

Issue #1

Senior Defense Newsletter

The Senior Defense Grant is a continuation of much of the work done under the Senior Financial Defense Grant, undertaken by the Legal Services Developer Program within the Senior and Long-Term Care Division at the state of Montana. Its goal is to



Figure 1: The Continental Divide, Flesher Pass, Montana

effectively address the needs of victims of financial exploitation in Montana, through victim services, enhanced reporting, and training. 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 1st 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.

Our New Advisory Committee We would like to thank those of you who have decided to serve on our Advisory Committee for the Senior Defense Grant. Many members of the Advisory Committee for the Senior Financial Defense Grant have agreed to continue serving on our new board. We have also added a new member, Stefanie Meek, from Action for Eastern MT. We look forward to the unique perspectives she will bring to the group.



Figure 2: Reflections in Lake Helena, Helena, Montana

One of our current members, Barb Harris with MLSA, has provided us with a new tool, the “Suspect Elder Abuse” tool from NCEA and NAPSA. While it covers much of the same information as our “Financial Exploitation Screening Tool,” we believe it is a worth while resource for senior advocates as well as for the seniors they serve. You can find the tool by following the provided link: https://ncea.acl.gov/NCEA/media/Publication-4.0/NCEA_NAPSA_CGchecklist.pdf.

Figure 3: Everywhere to Hide, The Farm, Plentywood, Montana



Our search for a Grant Evaluator continues, as we interview more and more potential evaluators. Although we have requested bids from many of them, only a couple have shown interest in the position. If you know of any grant services professionals that may be interested in serving as our Grant

Evaluator, please let us know!

Getting Out and About Project Coordinator, Richard Heitstuman, was asked by our partners at the Bank of the Rockies to join the MT Elder Justice Committee. While he has not yet participated in any committee activities, he looks forward to the grant’s involvement on such an important board.

Our Project Director, Katy Lovell, and our AmeriCorps Member, Annalisa Bell, attended the 2021 Pro Bono Fair hosted by the Alexander Blewitt III School of Law. At the event, they presented our clinics as a possible volunteer opportunity for students. In this way, we not only gain volunteers for our clinics, but we also introduce the next generation of legal professionals to our program, building our name as a resource for them and their clients.

We always love an example of how impactful our grant work is. A former volunteer (who used to take part in our clinics via their former employer) has reached out and would like to continue volunteering personally. This illustrates how highly this particular volunteer values the experience, and hopefully captures the sentiments of many of our volunteers.

Figure 4: Hidden Meadow, Priest Pass, Montana



It seems the work we are doing has garnered more attention. It is my pleasure to add two additional advocates from the Rocky Mountain Development Council to our newsletter mailing

list. The more people who know about our services, the more referrals and reports we will receive, and ultimately, the more victims we can assist.



Figure 5: The Little Guys, The Farm, Plentywood, Montana

2022 Kelly Moore Memorial Documents Clinics

We've finished our 2022 clinic and training schedule. We have prioritized small communities this year as opposed to tribal communities as most Montana tribes continue to face challenges due to Covid-19. Below, you will find the location and dates of our planned clinics and trainings:

1. Remote Clinic Training – Jan 6th, Remote Clinic – Jan 7th
2. Remote Clinic Training – March 22nd, Remote Clinic – March 23rd
3. Helena Training – April 6th, Helena Clinic – April 7th
 - a. Ramada by Wyndham (Jorgenson's), 1714 11th Ave, Helena, MT
4. Frenchtown Training – June 22nd, Frenchtown Clinic – June 23rd
 - a. Frenchtown Community Church, 16250 Mullan Rd, Frenchtown, MT
5. Thompson Falls Training – July 27th, Thompson Falls Clinic – July 28th
 - a. Blackbear Ballroom, 925 W Main St, Thompson Falls, MT
6. Butte Training – August 8th, Butte Clinic – August 9th
 - a. Belmont Senior Center, 615 E Mercury St, Butte, MT
7. Baker Training – September 14th, Baker Clinic – September 15th
 - a. Baker Senior Center, 420 W Montana Ave, Baker, MT

We have sent the schedule out to our partners across Montana. As usual, we are always looking for seniors (age 60+) and tribal members (no age requirement) to take part in our clinics and have their estate planning documents drafted for free. We are also looking for legal



Figure 6: Sunrise over the Marsh, Lake Helena, Helena, Montana

volunteers to draft documents and help us screen potential victims of financial exploitation, abuse, and/or neglect. If you know of any potential participants or volunteers, please share our contact information with them!

Figure 7: Teepee Rings, The Farm, Plentywood, Montana



As you may or may not know, Adult Protective Services has had some recent turnover of leadership. APS is obviously hugely important as we report to them all suspected abuses, but their director also served as a trainer for our clinic trainings, presenting on the red flags of

exploitation, abuse, and neglect, as well as how to report suspected abuses. We are working with the new leadership to ensure our training series continues with various APS professionals presenting in their former director's place. We are also looking into the process of accreditation for CEUs, as that was traditionally handled by APS.

Although our main focus at clinics is to identify victims of financial exploitation and protect them from future victimization, we also want to make sure we are keeping their agents safe. With this in mind, we created a warning sheet to be shared with clinic participants' agents. The warning sheet first informs the agent what their role is, what is required, what is forbidden, etc. The tool also warns the agent to sign as agent anytime they are using the POA; failing to sign as agent (and simply signing their name) can result in an agent being financially liable for charges incurred by the principal. The tool will be distributed with each POA we draft and will be available by request for any interested parties.

During our clinic offseason, we have taken the opportunity to rewrite our volunteer packet. We replaced all of the outdated screenshots and captions, added information about secondary signers for POAs, and updated our Covid-19 information. The new

Figure 8: Decoys on the Water, Lake Helena, Helena, Montana



packet should relate more closely to the actual templates we use during clinics, providing a more accurate reference tool for volunteers. We have also made improvements to clinic documents, fixing some formatting issues, making changes to prevent paper waste, and correcting several altered notary blocks. The smoother our templates operate, the more efficient our clinic model is.

Lastly, we have created a new training that goes over the functionality of our template documents. We have found that volunteers have had issues with our formatting in the past, so

it was decided that they need a bit more of an introduction to them before using them at clinics. The new training will be presented before each clinic, allowing volunteers an opportunity to see the templates used, ask questions, and suggest improvements.



Figure 9: Sun-up in the Coulees, The Farm, Plentywood, Montana

Who Trains Us?

As senior advocates, you are all expected to know the answer to many of the issues faced by seniors, but who teaches you those answers? The Senior Defense Grant's lunchtime training series aims to do just that, tackling issues reported

by seniors as well as advocates, with an emphasis on exploitation, abuse, and neglect. Started under the Senior Financial Defense Grant, we plan to continue our training series, with our first of 2022 scheduled for January 12th (National Trends in Long Term Care and Healthcare for Seniors by Eric Carlson). Trainings will continue every Wednesday at noon; please let us know if you would like to be added to our list to receive the Zoom links each week. If you have suggestions for new trainings that you would like to see, please reach out to the Project Coordinator (Richard.heitstuman@mt.gov, 406-417-8648).

The lunchtime trainings produced under the Senior Financial Defense Grant have all been made available on our website, <https://dphhs.mt.gov/sltc/aging/legalservicesdeveloper/>, under the training tab. To date, they have been viewed nearly 500 times collectively, proving that our grant efforts continue to serve the public after they've been completed.

The Incredible AARP of Montana

We are beyond ecstatic to inform you that AARP will once again sponsor our clinics. This time, they have really stepped up their financial support, allowing us to fill gaps created by a smaller grant award amount. In return for their assistance, AARP only asks that we share the information of those clinic participants that opt in to having their info shared. AARP uses this info to distribute educational materials.

In addition to helping us financially, AARP has also offered to help us advertise for our clinics and trainings, sending out invites via their targeted advertisement program. While this will not replace our advertising efforts, it will undoubtedly increase the amount of potential victims we reach.



Figure 10: A Buck's Silhouette, The Farm, Plentywood, Montana

The State of Affairs Peer-to-Peer Payment scams are relatively new on the scene and are costing Americans a lot of money. These scams prey on the users of peer-to-peer payment apps like *Venmo* or *CashMe*. The scammer will send the victim money, sometimes hundreds of dollars, immediately followed by a message claiming the funds were transferred in error and a request to return the money. The victim believes the scammer, returns the money, only to find the original payment from the scammer was removed from their account. The scammer used a stolen card to make the payment, which was eventually corrected, and the funds were clawed back. Now, you are out the money you “refunded” to the scammer.

Pro Tip = To avoid such scams, examine the way you use P2P apps. Experts suggest blocking or ignoring requests for funds. Ignore all requests for refunds and report them to the app’s customer service department. The apps’ creators know mistakes happen and have an established protocol for refunding mistakenly transferred funds, so any request for refund should be met with suspicion and reported.

Until Next Time That’s all for now. The next newsletter will be sent out in April of 2022. If you need to contact the Senior Defense Grant for any reason, you can reach out to the Project Coordinator, Richard Heitstuman, at 406-417-8648, Richard.heitstuman@mt.gov, or you can call the Legal Services Developer, Katy Lovell, at 406-444-7787.

Figure 11: Separate Sides, Flesher Pass, Montana

