elder law**

**attorney for a relative who lives in a different state.**

■ The Foundation referred her to two reliable Web sites, which were unfamiliar to her. Several alternatives were listed near the relative's home.

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**A 91-year-old FS retiree who lives independently called seeking information about affordable housing for seniors that would be closer to her nieces who live in the northeast. She never married and likes where she is presently living, but the family would find it more convenient to have her closer if she needs help in the future.**

■ The Foundation compiled an extensive and detailed list of alternatives that might be helpful to her family in helping her make this move. We also provided information about local retirement communities.



Ambassador Marc Grossman (right) accepted a donation of \$15,000 on behalf of the Senior Living Foundation from Mr. Martin Hurwitz, President of DACOR (left).

**A FS retiree called regarding finding free or inexpensive medical services for a former colleague who may be suffering from a degenerative neurological disease. He has no income or medical insurance.**

■ *The Foundation referred the retiree to both local and national programs for which his friend might be eligible and explained the procedures required to apply for help.*

## FOUNDATION GRANT GIVING

**T**hanks to the continuous support of those committed individuals who believe in our mission, we have been able to help our colleagues when they are in the midst of challenging times.

Here are some examples of financial assistance we provide:

**The niece of a 92-year-old retired FS employee called requesting financial assistance for her aunt who requires a higher level of dementia care. The retiree's savings were almost depleted and her limited income would not be able to cover the additional cost of her care.**

■ *The Foundation arranged for a care manager to assess the retiree's need for additional services. A monthly grant is being provided so she can remain in the facility and receive the services she requires.*

**Human Resources Service Center referred a recent widow to the Foundation after she learned that it could take several months for her survivor claim to be processed. She works for a private company, but her income alone will not cover all of her current living expenses. However, she will be able to manage her expenses once the survivor annuity payments are initiated.**

■ *The Foundation provided an emergency grant while the survivor claim was being processed.*

**The daughter of an 84-year-old FS widow who has vascular dementia contacted the SLF for assistance. The mother attends an Adult Day Care Center, but is otherwise cared for by the daughter and her husband, both of whom work full-time. The daughter realizes that her mother may eventually have to move to an Assisted Living Facility, but right now**

**she is trying to keep her at home. She asked if the SLF could provide some financial assistance so they could pay for respite care and a part-time aide.**

■ *The Foundation provided a monthly grant to help pay for dementia care in their home.*

**An elderly FS widow who lives in a retirement community contacted the Foundation because she is afraid she will not have enough money to remain in her present apartment. She agreed to have an assessment done by a geriatric care manager who has established that the widow has sufficient assets, but needs help managing her finances.**

■ *The Foundation provided a grant to pay for the services of the care manager who will help the widow organize her finances.*

**An 86-year-old retired FS employee asked if the Foundation could provide financial assistance so she could remain in the Assisted Living Facility where she has been for several years. Her savings are almost depleted. Without help, she will have to move to a nursing home, thus losing some of her independence.**

■ *The Foundation worked with the facility, which agreed to reduce its charge. We started a monthly grant to cover the shortfall. The retiree's pension plus the grant are sufficient and the retiree won't have to move.*

## UPDATED INFORMATION ON DEPARTMENT OF STATE 1099-Rs

*This article was provided by the Department of State's Bureau of the Comptroller and Global Financial Services.*

The Department of State's (DoS) Global Compensation Retirement Accounts Division (RAD) has begun its initiative to provide contribution amount information on the 1099-R for newly retired Foreign Service individuals receiving annuities directly (i.e. this information will not be offered to former spouses and/or children receiving annuities). This information was first offered to 2012 DoS retirees and will be made available to each new retiree, who is receiving an annuity directly, in subsequent years.

These annuitants will now receive the following information on the updated 1099-R: Box 2a (Taxable Amount) specifies the portion of the employee's annuity that is taxable within the tax year and Box 9b (Total Employee Contributions) provides the total amount the employee contributed, excluding Roth contributions recovered tax-free in prior years. This information mirrors the information the Office of Personnel Management (OPM) provides to its Civil Service annuitants who receive annuities directly (OPM also excludes providing this information to former spouses and/or children receiving annuities).

Global Compensation thanks the Foreign Service community for their patience as we worked to successfully provide this new information on the 1099-R.

Questions regarding the above can be addressed by DoS's Payroll Customer Support via email at [PayHelp@state.gov](mailto:PayHelp@state.gov) or via phone at (877) 865-0760.

### *In Memoriam*

*We are saddened to hear of the passing of Shirley Temple Black. She was a good friend to the Senior Living Foundation and truly believed in our mission. She became an Advisor to the Senior Living Foundation in 1997 and was a regular contributor. Our condolences go out to her family.*

## Expression of Thanks

The Senior Living Foundation would like to express our thanks to the following individuals who made gifts to the Foundation in 2013:

Abbott, Lucy K  
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 Abington, Edward G  
 Abramowitz, Morton I  
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*The Foundation is grateful to have received  
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*What a wonderful way to remember those who  
 have gone before us.*

*We received generous gifts from the following businesses, foundations and organizations in 2013:*

- Ayco Charitable Foundation
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- Diplomatic & Consular Officers Retired Inc.
- Express Scripts Inc.
- Foreign Affairs Retiree Association of Maryland
- Jewish Community Foundation of South Palm Beach County
- Maine Community Foundation
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*“Thank you so much for my much appreciated check. It always arrives when I’m at a low point in my check book, just in the nick of time. I am truly grateful.”*

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 Lim, James S  
 Linder, Perry W  
 Lissfelt, Mark C  
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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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 McCarthy, Robert E  
 McCarty, Paul B  
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 Parker, Sarah V  
 Parks Little, Traba F

*"I would like to thank you for your nice letter  
 and let you know how I am grateful for all your  
 help."*

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 Miller, David E  
 Miller, Joseph M  
 Miller, Leonor J  
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 Millikan, Desiree A  
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Moffett, Beverly N  
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 Monk, David B  
 Monroe, Gerald J  
 Montana, Thomas  
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 Moore, Minni L  
 Moore, Pamela H  
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 Stanley, Sharon W  
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 Stephens, John C  
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 Stern, Sonja H  
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*“Thank you very much for the letter telling me that I will once again receive a monthly grant from the Foundation. I am also grateful that you will pay for my property taxes for 2012. What a relief. Thank you again.”*

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Tully, Bruce W  
 Turner, Mary M  
 Turner, Melvin R  
 Twining Jr., Charles H  
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 Twohie, Sandra J  
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 Underwood, Norma G  
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 Walker, Savannah T  
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 Watson, Evelyn F  
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 Weintraub, Leon  
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 Wendt, E Allan  
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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.

### **CONTACT US:**

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