

>>> PLEASE STAND BY FOR REALTIME CAPTIONS.

>> One last sound check. We will be getting started in 2 minutes.

>>> Good afternoon. We have another great webinar for you today. Managing Someone Else's Money. Let me read you a little bit about our presenters. Naomi is -- a senior policy analyst at the Bureau of consumer financial protection's office for older Americans. She focuses on elder financial exploitation in the impact of diminished decision-making capacity on financial security. At the Bureau Naomi has been the team lead for the managing someone else's money guides and the interagency guidance on privacy laws and reporting financial abuse of older adults. A guide for long-term care facilities. Advisory for financial institutions on preventing and responding to elder financial exploitation. Previously Naomi worked on a variety of aging issues at the American Bar Association's commission on aging and AARP's public policy. She was a legal service attorney in New Hampshire and Massachusetts after receiving -- she has been assistant director for just over a year and has close to 20 years of experience working in small rural libraries. She believes that the library's primary role is to be a catalyst within the community. She says the library should always be listening and responding to the needs of the community either through resources or experience building these connections especially in rural and small libraries provides further opportunities for the community and its individuals to thrive. Before we get to this great webinar we have to go through the usual housekeeping comments. If you have questions or comments on the presentation please feel free to put them in the chat box located in the bottom left corner of your screen. I will keep track of the questions that come in and at the end of the presentation I will read them back to Naomi and John who will respond to each of them. We are also recording today's session and we will email a link to everyone who registered for this webinar. We will also be sending you a certificate of participation -- participation. If anyone needs additional certificates because multiple people watch the webinar with you please email outreach and included the title of today's webinar along with the names and email addresses of those needing certificates. If you need to zoom in on slides being shown by the presenter you can click on the full-screen button. At the end of the session we will be sharing a satisfaction survey with you. We will let you know when it's available in the URL will appear in the chat box. We very much appreciate your feedback after the session is through today. Also, please keep in mind to reserve your comments about presentation style and the value of the webinar for the survey and use the chat box for questions you would like to ask the presenter and to report any technical issues you may encounter. With that, I will hand the microphone over to our presenters. I think Naomi is going 1st.

>> Great. Thank you so much. I am really excited to share our information with all of you. What I am going to do today is I am going to give you a little bit of information about the Bureau of consumer financial protection for those of you who haven't heard about it. To tell you about our libraries project and a little bit about our office of financial protection for older Americans and then to 0 in on this one particular resource we have, which is our Managing Someone Else's Money guide . On your screen you see a disclaimer that I am required to do an employee -- a federal agency. Let me just quickly tell you about the Bureau and you may have also heard about it called the consumer financial protection Bureau, but it is now known as the Bureau of consumer financial protection. The Bureau was created coming out of the financial crisis about 10 years ago and we were created in the act and we are a regulatory agency, but Congress thought it was necessary to have an agency like ours to consolidate all of the consumer protection functions in the consumer financial world in essentially one agency. In addition to being a regulator and overseeing financial service providers in bringing enforcement actions we also have a very strong consumer education and engagement focus. We also take complaints from consumers and if you want to learn more about our agency I would really encourage you to look at our

website, which is consumerfinance.gov and it's a very active website with a lot of resources and I hope that you will take a look at it. Before I talk about my office in this product let me tell you a bit about our project. This is our library project and it is run out of our office of financial education, so I work in terms of delivering content, but some of my colleagues actually run the project. We have been working with libraries in providing financial education resources since June 2014 and as of September 30 of this year we have over 2200 participating library locations across the country, so we have really got quite a reach. This project resonates with me personally. My mom is a librarian and is currently almost 94 and while she has been retired from her library job for quite a while she is still putting her library skills to work in the senior community where she lives. She volunteers in the library. You may be thinking why libraries? We thought it was natural because you reach so many communities and people all around the country. I have some stats on this, but I will not bore you. One that strike me is that you get the equivalent of 4.1 million visits every day and attendance is increasing. In addition, we think it's an important resource for parents and low and moderate income households. A lot of reasons for us to be engaged with libraries. Here is the contact information. If you would like to be enrolled in our project. We are working with libraries to help them become the go to resource in their community for free and unbiased financial education tools and resources. We have several goals including building a community financial education infrastructure with both libraries and national partners so we can reach consumers where they are in their neighborhood. To fill the skill gaps by providing and distributing easy to understand financial education content and we have a ton of resources that are available free. They can be accessed online if that is what people do in the library. They can also be ordered in hard copy and bulk often by the hundreds for free because we are federal agents -- they cover the needs of people throughout the lifespan so we have K-12 education materials and then for adults -- up until older age that is kind of what we are going to focus on now. I would just reiterate if you want to be a part of our project send an email and we will add you to our database.

>> Moving along to my office. The office of financial protection for older Americans. Our office was actually created -- we have one page in the act and we really have 2 buckets of issues that we cover. We do that through financial education, but also through policy initiatives, collaborative work, with nonprofits and other government agencies. The 1st is to help protect older consumers from financial harm and we really view that is financial exploitation very broadly whether it be offshore scammers that are targeting people with a lottery scam to even members of their family who may be living in the same household, so a lot of emphasis on protection. The other is to help older consumers make sound financial decisions as they age. There is just a whole multiplicity of issues around that. It can be anything from when it's best for someone to clean their Social Security benefits to they own a house. Should this stay in the house or should they downsize? If they need an income stream or a lump sum of money should they get a reverse mortgage? How do they handle debt remark people occurring more and more adult judgment debt into older ages. Research consumer materials on these topics. I would encourage you to look at our page and that will link to other pages on the website and just take a look and see all of the things that we offer. Today I am going to focus on our managing someone else's money guide. What are these guides and who are the for and why did we undertake this project? I have been working in -- working on related issues you have for for many years and I have been familiar with these for quite a while, so we know that as people age some people become cognitively impaired whether it be by Alzheimer's disease or a stroke or it could be mental illness. People may get to a situation where they can no longer manage their own money and property. In this situation I just want to point out this also applies to a younger person. It could be a younger person who has developed mentally disabled or has some other disability and even as a young person cannot manage their money. Most of the people who end up having to step in and manage money for another person are usually a family member or a friend. They are not a professional. They are not necessarily trained in this. Some of them may be actually really not even good at managing their own money and now they are in a situation where they have to mentor

someone else's money, so we wanted to help people in that position. We like to call them financial caregivers. We wanted to help people -- there are 4 basic guides. We want to help people who have some kind of actual legal authority to manage someone else's money. The guys can also be helpful to someone who is an informal financial caregiver. Specifically people in 4 different roles. You see them listed on the slide here. The covers are a different color for each role and I'm going to go into some definitions of what these things are. Why don't I do that now and I will tell you more about the guides. Also I want to mention that we found typically they will be particularly helpful when someone is 1st taking on the role. It is legal ease, the alienating word that is used in a lot of different capacities. That is why we like to say financial caregiver. What is a fiduciary? It is really anyone named to manage money or property for someone else. It is a pretty simple concept. Is talk about the different types for whom we have these guides. The 1st one and probably the most common is the power of attorney. What is the power of attorney? It is a legal document. A piece of paper. I'm going to talk here about mom, but it could be dad or uncle or brother. Mom made a power of attorney to give her daughter legal authority to make decisions about money and property. The daughter can then use that authority to make decisions if mom becomes sick or if she has a stroke or Alzheimer's or other dementia or if she is injured and perhaps she has traumatic brain injury and cannot manage her own money anymore. In this situation we call the daughter the agent. She is in agent under a power of attorney and we call mom the principal. The one who gave the daughter the authority. I am sure some of you may have heard of a healthcare power of attorney. That is not what we are talking about today. We are talking about finances. It is a similar concept that mom could have given daughter to make healthier test make healthcare decisions but in these typical financial powers of attorney it's really to manage money and property. The next one. What is a representative payee and what is a VA fiduciary. And the guy that we have 4 people in these situations are for government benefit fiduciaries. Let's say that mom collects Social Security benefits. Let's say that mom is a veteran and get some veteran benefits. She cannot manage those benefits anymore and in that situation the government agency can appoint someone to manage mom's benefits if she needs help. For Social Security it's a Representative payee for VA or a VA fiduciary. What is different about these is they only have authority to manage that benefit check. Let's say mom also gets a pension or mom owned some real estate. That government benefit fiduciary does not have authority for all of those other types of properties, so the daughter could be a representative payee and also can be a guardian that I will explain if mom needs help with all of her money and property if she is lucky enough to have some. What is a guardian of property? This is a situation where a court names someone to manage mom's money and property if the court makes a finding that mom cannot manage it by herself. In that situation let's say mom did not plan ahead. She did not name someone in a power of attorney or let's say she name someone, but it turns out that person is not very honest or ethical and a court thinks maybe that person should not serve anymore. They will to designate someone to serve as a guardian and it will be a guardian of property or in some states it is called a conservator or it could be state driven. Mom might also need someone to make her personal or healthcare decisions. The same person could be named to be the guardian of the person and property or it could be a different person. Then what is the final category? A trustee. There are different kinds of trusts. In our guide we are talking about living trusts. In that case it's kind of similar to a power of attorney. Mom sent a legal document that is called a living trust and she makes her son her trustee. To make a trust work mom also has to transfer ownership of her money and or her property to the trust and then the trustee can use that money to pay mom's bills or make other financial property decisions if mom cannot manage her own money and then we also have these 3rd parties who are called beneficiaries and at some point they may receive money or property from the trust perhaps when mom passes away. Whatever is left might be passed through the trust. That is a basic explanation. He will get the flavor here that we are trying not to use big words or legal words that are alienating or mysteries to people. We are trying to put it into plain language and we try to do the throughout the guides. What is in these guides. We have put it into plain

language. The 1st duty we call act only in the person's best interest. It's really about conflict of interest. Understanding how you would be acting only for that other person and not for yourself. For example we have a little sidebar that talks about things that might be conflicts of interest. Take mom's money and use it to buy a car. Most of the time you're just driving for your own need. That might be a conflict of interest or mom needs some repair work on her apartment and your son happens to have a hammer and so you hire your son and you pay him. Maybe you should have thought about hiring someone else not directly work to your son so that could be a conflict of interest. The next one is manage the money and property carefully. That is pretty obvious. You need to take stock of what you have and pay the person's bills on time. You just need to think very hard about how you are managing money and we have tips on different ways to do that. Keep the money and property separate and that would be called do not commingle funds. It means do not mix your money in mom's money together in the same bank account. Keep track of mom's money. You want to be able to show that you are handling it right and you are being ethical and following legal duties and then keeping good records. In some cases you might actually have to file annually if you are a court appointed guardian. You might have to file an annual accounting showing how you used mom's money or if your Social Security -- you might be in a situation depending on who you are some are accepted but you might have to file an accounting with the agency. We go through the basic duties and then we have a section on protecting mom or whoever the person is in your family or your friend and protecting the person from financial exploitation and scams and as I mentioned earlier we do a lot of work in this area, so we try -- what to do if the person has been exploited or if the fiduciary things they have been exploited. Who to report it to and how to protect someone from scams or red flags for common scams. What to do if the person has been scammed and we have a chart that goes through some of the common consumer scams and we know that scams are always changing, but they have certain hallmarks. Tried to get somebody to pay upfront for a promised prize. Promising somebody to act quickly or the deal is going to go away. We try to make contact to the extent that we can and then for each guide we have a where to go for help section and this is a listing of local and state agencies and obviously in our national guides we are not going to list every state agency, but we are going to tell you that you can go on the eldercare locator website and that is going to tell you how to find your Adult Protective Services in your area or how to find legal services. We just agencies and tell people how they might find a lawyer if they need some legal help and similarly for accounting help. I mentioned something about different terminology in different states and a lot of the law that relates to these fiduciaries or financial caregivers is it has the same general characteristics, but specific things may vary from state to state, so when we undertook this project we decided we would also create some state specific guides and we ended up choosing 6 states that have either a very large population of older people or a high percentage of their population and we want to get some geographic diversity. You see on your screen that we have created a set of state specific guides for each of these states. Arizona, Florida, Georgia, Illinois, Oregon, Virginia, and in a couple minutes she will refer to the Illinois guides in a few minutes. Unfortunately -- so what we do there is if there are specific practices like the guardianship process has certain characteristics like in a particular state if you are a guardian you have to file an accounting every year with a certain office and they will have the specific things and then in the where to go for help section we are going to list state resources. Some more specific. Unfortunately we could not create them for every state, but we want to encourage experts in other states to create to take our guides. They are not copyrighted. It is content that anyone is free to use to take our guides and adapt them for their state, so we put out a little 10 steps for creating your own state specific guides and then we created templates that are word documents that people can take and we have highlighted where the my add of their own specific content and we have been really pleased so far. 3 states have taken the initiative to do this. 1st we have Texas. We had a partnership between a ART in Texas Appleseed and a law firm that donated some pro bono work and they created Texas guides. Michigan did the same thing. Alabama has a power of attorney guide and some other

states are working on this as well. You can also keep track of that on our website to see if anyone is doing it in your state and if you know any elder law attorneys or legal services lawyers or judges or clerk personnel or anyone who might have expertise you could mention this and they could undertake a project like this. That would be great and we are happy to provide technical assistance. I also want to tell you that just very recently we released a video on managing someone else's money and this is a screenshot from our website and you can see a little in the middle where it says future video. That is John. He is one of the 2 financial caregivers who was willing to be filmed for our video. It is a short video. About 5 minutes. We have the story of John and how he has a power of attorney for his mother who has dementia and then we have a story of cats who has an 18-year-old autistic daughter and she is her court appointed guardian and you get a flavor of the challenges in the kinds of things they need to do and how these caregivers found our guides helpful. You will see me in this video talking a little bit about it. If you have a way to play videos in your library this would be one that I think you could consider because it really brings to life what these guys are about and why people might want to use them, so you can take a look at the video on our website. Now I am just going to close with some resources. This is the link to our managing someone else's money page that will take you to all of these documents. We have other resources if you deal of older people or if you want to help older people and their caregivers in your community. Take a look at our older Americans page. You can join our mailing list. You can use this email address to contact us and a gather -- you will all get copies of this presentation. That is our managing someone else's money initiative. I am happy to answer questions later if you have time. Right now I would like to pass the ball and she is going to talk about how a resource like managing someone else's money can be put to use in libraries and by library staff. Thank you so much. Turning it over to Johnna.

>> You feel like this is a very important piece of our library because it really connects a vulnerable population that all of us as librarians are serving. Those people in our community who are suffering with dementia in their caregivers with accurate and carefully selected material that speak to their situation. I personally also feel like this is a great example of how a community can work together with its library and really create a library that is used by its community. You are bringing the best of both pieces. The things the library want to provide and at the same time things that the community needs. A little bit about asking him. This it -- Effingham. In the last census we were actually called an micro urban community, which was kind of surprising to us because to me we are very rural. At the same time because of the interstate traffic we have a lot of people who travel through. We have a lot of places you might not find unless you are in more of an urban community. Effingham is truly surrounded by cornfields and soybean fields in we have a lot of farmers and things of that nature. We are a city funded library. For us that means that we serve the city. People who live within the city limits and that is kind of strange. Illinois is a little bit different and that is the way Illinois roles. Is the way we are set up. The county that surrounds the city largely lacks library service. There is about 22,000 people who live in the county. Kind of a donut. If you can get that in your mind. There are a lot of people who use the library every day and yet they do not have a library card and that is just fine. We are happy to let them come in and use our computers and all those kind of things. Basically the only thing they would need if they wanted to take an item that is they do need to have a library card. Otherwise we are open to anyone. We also study from a couple of the pictures there. You may recognize these from the food network. We are also a medical hub for central Illinois. We have a world-class hand doctor works out of Effingham and River regional Cancer center. Most people will travel north to Champaign or down to St. Louis for their diagnoses and come back to Effingham frequently to begin treatment. You can kind of get a sense of just about an hour or 2 hours from anything that is larger. And little bit about dementia. There are some crazy stats on the screen there. I have got some more that are even more significant. Within the dementia itself in Illinois we anticipated that by 2025 we will see almost a 20% increase in dementia diagnosis. In Georgia the dementia rate will increase by 36% by 2025. In Alabama a 27% increase. Those are just some numbers, but clearly there is going to be a surge in this population. When you think about

that the people who are suffering through it themselves that is one thing, but then we have to step back and consider their caregivers as well. There is a 15+ million Americans that are unpaid caregivers. That is just mind blowing to me and amazingly enough they are giving \$18.4 billion worth of care every year. Our health system certainly could not even begin to sustain that if that was necessary. If these caregivers suddenly could not give what they are doing right now. I thought it was -- this will not surprise any of you, but two thirds of all caregivers are women. One third of those people our daughters. There is a significant group. Another quarter of those are actually caregivers who are kind of in a sandwich generation. They are caring for family who are younger in families that are older. That is a particularly -- it can be a very challenging journey to be in the middle there. Also, these are pretty amazing statistics. 1 and 3 caregivers is over the age of 65. These are some older folks sometimes taking care of other loved ones. This should be no surprise to anyone. Between 30 and 40% of all caregivers are experiencing some level of depression. When I looked into that a little further I am just using these Alzheimer's Association website in the 2018 report. When I looked further into that it will not surprise any of us because 41% of caregivers are taking this journey. They are doing it all alone. That is something to be very aware of. If you have a caregiver that you know someone is caring for their loved ones be sure and be aware of what they have here taken on. It's quite a commitment. All of our communities are dealing with this. Our library is a small rural community and honestly before we were approached by the Effingham Alzheimer's awareness group , which at 1st was just a family, so I will tell you little bit about their journey and how this kind of all began. As you're listening to the store I hope you think to yourself this does not just have to be a drought -- about dementia. You can think about other situations -- the resource center and our collaboration -- it came out of a caregiving journey. On the left side of your screen you will see Shannon and her daughter and they were both caregivers for Shannon's mother in law. They were a farm family. They live about 10 miles southeast in the experience dementia first-hand as the cared for Shannon's mother in law and over the course of several years because their houses are just like a quarter-mile from each other Amy really grew up understanding what dementia was as she watched her grandmother's journey through its and Shannon said she is caring for her children and her mother-in-law. There caregiving journey continued and Amy also began to understand some of the stigma that is around the diagnosis of dementia. She saw how it was not something you could just talk about with friends or the you could have support with. Their family was lucky because Shannon not only had her husband for support, but she also had her brother-in-law for support so it was not just Shannon supporting her mother-in-law by herself. At that all continued and eventually the journey came to an end Amy and Shannon felt like their family needed something really good to come out of this. They chose to begin to reach out to others and to talk about their journey and to find resources and bring them back to our rural community and really connect people with those. One of the 1st things they did was reached out to these -- Alzheimer's Association and that is a fantastic resource if you have one in your area. For us it was challenging because Effingham is 2 hours from Bloomington and about 2.5 from Carbondale, which is where the Alzheimer's Association is in our area. They were able to come down -- they said we cannot commit staff time to come down here so they decided they were going to go ahead and again providing some of these resources themselves and they approached our library. They asked us if we would be willing to host the event and we were like great and at 1st I was a little bit -- why would you want to come to the library? When I have this at a hospital or something and Amy was very adamant. -- We are approached all of the time by people who want to collaborate with us in they are very passionate. Frequently we have to step back and we can always say yes. We have to look at a project and think about how our missions align. Is there truly overlap here? For us, I was really pleased as the organization begin to put together a leadership board and think about their own mission statement. As they did that and put things in place there calling was to support education around dementia to Effingham and the surrounding areas. I was able to take that -- we are a catalyst for positive change and we look for unique opportunities. We were able to use that as our common goal.

We had those things in place, which is really exciting. Amy had a bigger vision and we saw the programs were well received and people were excited about these. There was a lot of discussion and buzz in the community. She came to me again and at that time we were getting ready to move into a new building and Amy said is there any chance that you would consider hosting an actual physical collection of items and I am like I would think about that, so she actually had 3 pieces in her request. There would be a physical collection of items and those would be curated by their group. The Effingham -- awareness group would be picking out those pieces. They were also looking for some space that would be dedicated to that collection and the 3rd was to find a way around the checkout to a nonresident. As I have shared our library is city funded and yet we have a lot of people from our counties who use our space and for these particular items we wanted to find a way to get them in their hands. We knew they were important. As a collection development person myself, I was like okay this is kind of big. Letting them lead the idea they knew what was best. Honestly I have never been down a caregiving journey. I do not know what is involved in the. I was really happy to allow them the opportunity to choose those items. They purchased their group -- we have added a little blue flower sticker to each of the items, but they are cataloged and they are actually our library items. They are on our shelves. They are our items and circulate for 2 weeks just like all of our other items. They really sit well. We just added the extra collection layer. We were also able to find some space. We were really excited to give them some in calf area so you can see Shannon there in the picture and she is standing with the collection and they purchased that banner in we have hung it up above it. It helps draw attention to that particular collection. Part of the reason I wanted to give them space was also because Shannon and Amy are amazing. They went out to our local regional newspapers and make personal connections with the publishers and asked if they would commit to a monthly article. In those articles Shannon writes about one of the resources in the collection and Amy actually writes about things they are learning about Alzheimer's and how to communicate well. Those pieces I knew would already be in our regional paper so I knew I wanted to have those pieces in our library because as people read about it they are more apt to come in and check some of those items out. The final challenge was finding a way to help our nonresident users access the collection. What we chose to do was -- we found an anonymous donor who stepped forward and chose to pay the nonresidents fee so that there is actually a library card that is called the Effingham area Alzheimer's awareness library card and staff can use that to help people check out. If you would come in our library and did not have a card and if you wanted to check out one of the items with a blue forget-me-not resource flower on it we would simply come downstairs for the checkout desk and one of our staff will check that item out on this organizations card. We have an understanding with them that we will simply waive any fine because life for caregivers is much different than life for you and I. They have a crisis in things change and these items were donated by this group. We want to make it as easy as possible. Amazingly we have only lost 2-3 items from this collection. Some of the items are gone for 6 or 9 months, but they week -- they make their way back. We have had a lot of success with this and we are really excited about it. If you are curious this past year we had about 178 checkout from the selection. We have about 100 items to give you an idea of how popular it is. We do not have a written agreement with this group. Have a fluid partnership with them. There is nothing written down on paper. It's just kind of -- I am a part of the leadership board for the Effingham Alzheimer's awareness, so I know what their goals are and I am passionate about those as well, so I like to be a part of it from that we. That has worked for us so far. We are really happy about it. Okay. A little bit about the best of list. The best items we were excited this year were the reminiscent kits. If you have a chance later you can go to the Effingham area Alzheimer's awareness Facebook page and on their Amy talked about what they are. One of ours has been very popular. This is a plastic box that has some interesting things inside like laminated newspapers and yellow ribbons from a World War II, the Korean War, and even the Vietnam war and music CDs. This is all in one box and the idea is that the caregiver can check it out and take it home and share these items with people with dementia because it does

create memories or let them come to the surface and help them communicate. Some of your other senses become more prominent and you are able to share or communicate with those things instead. If you want to learn more about those and how your library can utilize those they are particularly popular with assisted-living facilities. We would be happy to talk further about that in all of our kits are cataloged so it's pretty easy to jump out there -- I think we have 8 kits right now. They are there. Also, our best programs that we are excited about -- the 1st one is these old timers Association. Shannon did go ahead and became a certified presenter for the Alzheimer's Association so she presented that one.

Communication for caregivers is actually a presentation that Shannon and Amy do together and it is really excellent. We give -- get great feedback every time. Our most popular presentation is elder law presentation. If you have not had an elder law presentation at your library I was so highly encourage you to find an attorney in your area who would be willing to speak to this topic. We have 30-40 people attended those. We try to offer it once a year and when we do that I always make sure that we have some of the money smart for older adults resources available. We do choose to have them in paper bags right now. As of the next generation some of the baby boomers -- become some of our people that are attending these more will probably go ahead and give them more length to the website, but even so I know that people like to take home something and taper frequently and usually the topic of elder law financial things like Naomi was speaking to it can be pretty intense especially if you are one of those people who are part -- not financially savvy in those terms throw you. Even after experiencing an hour and a half with an elder law attorney who is talking through all of those words it is really nice for these people to be able to take him a paper copy like this and have this resource for them to referred to. It just makes it easier for them so I highly recommend if you haven't do explore that Avenue and request some of those for yourself and your library. A little bit more about what is next for Effingham public library and the area Alzheimer's awareness. We are excited because we have begun the process of working with the community and some of the surrounding communities to make us dementia friendly or age friendly, so they are actually coming into libraries in particular and working with a curriculum through friends and rural places in our library was certified 18 months ago now, but I would like for them to come back next year because we have new staff and have a new staff experience -- and how we can be more sensitive to our older customers. They have that project and they are working with our local bank and local restaurant and other retail places to encourage them to learn how they can best support older people in our community. I want to thank Naomi again for inviting me to be a part of this webinar. We do appreciate all of the support -- I am happy to answer any questions. Thank you.

>> Thank you. Great presentation. Earned an awful lot. Julie asked why do rates vary so much from state to state. I do not know exactly what rates she is talking about. Maybe she can clarify that. Does that ring a bell with you at all?

>> These are such interesting statistics that they do come from the Alzheimer's Association. You can look them up. It is in the latest report. It is just amazing. How I think this probably is happening is the population is growing older. And George in particular there must be a larger population that is going to be order in the next few years within 2025.

>> Thank you. Any other questions for Naomi or Johnna? I had a couple of questions myself. Early on I think Naomi mentioned in all of the documentation templates --

>> When I was talking about the templates I was trying to get more students to adapt our national guides for their state. The 4 national guides we developed in the show they were really good for people in any state, but we recognized that they could be enhanced by adding some state some state specific information to them and that is why we created those sick dismissed 6 sets and then we were encouraging people with expertise -- they all have a lot of knowledge about the laws and practices in their state and to make it easy for them to adapt to guides to their state and have their own publications we created these templates in the templates can be found on our website and all it really is is a word document. A word document of our national power of attorney guide. It is so people can download it

and manipulate it very easily with their own content and then we highlighted and underlined places where we thought this is somewhere you can add something about your state. Let's say a group of elder law attorneys in Colorado decided these guides are great. We want to make Colorado specific guides and they could just download our templates and read our document and use that word document to create their own and then they could just publish them or put up an electronic copy on a website they had. We do not need to review it. We can look at them, but they are basically taking our content and adapting it to their state and as long as they do not pretend that they are us and publishing them they can just give us credit and say it is based on the guides and the Bureau and here it is. Please use it. That is what the templates are for.

>> That is a great explanation and it sounds like something --

>> I bet you not -- I bet you know a lot more now than you did to begin with.

>> Right.

>> A couple of questions. How do you promote your educational sessions? He also asked on the elder law sessions are they simply called elder law or do you have more specific titles you give them?

>> We create Facebook events and those are shared and that is also nice because they have a Facebook page and we contact them and share between us. Knowing which social platform you are on is pretty important. We do just call them elder law. We keep it pretty broad. Our presenter likes to cover a lot of material and she has various experiences. People within the class or presentation are welcome to ask sick of -- specific questions and she speaks to those generally interested people. That is why we keep it pretty simple. Elder law.

>> Can you give more information on how the Bureau is helping their library? How does her information related to managing someone else's money?

>> As I was saying, we actually just used the paper copies and we have those available after like an elder law event. We can also make these available to anyone that asks. The senior center here in our town -- we tend to share a lot of materials with them as well. I wanted to be able to give these materials to people who attend that elder law event because I am not going to be able to answer those questions, but yet these materials will help those people who were at that event. I hope that helps you, Julie.

>> Thank you. Any other questions? This is a great presentation. I have a quick question I want to pop in myself. For caregivers, if you do not have a relative caregiver available do you have advice on who to turn to in that situation? Maybe Naomi.

>> I agree. Naomi all the way.

>> That is a good question and it is a hard one because -- I actually at this moment have a number of friends or relatives who were in the situation where let's say someone who never had children or perhaps never had a partner and they are growing up in cognitively declining who can step in for them or if people in the situation want to plan in advance who would they pick? Everyone has to look in their own community and of their own lives and try to figure out if they're trying to plan ahead. Let's say they want to create a power of attorney or trust. Think about who do they know and trust you might be willing to step into the role. I think in this situation it would be even more important to have conversations with those people because it is a responsibility and you might want to talk to someone in your community. A personal friend or it could even be a professional in your community. Sometimes people even name an attorney or accountant or something. You do have to get creative. It is also a challenge for family members living so far apart. Sometimes it can be a little more challenging to the acting in that role being hundreds of thousands of miles away from the person. If someone did not plan ahead or name someone and they attention of the community -- the person is losing the ability to make their own decisions. Sometimes that is when a guardianship case will happen and a court will appoint someone in different states do it differently. Some states have a public guardian who handles multiple cases. It could be social service agencies or lawyers in the community who take on these cases for a fee. That is a little bit outside the realm of managing someone else's money guide, but it is something that

with more people growing older and people not necessarily having someone who is related to them or who they trust is challenging.

>> Everyone has a story and they are all difficult.

>> I would say. Demi commented -- thank you so much. My dad passed away in August and I am the primary caregiver for my 83-year-old mother and I am an only child. Everyone has a story.

>> We have gone a little long, but any other questions out there?

>> I just want to tell Debbie to make sure to take care of yourself. The statistics are real. You know, so do take care.

>> I have one quick, Shannon and Amy -- admirable people. I have the highest respect for them. I am going through this a little bit where my relative was in a nursing home. Do you have people in your community who are actually taking care of people in the situations themselves and trying to manage that in their own home?

>> Yes. In fact, as you saw that one slide I had here. If I can jump back a bit. I am always blown away. 41% of those households that are doing this have a household income of 50,000 or less. It cost over \$300,000 to care for someone with dementia. Those people do not have money necessarily. I think people are getting really creative on how they are caring for their loved ones.

>> Yeah. I have the highest admiration for anybody who can do it in their own home. It's an incredible challenge.

>> It is. You are never able to have a break.

>> Yeah. Ashley is telling me we are going a little bit long here. This was a fantastic presentation. I think we could go all day, but we cannot unfortunately. Julie and says if you can financially hire someone to do this the guides are also helpful to understand what they are doing.

>> Yeah, but you do have to understand --

>> Ashley just put the satisfaction survey in their. Earlier the video that was mentioned by Naomi is fantastic. I looked at it myself. We could not incorporate it into the presentation, but the link is in the chat box and please give that a look. It is a great video. I'm going to go into my wrap up comments. We still have time while I am doing this to ask any other questions or make any other comments, so please feel free to do that. I would like to 1st thank Naomi and Johnna for a fantastic webinar. Believe me. At his home to me. I'm sure everyone in this audience can relate to these issues. I would also like to thank my colleague, Ashley, for great work today as a tech support person keeping everything running smoothly. Thank you, audience. I know you enjoyed the webinar as much as I did. Do not forget our upcoming webinars. One more December -- on December 12. Is titled the grow your bank account. Use government resources to plan your current and future finances. You will receive notice of all of our upcoming webinars when they are announced. You can view a calendar of upcoming events and access past webinars from the archives. Please think about volunteering to present a webinar. Any topic would be a great topic like this one or how you run your depository -- any topic at all that relates to the community and government information. Ashley just put a few more links into the chat box. A satisfaction survey. Have our new training repository, which is covering webinars for the past 2 years and is very easy to search and find things by subject tags and if you want all of our webinars there is another link there. Here are a couple links to 2 past webinars. Please give those a listen. If you want to read more about the Academy click on this link at your convenience and read about all of the things we do. Webinars and conferences. My former colleague -- let's see if there are any last questions for this webinar. I do not see any, so with that I will have to close things out today. Thank you one more time. Fantastic webinar. Great presentation. Thank you audience and have a great rest of your day and come back to the Academy for more webinars. Thank you and have a good day.

>> Thank you for using Webex.

>> [Event Concluded]