

Issue #8

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 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.



Figure 1: Young Whitetail Buck, Wolf Creek, MT

This is the 8th 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.

Kelly Moore Memorial Documents Clinics

Covid-19 claimed one more clinic. The Emigrant documents clinic had to be canceled due to concerns over hosting a clinic in an area with as much tourism as "Paradise Valley." We were forced to cancel several clinics this year due to the pandemic, but we hope to visit those locations in 2021 to deliver services and screen potential victims.

Figure 2: Big Horn Sheep, Wolf Creek, MT



The Great Falls clinic was hosted at the Heritage Inn on July 22nd and 23rd. We were able to serve 48 seniors over two days. On day 1, 91.66% of seniors who answered the question were "extremely satisfied" with the clinic, 8.33% were "satisfied." On day 2, 93.75% of seniors who answered the

question were “extremely satisfied” with the clinic, 6.25% were “satisfied.” 80% of volunteers were “extremely satisfied” with their clinic experience, 20% were “satisfied.”

The Helena clinic was hosted at Jorgenson’s Inn on September 10th and 11th. We were able to serve 40 seniors over two days. On day 1, 100% of seniors who answered were “extremely satisfied.” On day 2, 60% of seniors who answered were “extremely satisfied,” 40% were “satisfied.” 100% of volunteers were “extremely satisfied.”

Finding and retaining both volunteers and locations proved to be very difficult this season. Locations had to be large enough to allow for social distancing and volunteers were reluctant to travel and interact with strangers. We completely understand the reluctance and simply adapted where possible. We were happy to provide as much service as we did and hope to provide much more service next clinic season!

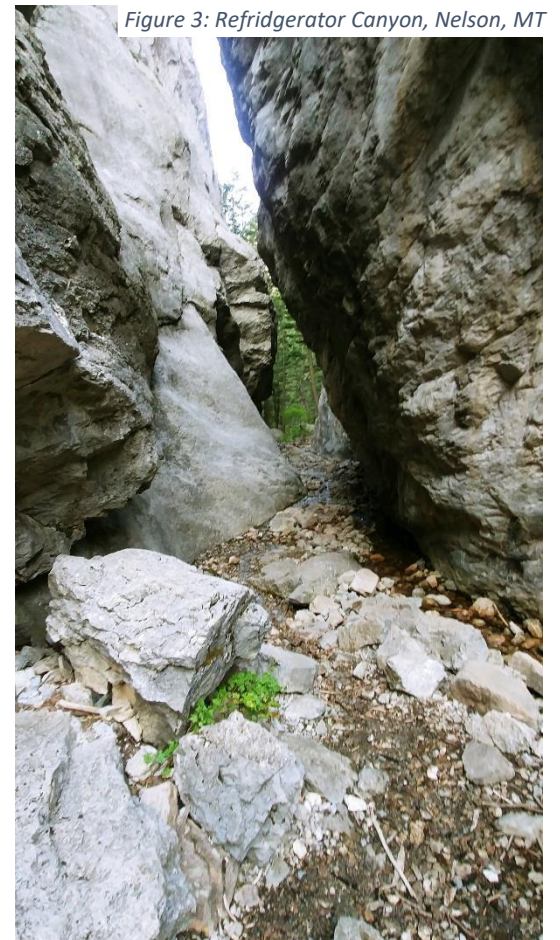


Figure 3: Refridgerator Canyon, Nelson, MT

2020 Trainings Though the presentations are continually kept current, the general outline of the training has not changed. We still start by defining capacity, then we talk about how to determine it, how to work with seniors with limited capacity, how to spot signs of exploitation and abuse, how to report suspected cases, and more.

We have made one change in response to pandemic. In addition to offering the trainings live (while observing social distancing and encouraging mask and hand sanitizer use), we also offered a digital version this season. The trainings were streamed via Zoom. While audio was an issue at first, our new microphone ensured online trainees had access to the same quality of presentation as our live trainees.

In Great Falls, we showed a 6.82% increase in comprehension rate between pre- and post-testing. In Helena, we showed an 11.62% increase in comprehension rate between pre- and post-testing.

Figure 4: Old Growth Pine, Avon, MT



Safe and Fashionable Our order of handmade face masks has been completed and delivered! Helena seamstress, Kelly Robson delivered 150 high quality, comfortable face masks to protect us as well as our seniors. Traditional masks were made available as well, if seniors preferred.

Advocacy Work Though it is not our main focus, one-on-one advocacy work is an important component of our grant. This quarter, we helped two separate individuals with potential identity theft cases and got them on the path to credit recovery. We also worked with an individual who was receiving harassing calls from a credit card company impersonator, and after some digging, could confidently tell him, “it’s a scam.” These cases don’t always come to a nice neat end, but we do everything we can to help ourselves or refer to programs that can help.

Our Fantastic Partners A special thanks this quarter to our Staff Attorney, Susan Gobbs, and the Alexander Blewitt III’s School of Law Pro Bono Program, headed by Kelsi Steele, for their help in sourcing last-minute volunteers for our clinics. We can’t do our job without volunteers, and we can’t source volunteers without our other excellent partners.

Speaking of excellent partners, Barb Harris, our sponsored attorney at Montana Legal Services Association, will be with us for another grant year! Barb handles senior exploitation cases referred to her by our program, and she has proven to be a valuable (and very enjoyable) member of our team. We are thrilled to keep her on!



Figure 5: Young Bull Moose, Wolf Creek, MT



Figure 6: A Tilted Perspective, Nelson, MT

Tool Creation In addition to the memos we’ve created in response to the Covid-19 pandemic, we have also been busy at work on our new Steps for Identity Theft Victims tool. This tool guides users through the process they need to follow should they suspect financial exploitation. It will help them put an end to the

exploitation, report to the proper authorities, and begin the credit repair process. The tool will be available on our website soon, but feel free to request a copy sooner.

As is the case every post clinic season, we are busy at work on our document templates. While we don't have as many changes to make this season, we always find opportunities to improve our efficiency and the experience of the volunteers while using these templates.



Figure 7: Cow and Calf Elk, Avon, MT

We've Gone Digital

Our website, <https://dphhs.mt.gov/sltc/aging/legalservicesdeveloper>, is chocked full of great information from the Legal Service Developer Program and the Senior Financial Defense Grant, as well as information from many other departments and bureaus. Some new items are our Covid-19 scams memo as well as some new affidavit documents and their respective instructions.



Figure 8: The Cloudy Big Sky, Avon, MT

the Aging Services Bureau is up to.

We are also on Facebook! Kimme Evermann, Program Specialist with DPHHS and longtime clinic staff member, has created the page "Aging in the 406" and is posting all sorts of useful information and tools for the public, as well as drawing attention to the opportunity to report abuse, neglect, and financial exploitation. Check out the page to see what

The State of Affairs

The Social Security impersonators are still going strong. We have seen an uptick in calls and emails targeting both the seniors we serve, and DPHHS employees. The following are a few tips for avoiding Social Security scams.

Some tips are easy. Don't carry your Social Security card on you. Leave it in a safe, secure place until you need it. Also, never say your Social Security number out loud in public, or if you are near unsecure devices ("Hey Alexa, my social security number is...").

To avoid phishing links in emails, be diligent in checking before you click. First, does the email seem generic; does it address you as "Sir/Ma'am," "Customer," "Dear," etc.? When you hover your mouse over the link (don't click!),

Figure 9: Creek flowing to the Missouri, Wolf Creek, MT



does the address that pops up match where the email claims to link to? Does the link address start with “https?” If not, don’t click. When in doubt, open up your browser and navigate to the website of the organization that the email claims to be from. This “back door” method may take a few more seconds, but it is the safest way to bypass links you aren’t sure of.

Finally, stay on top of your social security activity by creating an account at <https://www.ssa.gov/myaccount/>. This tool allows you to track payments, estimate projected payments, and monitor activity regarding your Social Security number.

Until Next Time That’s all for now. The next newsletter will be sent out in January 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 or you can call the Legal Services Developer, Katy Lovell, at 406-444-7787.

Figure 10: Young Bull (“Spike”) Elk, Avon, MT

