



Pheasants & snow
photo by Becky Hart

COMPLIMENTARY!

TAKE ONE!

February/March 2010 Vol 26 No 3

FREE!

FEBRUARY/MARCH 2010

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By Jeanette Progdgers

Ask almost any Montana Adult Protective Service (APS) worker and they will tell you there is a big need for financial assistance and guardianship programs for at-risk seniors, and the need won't be going away any time soon. In fact, it is a national issue. According to the National Alzheimer's Association, 7.7 million Americans will be diagnosed with dementia by 2030, and Montana is a graying state with 42% of its population over 45 years of age. Resources are insufficient to keep up with the demand.

For the past 10 years, the Western Montana Chapter for the Prevention of Elder Abuse in Missoula has been providing an array of valuable services. According to program director Kevin Brown, this organization known as the Chapter began in 2000 as a state initiative to provide payee services to people unable to manage their own finances. APS employees were receiving many referrals for individuals who needed payees for Social Security, Supplemental Security Income, Social Security Disability Insurance, and veterans benefits. First, the state provided an office, telephone, and supplies for a part-time bookkeeper who worked as an independent contractor and received payment directly from clients for payee services. Social Security allows payees to collect \$37 a month for services per client, Brown said.

Next the state recruited three AmeriCorps volunteers who helped expand the program by fundraising, public education, and program development, and the number of payeeships increased. Today Western Montana Chapter serves between 160-170 clients in the western half of the state, mostly in Flathead, Lake, Lincoln, Mineral, Missoula, Ravalli, and Sanders counties.

In 2002, Cindy Shott, a Missoula attorney specializing in business and financial law, became the first program director of the Chapter and served in that capacity until 2007 when Brown assumed charge. After retiring from a 17-year-career with

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APS, Brown brought a wealth of expertise to the program. He said the 501(c)(3) nonprofit program's principal focus is to provide a safe haven for the assets of the individuals they serve. It is probably the most comprehensive program in the state for doing conservatorships, guardianships, payeeships, and trusteeships. The agency is bonded, insured, and registered with the State and has a board of directors composed of a variety of community members.

The program does not have any volunteers. "One of the biggest issues is to maintain the strictest confidentiality since we are dealing with people's money," Brown says. Currently, the agency has four bookkeepers, a part-time administrative assistant, one social worker, a part-time case manager in Kalispell, and the program manager.

The agency also retains former director Cindy Shott as in-house counsel. Either the social worker or the case manager provides guardian services. Guardians set up medical appointments and take the clients to appointments as may be required.

Each client has a support system and services that are personalized to meet their needs, Brown notes. "We act as payee for persons that either the Social Security Administration or Veterans Administration has determined are in need of that

support. We accept the role of court-appointed conservator where a district court has determined that an individual is unable to protect their own assets," Brown adds. Sometimes the Chapter is a trustee when an attorney and their client have legally established a trust for another individual.

Check registers are available to approved individuals within 48 hours for financial accounting. They don't give cash to anyone. They may write a check for a receipt or they may accompany the person shopping to purchase something.

Western Montana Chapter has established fees for services, some set by the funding source such as Social Security or the VA, others established annually by the Chapter's board.

"We have the privilege of a long relationship with the many vendors and professionals we network with to do this work. These relationships allow us to provide professional and timely services for our clients in banking, investment, real estate, tax preparation, Medicaid, and many other areas," Brown explains.

Few things are more personal than handling someone's money, from which arise issues inherent in that responsibility. The Chapter has an established procedure for any unresolved issues. "Our goal is by providing a quality service we can avoid such issues," Brown asserted.

The operational budget for the program is small, and with the economy down, large grantors have cut back on donations. Funding for the agency comes from the clients and foundation grants such as the Washington Corporation, Gallagher, and Silver Foundations. These grants provide assistance for pro bono services, Brown says. Payeeships that allow only \$37/month usually take a lot more time.

For more information about the Western Chapter, call 406-327-7886 or visit www.westernmontanachapter.org. The office is open 8-5 weekdays. MSN