

## Issue #9

# 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 needs of victims of financial exploitation



*Figure 1: A dark hike out, North Hills, Helena, MT*

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 ninth 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.

**Continued Education** ABA Conference Multiple members of our staff were able to remotely attend the American Bar Association's National Law and Aging Conference. This presents an excellent opportunity to learn about new and changing legal issues facing seniors, but also a great networking opportunity. The conference gathers legal professionals from around the country, including legal service developer programs from other states. Interaction with these programs is mutually beneficial; we learn from their approaches as they learn from us. Although this interaction is limited by the remote nature of the conference, we still had the opportunity to speak to and learn from other professionals in our field.

# The Senior Financial Defense Grant Online

Each day, we add more and more resources to our online library. On our website,

<https://dphhs.mt.gov/sltc/aging/legalservicesdeveloper>, you can find tools like the [ID Theft Tool](#), created to guide seniors through the recovery process after having their identity stolen.

You will also find our entire [webinar series](#) on guardianships, including the long-awaited [guardianship toolkit](#). It contains tools and resources for legal professionals working with guardianships and/or adults under guardianship. As was the theme of the webinar series, the toolkit contains information about all aspects of guardianship, from preventing unnecessary ones to petitioning for guardianships. We



Figure 2: Sunrise in the duck marsh, Lake Helena, MT

We tried to include opinions and tactics from as many different professionals and organizations as possible to provide a wholistic guide to guardianship work.

The Senior Financial Defense is also deepening our impact on social media with the [Aging in the 406 Facebook](#) page. While the page shares information on a wide variety of issues faced by seniors, we make sure to share financial exploitation information, tools, and resources as often as possible. Check in for news and tips from the Aging Services Bureau!

## Clinics

In January of 2021, we had the distinct privilege of hosting a remote clinic with the Alexander Blewitt III School of Law's pro bono program. With the help of student volunteers, we were able to help 13 seniors complete their estate planning documents, and we also provided hands-on, pro bono opportunities for 9 students. Volunteer opportunities have declined significantly since the Covid pandemic started, so our offerings have become very important for the college as well as for MT's seniors.

We are eternally grateful for the volunteers we've received from the pro bono program.

Figure 3: Above the Gulch, Mt. Helena Ridge, Helena, MT



Seniors love working with the students and report feeling appreciative and relieved after appointments. Generally, student volunteers are very proficient with the technology. They have also displayed the ability and drive to prepare for appointments, even

pre-filling documents with names and dates prior to appointments. Because of this, the clinic ran smoothly, and post-appointment clean-up work was vastly reduced.

Our Advisory Committee has met and our 2021 clinic locations have been chosen. We will be heading to Hamilton, Deer Lodge, Emigrant, Pablo (remote only), Glendive, Miles City, and Lewistown. These clinics will be planned as live clinics with the same Covid precautions we took in 2020, including temperature screening, masks, table dividers, etc. In addition, each clinic will have a contingency plan for a remote clinic, should we be unable to host them live. As remote clinics, volunteers would draft documents via the telephone, with Zoom access to our staff attorneys to ask questions and get advice. This format was used successfully during our remote clinic with the law school, and we believe it can be scaled up to full clinic size.

Throughout the clinic season, we ask volunteers to keep track of changes they would like to see with our document templates. These concerns are addressed during the off season in order to create a better volunteer experience and a more efficient appointment format. This year, we updated our will template to help with formatting issues as well as added single and multiple owner versions of our Homestead Exemption template. By eliminating some of the editing and formatting that our volunteers have to do, we create a more efficient clinic model while also keeping our volunteers happy.



Figure 4: The Nevada Range from Helena, Helena, MT

## Outreach

With the help of the Montana Broadcasters' Association, we have secured

Figure 5: The Missouri Flows Below, North Hills, Helena, MT



another six months of television and radio advertising on stations across the state. They will be playing ads which focus on the differences between powers of attorney and guardianships, the importance of estate planning, and of course, how to report financial exploitation. It is our hope that a better understanding of estate planning will help prevent seniors from being exploited, as well as reach current victims in need of assistance.

**Training** The Senior Financial Defense Grant has started our latest round of trainings, created for employees of the Area Agencies on Aging across Montana. These trainings focus on common issues that we've observed within the senior population, issues that we think are vital to understand as a professional that works with seniors. Topics such as online safety, financial exploitation, public housing, hospice, assisted decision making, and many more will be discussed by experts in their field. To view these trainings, contact the Project Coordinator at [Richard.heitstuman@mt.gov](mailto:Richard.heitstuman@mt.gov) to be added to our mailing list. Private Zoom links will be sent to those that request them, in order to ensure secure and uninterrupted trainings. Recordings will also be posted to the website for future viewing.

**The MT AARP** We have been granted another sponsorship from AARP Montana to supplement clinic expenses. AARP has been an important partner to the grant, making sure our clinics are fully funded, season after season. As clinic costs increase (as do the costs of everything else) AARP has increased



Figure 6: The Moon's Reflection, North Hills, Helena, MT

their sponsorship, illustrating how aware and dedicated a partner they truly are. We help to distribute educational information about their many great programs, but their sponsorship comes from a real drive to help Montana's seniors, and for that, we are very grateful.

**The State of Affairs** Montana recently saw the likes of a wind storm that rarely occurs in our part of the world. Gusts of over 103 mph were recorded in some parts of the state, downing power lines and removing entire roofs in some instances. Whenever a sudden need for assistance exists in a place, you can be sure the scammers will be quick to respond. Perpetrators of contractor scams know that when people are desperate, they can make mistakes they otherwise wouldn't. Be sure to research any contractor or service provider thoroughly before inviting them into your home. By utilizing resources from the Office of Consumer Protection and the Better Business Bureau, you can check for existing complaints against a business before hiring them. Also, always verify a contractor or service provider is licensed by checking with the Montana Department of Labor and Industry at <http://erd.dli.mt.gov/work-comp-regulations/montana-contractor/construction-contractor-search>. Contact [Richard.heitstuman@mt.gov](mailto:Richard.heitstuman@mt.gov) for a copy of our memo on contractor scams!

Figure 7: Helena from the Side, Scratch Gravel Hills, MT



Speaking of scammers taking advantage of those looking for assistance, fake Covid-19 vaccine clinics have started popping up around Montana. These fake clinics offer vaccinations at a lower price or maybe at a different time than the real vaccination events. Usually, these scammers just want to capture people's information during the registration step and they never planned to hold an event. They sign people up for the fake service, capture their information and possibly a pre-payment, then they skip town. To protect yourself from such scams, be sure to check with the real authorities. Legitimate events hosted by Lewis and Clark Public Health and their partners can be found at the Covid-19 Hub, <https://www.helenamontanamaps.org/LCPHCovid19HUB/>. You can also call your local county health department (for Helena: 406-457-8900) to check on the event's legitimacy. If there is a real vaccination event happening in your community, your county health department will be able to verify whether an event is legit, or whether it is a trap.

***Pro Tip = Always check with your local county health department before registering for a vaccination event or any other public health event.***

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

2021. If you need to contact the Senior Financial Defense Grant for any reason, you can reach out to the Project Coordinator, Richard Heitstuman, at [Richard.heitstuman@mt.gov](mailto:Richard.heitstuman@mt.gov) or you can call the Legal Services Developer, Katy Lovell, at 406-444-7787.

Figure 8: End of the Day, Scratch Gravel Hills, Helena, MT

