

Issue #6

Senior Defense Newsletter

The Senior Financial Defense Grant (SDG) is a project undertaken by the Legal Services Developer Program (LSDP) 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 6th 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.

Outreach and Work with Partners

The SDG received a request for training from the U.S. Veteran's Affairs office in Helena. VA employees wanted clarification about the differences between POAs and guardianships, the arrangements' implications for seniors, and how they can lead to or prevent financial exploitation. Naturally, we jumped at the opportunity to train the people who work with veterans on these legal arrangements and how they relate to the victimization of seniors. Veterans are a particularly attractive group for scammers, as they are presumed to have retirement accounts and receive other benefits that criminals can target.

The Montana Board of Crime Control's (MBCC) requested that the SDG and the LSDP host a training for their Educational Power Hour. Aside from being our funder, the MBCC is an

Figure 1: Mine Shaft, Birdseye, Helena MT



important partner in the fight against victimization in all forms. They distribute many of the grants that fund victim services in our state, so the opportunity to address this group and identify ourselves as a resource was a major one.

Figure 2: Blizzard, the First of Many, Continental Divide, Helena MT



The SDG's Project Coordinator is a member of the new South Central Elder Justice Committee, a group focused on addressing crimes against seniors in Montana by enhancing interdisciplinary communication between stakeholders. The group is focusing on education and prevention work regarding financial exploitation. The SDG

(represented by the Project Coordinator) serves as an advisor, assisting with victim services when appropriate.

The SDG has been working with the Secretary of State's office to advertise volunteer opportunities, namely serving as notaries at our legal documents clinics. Not only does this free up staff to attend to other clinic tasks, but it would also mean more local professionals are trained to look for the signs of exploitation, neglect, and abuse. Well informed and equipped notaries are in a great position to intercede in exploitation cases involving legal documents, especially property and estate documents.

Long, long ago, under the Senior Financial Defense Grant, we created placemats that have trivia, word searches, and other fun games that involve information about financial exploitation. They were a great way to get the word out with the congregate meal program that feeds seniors throughout the state. Recently, the digital files were dusted off and shared with our partners at the Medicaid Fraud Unit. Hopefully, they can modify and use the placements we had created in order to enhance the reporting of Medicaid fraud. We are honored that our work can continue to be utilized by service providers in our state.

Our Website

Have you checked out our website, [Legal Services Developer \(mt.gov\)](#)? We've posted new details about the Senior Defense Grant, including information about who we are, copies of all our newsletters, updated tools and resources, our

current clinic and training schedules, as well as a link to a new Pro Bono page from the Montana Judicial Branch. It is our hope that by having more public facing resources, more victims will know about and utilize beneficial services that are available to them. The website



Figure 3: Not Hoth, But Close, Plentywood MT

also helps industry partners more easily locate the SDG, making us a more useful resource to other victim service providers.

Clinics The 2023 clinic season is officially under way. The SDG hosted a remote clinic with the Alexander Blewett III law school in January. We served 13 seniors and trained 18 new student volunteers on how to look for the signs of victimization.

The remaining 2023 Kelly Moore Memorial Documents Clinics are as follows:

- **Date:** Thursday, April 27th
Location: Stillwater County Pavilion, 328 E 5th Ave N, Columbus, MT
Time: 9am-5pm
- **Date:** Tuesday, May 23rd
Location: Elks Lodge 1554, 27 E Center Street, Dillon, MT
Time: 9am-5pm
- **Date:** Thursday, June 8th
Location: MSU Northern, 300 13th Street West, Havre, MT
Time: 9am-5pm
- **Date:** Tuesday, July 18th
Location: Fort Peck Community College, 605 Indian Ave, Poplar, MT
Time: 9am-5pm
- **Date:** Thursday, July 20th
Location: Glasgow Senior Center, 328 4th Ave S, Glasgow, MT
Time: 9am-5pm
- **Date:** Thursday, August 17th
Location: First Presbyterian Church, 540 South Main, Kalispell, MT
Time: 9am-5pm

Our clinic surveys and evaluations have been updated for this season. The new versions removed some redundant questions and edited cumbersome language, making them more user friendly. By capturing better data, we can cater our services to directly address the needs identified by victims and potential victims in our state.



Figure 4: The Generosity of Strangers, Block Management Area, Helena MT

Training Projects Annually for Continuing Legal Education and biannually for Nursing Contact Hours, the SDG has to reapply for accreditation for our “Working with Older Adults” trainings that we host in conjunction with

each clinic. We have received accreditation for Continuing Legal Education units, Continuing Education Units for social workers, and Nursing Contact Hours. By ensuring our trainings are accredited, the SDG can entice even more local professionals to attend and become better resources for senior victims.

Our lunchtime training series continues. The series focuses on issues that affect seniors and the advocates that work with them. All presentations contain information on the SDG grant and how to contact the program as a resource. Trainings we've hosted this quarter are as follows:

- Romance Scams presented by Katy Lovell
- Estate Planning presented by Katy Lovell
- Alzheimer's Working Group presented by Jan Smith
- MonTech presented by Shawna Hanson
- Friendship Center presented by Eric Parsons
- POAs vs. Guardianships (for the VA) presented by Susan Gobbs
- Waiver Program presented by Jean Perrotta
- Hearing Assistive Technology presented by Dr. Hillary Q. Carter
- National Fraud Hotline presented by Lori McGhee

Because our lunchtime trainings take place every week, we are continually working to fill out the schedule for the summer. We have been reaching out to national and local organizations that work with senior victims. Organizations seem very excited about the opportunity to speak to our group and the trainings provide a great venue to spread information about the SDG's availability as a resource for senior victims. If you have any suggested training topics, please let the Project Coordinator know.



Figure 5: The Bitter Cold, Plentywood MT

Part of our lunchtime training series has been dedicated to resources for Agents and Guardians. The three-part series from CaringInfo.org that we hosted this quarter took a deep dive into resources for caregivers, including guardians and agents, in Montana. The series consisted of three trainings: Preparing for Caregiving, Healthcare Issues in Caregiving, and Financial and Legal Issues in Caregiving. Of course, a large component of these trainings is an emphasis on identifying exploitation, abuse, and/or neglect. Caregivers are often the first line of defense for seniors, so it is vital that we reach this group in our state.

Figure 6: The Front Country, Helena MT



Sponsors Due to an expected smaller budget in the future, we have been working to find additional funding sources for our 2024 and 2025 clinics. In keeping consistent with their reputation, AARP of Montana will be providing financial

support for our clinics in the future, as will our partners at the Bank of the Rockies, with other partner organizations interested in providing support as well. It is encouraging to know that partners see the value in our clinics.

Advocacy One of our coworker's fathers fell victim to financial exploitation. He attempted to purchase a firearm over the internet, and the seller turned out to be a scammer. The victim contacted the SDG and we worked with him to work out next steps, including filing a police report, closing all associated accounts, and placing a fraud alert on his credit. Thanks to his and our coworker's immediate action, we were able to prevent any further losses.

The State of Affairs it is always useful to check in on exploitation trends from time to time to better understand the reality of the problem. The FTC reported that losses due to fraud jumped more than 70% from 2020 to 2021. Those 60 and older lost nearly \$1.7 billion in 2021, a jump of 74% from 2020, according to the FBI. Those over 80 reported the greatest losses. Clearly, the pandemic bred a lot of new scammers and financial exploitation techniques. It is more important than ever to stay vigilant.

Pro Tip = Just because it is legal, it does not mean it's not a scam! Debt consolidation companies advertise on television and in national newspapers, so you would assume that they offer a legitimate service. In reality though, most offer a short-term solution and expect you to repay a loan with a high interest rate. Often, the debt consolidation company will sell your debt to another collector, leaving you in the same situation. It is important to remember that just because a business model is legal and advertised in our society, that doesn't mean that it is an ethical pursuit that yields a valuable product. Always review companies with organizations like the [Better Business Bureau](#) and your local [Office of Consumer Protection](#) before doing business with them.

Figure 7: The Road Home, Helena MT



Until Next Time That's all for now. The next newsletter will be sent out in July of 2023. 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.