

Issue #2 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.



Figure 1: Norris, MT

This is the second of our quarterly newsletters. Whether you signed up at a training, clinic, or at a presentation, we are happy you have taken an interest in our project and we are excited to tell you about our recent progress.

Restaurant Fact Sheet

We have attached our new restaurant fact sheet. The fact sheet briefly summarizes financial exploitation, and offers tips on how to spot it, how victims are targeted, and how to report it. We are printing 500 of them along with some cool new promotional products; please let us know if you would like a stack!

New Grant Evaluation Matrix

Our grant evaluator, Josh Turner, is at it again! She has created a new evaluation tool to help evaluate another great year of grant work. It will focus on the key components of our project; namely training of aging service professionals and public defenders; our work with guardianships, conservatorships, and

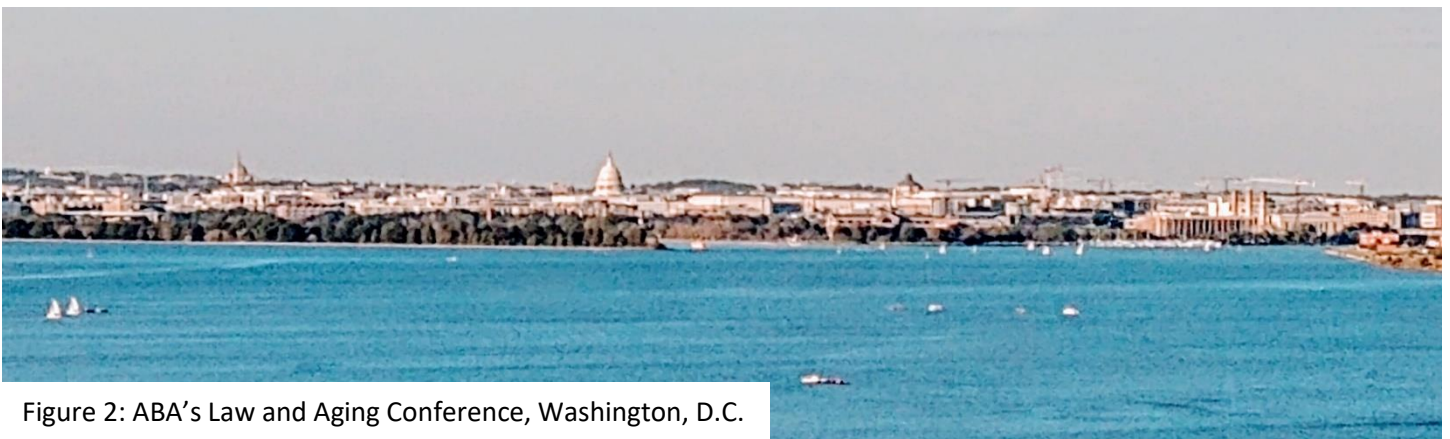


Figure 2: ABA's Law and Aging Conference, Washington, D.C.

Powers of Attorney; our partnerships with other service providers; our reporting app and our multimedia campaign. We are excited to be evaluated by Josh for another season.

2019 Clinics We are well under way planning each of our 6 clinics to take place in 2019. 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.

Although we head into our new season of clinics with excitement, we also carry with us a heavy heart. Our dear friend, colleague, and mentor, Kelly Moore, passed away this year. Her memory will live on throughout the state of Montana, as Kelly touched so many people's lives throughout her own. It is our honor to rename our clinics in her memory, as Kelly was an integral part of clinic planning and execution. She will be forever missed by our program and by the many people who knew and loved her.

We have attached the official 2019 Kelly Moore Memorial Documents Clinic and Training Schedule. Please contact the Project Coordinator for more information.

The locations chosen by the Advisory Committee are:

- Hamilton – Friday, April 26th
- Glasgow – Thursday, May 16th
- Hardin – Thursday, June 13th
- Wilsall – Thursday, July 18th
- Libby – Thursday, August 22nd
- Billings – Wednesday, October 23rd



Figure 3: Aging Services Drawing, Katy's Office

2019 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, and social workers, as well as nursing contact hours. The locations and dates are included on the 2019 clinic and trainings schedule. Please contact the Project Coordinator (Richard.heitstuman@mt.gov) for a link to each training's registration page. We would appreciate you sharing the link with anyone whom you think might benefit from the training.

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.

Jennell Huff with the Bank of the Rockies is on the forefront of Financial Exploitation. She recently informed us about a scam they have heard about in their neck of the woods. People have reported receiving text messages from Fidelity Financial (supposedly) asking the recipient to call a 1 – 800 number to confirm their information with the bank.

Unfortunately, this isn't the first time we have heard of phishing scams in Montana. This scam relies heavily on source credibility; scammers impersonate a trusted source, such as a bank or financial institution, a government agency such as the IRS, or local law enforcement. The scammers will also rely on scare tactics, such as impending arrests, security threats, and limited time opportunities. It is important to remember that legitimate organizations rarely use text messaging services without requiring registration. Always keep track of organizations that offer online, text, and email notifications and which ones you have signed up for.

We have also heard about a new scam involving Verizon Wireless Customers. Apparently, they are receiving phone calls from someone claiming to be a Verizon Representative, asking them to update the information in their account. When the person agrees, they are transferred to an actual Verizon Representative, while the scammer stays on the line and listens to the victim's personal information. While reports of this scam are just starting to surface, it seems to be picking up steam and is worth being aware of. If you receive a call claiming to be from an organization or business, the best policy is to hang up, look up the number for the organization/business, and call them back yourself.

We continue to refine our clinic process from season to season and 2019 is no different. We have made many advancements in order to make our volunteer, trainee, and participants' clinic experience better. We have re-created our document templates with new, easier to use fill-in boxes that don't require internet access to use. We have purchased all new technology, from new clinic laptops to personal printers for each volunteer's station. We have created packets to be sent out to participants and volunteers prior to each clinic, as well as a packet

for trainees to be handed out at each training. We are always looking for suggestions as to how to further improve the clinic experience for everyone involved.



Figure 4: The Bridgers, Bozeman, MT

Until Next Time That's it for now. The next newsletter will be sent out in June. 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 or you can call Katy Lovell at the LSDP at 406-444-7787 or klovell@mt.gov.