

Issue #4

Senior Defense Newsletter



Figure 1: Big Horn Sheep, Libby

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 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 fourth 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: Heavens Peak, Glacier National Park

Outreach Katy Lovell, the Senior Financial Defense Grant’s Director, Susan Gobbs, the Staff Attorney, and Richard Heitstuman, the Project Coordinator recently presented to the Senior Companions Program in Butte and Great Falls. The presentation focused on financial exploitation, specifically using Powers of Attorneys and Guardianships.

The Senior Companion Program pairs volunteers, aged 60+, with home-bound senior clients. The companion helps with groceries, household chores, and transportation. They are on the front lines of senior abuse and exploitation and are a very responsive group to train.



Figure 3: Ross Creek Cedars, Troy

TeleClinics The TeleClinics are a pivotal component of the Senior Financial Defense Grant’s strategy to address exploitation of rural and isolated seniors in Montana. The system employs video conferencing and document sharing software to allow seniors to draft estate-planning documents while speaking face-to-face with a legal volunteer.

Although we have successfully tested a design that utilizes free software, we have run into several problems that unfortunately do not have a permanent solution. We have decided to utilize

ZOOM Video Conferencing to allow for live video chat and screen sharing. It will seamlessly accomplish all the requirements of the TeleClinic system without the constant upkeep and updating.

2019 Clinics We have completed 5 of the 6 clinics scheduled for 2019. Our clinic in Wilsall was small by mighty. It was staffed by our core group of volunteers as well as volunteers from Swandall Law and Montana Elder Law. The clinic was well reviewed by seniors; 85.7% of respondents reported being extremely satisfied, while 14.3% were satisfied. In Wilsall, we served 15 people.

The clinic in Libby was also staffed by our excellent group of volunteers. Our grant evaluator, Josh Turner, traveled to Helena and served as a witness, as did DPHHS staff Traci Clark. In Libby, we served 33 people. Seniors seemed to appreciate the clinic. Based on clinic evaluations, 84% of respondents were extremely satisfied, 16% were satisfied.

Billings will be our last and largest clinic of 2019; in fact, Billings will be our first ever 2-day clinic. Our Capacity, Exploitation, and Reporting training will be held on October 22nd, with the



Figure 4: Going to the Sun Road, Glacier National Park

clinic beginning on October 23rd and the wrapping up on October 24th. Despite being two days long, our clinic is currently full, and our wait list is pretty hefty.

Guardianship and Power of Attorney Training

The Senior Financial Defense Grant is working with the State Bar of Montana, the American Bar Association, the Office of Public Defenders, and others to create a series of webinars that address issues of Guardianships/Conservatorships (how to defend against, argue for, restrict, avoid, etc.) and Powers of Attorney (limitations, how to draft, protective measures, etc.). The webinars will be offered as free training for OPD, and will be offered as a CLE accredited course to the public.

Introducing Ryce, the Newest Member of the SFDG Team

Please welcome Ryce Pierzina, our newest AmeriCorp member; she is sure to be an enthusiastic, dedicated addition to our team! Ryce has a degree in Gerontology from the University of Montana and has experience working with senior citizens prior to this position. Ryce volunteered her time to attend the Libby clinic and has already proven herself to be a valuable asset.



Figure 5: McDonald Creek, Glacier National Park

The State of Affairs

Unfortunately, it is when American needs help the most that the scammers choose to strike. After events like the recent hurricane which ravaged the eastern and southern shores of the US, scammers quickly set up fake charities, collecting money from well-intentioned seniors and young people alike. If you are going to donate to a charity, make sure you are donating to a legitimate one! Check URLs closely and use sites like



Figure 2: Kootenai River, Libby

CharityNavigator and CharityWatch to make sure the organizations you plan to support financially are the real deal.

One issue that never seems to go away is the pervasive and annoying reality of robo-callers and telemarketers. I have seen a lot of tips and tricks to avoid robocall, but none that seem to be effective. Fortunately, the National Center on Law and Elder Rights has produced a new guide which offers some practical and useful strategies. Did you know you can sue Telemarketers? Learn all about it and more techniques to avoid unwanted calls by reviewing *Tips for Older Consumers to Stop Illegal Robocalls* by Jeremiah Battle, National Consumer Law Center. It can be found on NCLER's website, <https://ncler.acl.gov/Resources.aspx>, or by emailing the Project Coordinator.

Until Next Time That's it for now. The next newsletter will be sent out in December or January of 2020. 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, 406-465-6950, or you can call the Legal Services Developer, Katy Lovell, at 406-444-7787.