

Issue #12

Senior Defense Newsletter

The Senior Financial Defense Grant is a project undertaken by the Legal Services Developer Program within the Senior and Long-Term Care Division at the state of Montana. Its goal is to effectively address the

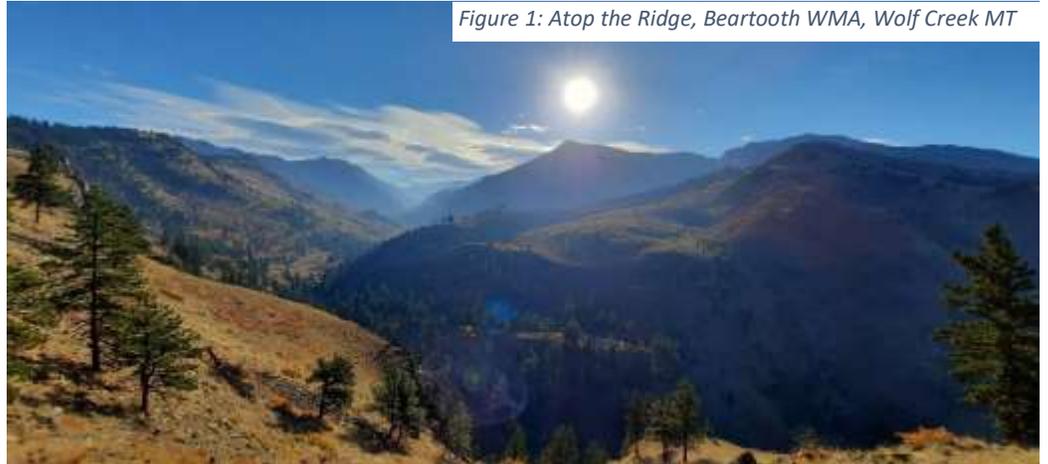


Figure 1: Atop the Ridge, Beartooth WMA, Wolf Creek MT

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 your feedback and participation.

This is the 12th quarterly newsletter. 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.

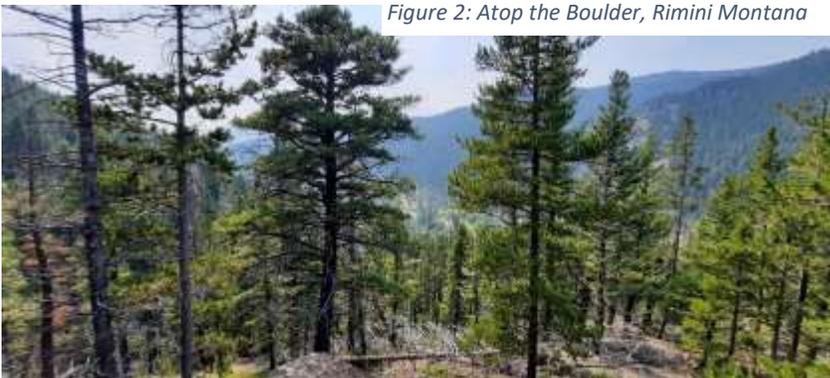


Figure 2: Atop the Boulder, Rimini Montana

Outreach Events It is always a win for us when we are able to share information with our colleagues and partners. This quarter, we were given the opportunity to speak to a financial exploitation education and prevention group, a coalition of professionals from all

sectors of senior advocacy who meet to coordinate exploitation education in Montana. We



Figure 3: Sunset in the Beartooth WMA, Wolf Creek MT

were asked to talk to them about a scam that was recently reported to us during the Miles City clinic.

Our clinics will be highlighted in an upcoming article in “After the Law,” an online publication from the American Bar Association. The article, co-authored by Susan Gobbs and Joy Barber, focuses on the volunteer opportunity offered by our clinics, and why young lawyers should want to volunteer their time with us. We look forward to welcoming the new volunteers this national exposure should produce.

Figure 4: Snowy Paradise Valley, Pray Montana



Clinics We hosted four legal clinics this quarter, the first of which was in Glendive, under the shadow of the majestic Makoshika State Park. 24 individuals attended our clinic, of which 87% were “extremely satisfied” with the clinic experience. The remaining 13%

indicated that they were “satisfied.” Our training was well attended and yielded an increase in overall comprehension.

As a trip to Eastern Montana is very costly and time consuming for our program, we decided to combine two locations into one trip by visiting Miles City immediately after Glendive. This clinic was a bit smaller, serving 19 individuals. 81% of those attendees were “extremely satisfied” with their experience at the clinic, 14% were satisfied, and one individual rated their experience as “OK.” We don’t usually receive such a low rating, and we would love to address the concerns of the respondent. Unfortunately, they did not provide any suggestions for improvement nor did they disclose the reason for their low rating. The training in Miles City

was also well attended and proved to be effective, as overall comprehension scores increased between pre- and post-testing.

Before our clinic in Hamilton, Covid-19 numbers in the nearby Missoula County spiked, and it was called into question

whether we should be hosting a clinic at all. After a lot of discussion and careful consideration, it was decided to trim down our staff and volunteer numbers, reimplement Covid precautions from early in the pandemic, and go ahead with a much smaller-than-planned clinic. We served 14 individuals, 100% of which were “extremely satisfied” with the clinic experience.

We wrapped up our year in the beautiful Paradise Valley. Our clinic in Emigrant Montana was attended by a surprising 16 individuals. In a town of 271 (2019 census data), that’s not a bad turnout! 94% of clinic attendees reported being “extremely satisfied” with their experience, while 6% were “satisfied.” The group of training participants was fairly small, but pre- and post-testing did yield an increase in overall comprehension levels.



Figure 5: Glacier Lake, Seeley Montana



Figure 6: Sunrise in the Beartooth WMA, Wolf Creek Montana

New Faces We were sad to say goodbye to our AmeriCorps members Akemi Nakagawa and Katherine Feehan, whose terms with our program have both ended. Fortunately, we have been lucky enough to add a new AmeriCorps member to our ranks,

Annalisa Bell. Though she has only been with the program a few short weeks, she has already proven herself an asset in the office and in the field. Welcome to Montana and to the Senior Financial Defense Grant Annalisa!

Major Projects Our training series for senior advocates continued this quarter with the addition of six virtual sessions for professionals at the Area Agencies on Aging, among others. *Working with Financial Institutions* by Jennell Huff, *Alzheimer’s Grant* by Katherine Feehan and Tasha Bradshaw,

Figure 7: Mines in the Pines, Rimini Montana



Mixed Bag by Susan Gobbs and Suzanne Voss, *Probate 101 pt. 1 and 2* by Tammie Lund Smith,

and *POA Tipsheet* by Richard Heitstuman, were all added to our list of trainings. Each of the trainings should be available on our website soon!

Figure 8: Our Smokey New Norm, Rimini Montana



Updates on Sponsors

Our longtime partner and sponsor, AARP MT, has once again stepped up to ensure that our legal clinics continue to serve Montana's seniors. They intend to provide a much larger sponsorship enabling us to continue to

host legal clinics at the same frequency in the future. In addition to monetary support, AARP MT also intends to assist us in advertising for future clinics which allows us to target specific geographic regions. This is important for when we plan rural clinics versus ones in more populated areas, as rural clinics like the one in Emigrant require a much larger net than one in Billings. We look forward to the ease and security that AARP MT will continue to provide our program.

Industry Partners The Bank of the Rockies has provided support for another clinic. This time, they helped by sponsoring and advertising for the clinic in Emigrant. Besides paying for our delicious lunch from Follow Yer Nose BBQ, they advertised for our clinic locally, ensuring that we had a good turnout and a large impact. A big thank you to Megan Wills and Jennell Huff at the Bank of the Rockies.

We would also like to thank Dewey Bruce at the Montana Broadcaster's Association. He connected us with Desert Mountain Broadcasting, who worked with our very small budget, as well as Susan Balding with KBZM, who donated ad time to us! Their efforts were pivotal in ensuring that our clinic was well attended.

Figure 9: Back of the Front Country, York Montana



The State of Affairs Government Grant Scams are abounding! With the predicted increase in federal spending this presidential term, many organizations are abuzz about the new grant money that will be available. Nonprofit groups in Montana are discussing grants in order to support the cattle and farm industry, food processing facilities, food interdependence education programs, infrastructure projects, supply chain improvement programs, and much more.

As we know, any time there is potential for actual funding, scammers are quick to offer up phony funding scams to the unsuspecting victim. Scammers will use all available means to contact individuals and organizations with offers of government assistance and/or funding, from emails to snail mail and everything in between. Scams will claim that the individual or organization has been identified as an eligible recipient for a grant to address a specific issue, or that they are eligible for some type of governmental assistance program. All the individual/organization must do is fill out the application (which asks for personally identifiable information [PII] or financial information, such as a credit card number or tax information), and they will be one step closer to funding their projects! As with offers in our personal lives, we need to be diligent in our professional lives as well. Be wary of offers that seem to fall into one's lap, or simply sound too good to be true.

Pro Tip = Be sure to do your own research when you've found out about a funding opportunity from a third party. If a federal grant program exists, there will be at least one website dedicated to it, as well as a governmental agency that will be assigned to manage the funds. You should be able to find a government official (although it may require a few tedious calls) that will know about the funding opportunity, should it exist.

The End of an Era The Senior Financial Defense Grant is coming to an end. Luckily, we were able to secure funding in order to continue serving Montana's seniors. We will be working on the Senior Defense Grant, a new project aimed at addressing financial exploitation of Montana's seniors. While our budget and program operations will be vastly different, we still hope to screen Montana's seniors and tribal members for financial exploitation via legal clinics and outreach events. We hope to continue promoting the reporting of financial exploitation while providing direct services to victims in Montana. How will this affect you as a newsletter recipient? Not at all, as long as you wish to keep receiving them. We will continue to send out a newsletter for our new grant and intend to retain this mailing list. Please reach out if you do not wish to receive our new grant's newsletter. If you need to contact the Senior Financial Defense Grant for any reason, you can reach out to the Project Coordinator, Richard



Figure 10: The View from Emigrant's Clinic, Emigrant Montana

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or you can call the Legal Services Developer, Katy Lovell, at 406-444-7787.