

## Inaugural Issue of the Senior Defense Newsletter The

Senior Financial Defense Grant is a project undertaken by the Legal Services Developer Program within Senior Long-Term Care. Its goal is to effectively address the needs of victims of financial exploitation in Montana, through victim services, enhanced reporting, training and education. This newsletter is going out to committee members, former trainees, and friends of the project. Whatever your role, we are thrilled to involve you in this important endeavor and welcome feedback and participation.

This is the first of our quarterly newsletters. Think back, way back, to when you attended a training or a meeting and signed up to receive updates on the project. Then you (and we) promptly forgot about it. Well we remembered, and after dusting off our list of recipients, have put together a short newsletter to keep you abreast of what our project is doing.

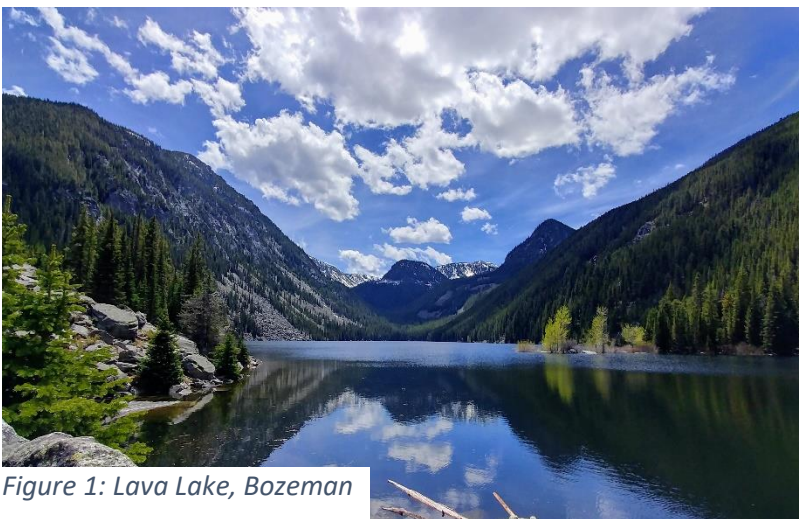


Figure 1: Lava Lake, Bozeman

**Brochure** We have attached our new financial exploitation brochure. The brochure explains what financial exploitation is, how to spot it, how victims are targeted, how to avoid it, and how to report it. We have printed 1,000 so far and have more to give out; please let us know if you would like a stack! We would like to distribute them as far and wide as possible.

**Grant Evaluation Report** Our grant evaluator, Josh Turner, has done an excellent job of evaluating the project's first year! Her report includes feedback from volunteers, participants, the Advisory Committee, and other concerned parties. Not only does the report do a great job of identifying obstacles and opportunities for improvement, but it also highlights the achievements of the project. Please give it a read when you have time!



Figure 2: Highway 287, Three Forks

**Clinics** Our Advisory Committee has identified locations for the 2019 clinic season. The project will offer one clinic a month from April through October, apart from September. At the clinics, volunteer attorneys and paralegals assist seniors and tribal members in drafting estate planning documents, such as Wills, Indian Wills, Powers of Attorney for Health Care and Financial, Beneficiary Deeds, Living Wills, Declarations of Homestead, and more. Our services are free of charge, and we try to focus on areas/populations that are lower income, higher need.

Clinic attendees not only get their documents drafted, but they are reviewed, notarized and copied, all before the end of their appointment. There is even a station set up to inform seniors on what to do with the documents that they have just drafted. The clinics are obviously a great way to help seniors and tribal members prepare for the future, but they have several subtler benefits as well. Through drafting documents like POAs, seniors are utilizing legal protections against financial exploitation. As they proceed through the clinic process, trained staff members and volunteers are screening for signs of exploitation and abuse, and the comfortable environment coupled with available resources fosters trust and confidence, increasing the likelihood and occurrence of exploitation reports.

The locations chosen by the Advisory Committee are:

- Hamilton – April
- Glasgow – May
- Crow Agency – June
- Wilsall/Livingston -July
- Eureka/Libby – August
- Billings – October



Figure 3: Beartooth Pass, Red Lodge

**Trainings** In conjunction with each clinic, the project also hosts a training the day before that covers topics such as assessing and working with clients with limited capacity, spotting the signs of exploitation and abuse, and reporting suspected abuses. The trainings are presented by the project’s lead attorney, Susan Gobbs, and APS Bureau Chief, Michael Hagenlock. Trainings are designed for legal, social service, medical, and financial professionals but will benefit anyone who works with senior citizens on a regular basis. CLE and CEU credits are available for legal, social service, and medical professionals. The locations and dates are still being decided upon, but a complete training schedule will be shared in the future. If you have any questions about the trainings, please feel free to contact program staff.

**The State of Affairs** This section will focus on updates on popular scams and schemes as well as share any recent successes or landmark legislation.

The most popular scam brought to the program recently is the Grandparent Scam. This involves someone calling a senior in the middle of the night, claiming to be a family member or friend, usually a grandchild. They claim that they have been arrested or were in an accident and they need financial assistance as soon as possible. Sometimes to prove that they are who they say they are, they will have researched the person's social media accounts and will have details ready. They usually request wire transfers or gift/pre-paid cards, and they always insist that the senior not tell any other family members. Then, after the senior has sent the money, they find out that it wasn't their relative.

To avoid this type of exploitation, stop and think! Exploiters call in the middle of the night to make sure you are disoriented. They will seem upset and make the issue seem very urgent. This is all in an attempt to discourage logic and encourage fast, ill-advised decisions. If you receive a call and are unsure of its legitimacy, hang up and call the person back at the number that you have for them. If that doesn't convince you, call their parents or other family and verify the story. Also, don't use wire transfers or pre-paid cards unless you are absolutely sure that you are not being scammed. No legitimate businesses or organizations will request or even accept those types of untraceable payments.

As for recent program successes, the project has finally launched the first TeleClinic. These are computer systems that allow seniors to speak to legal professionals and draft estate planning documents, much like the in-person clinics. Seniors use video conferencing to speak one-on-one with seniors and can share documents as well as view drafts instantly. This will allow us to effectively draft documents for clients in remote or rural areas that don't receive services regularly. The first TeleClinic is located at the Rocky Mountain Development Center in Helena. If you are interested in knowing more, please reach out.

**Until Next Time** That's it for now. The next newsletter will be sent out in March. If you need to contact the project for any reason, you can reach out to the Project Coordinator, Richard Heitstuman, at [Richard.heitstuman@mt.gov](mailto:Richard.heitstuman@mt.gov) or you can call Katy Lovell at the LSDP at 406-444-7787.

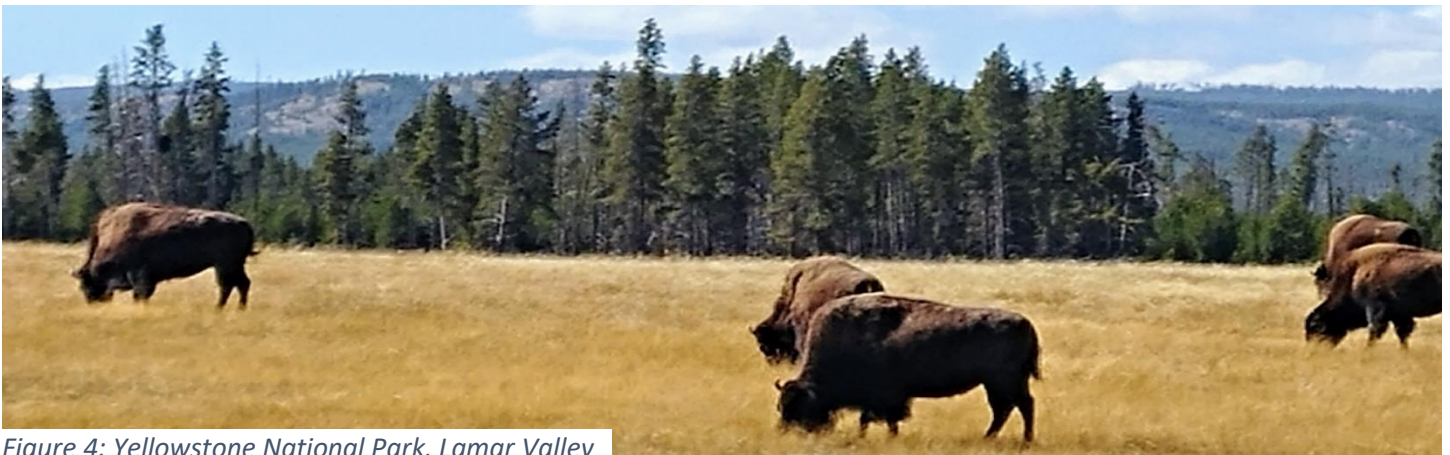


Figure 4: Yellowstone National Park, Lamar Valley