

BROKEN WATER LINES – WHAT ARE THE CHANCES?

Several people sent me mail they received about January 25-30, 2014, from HomeServe USA. The mail contained notification about lack of water service line coverage on the homeowner's property. HomeServe USA offered what amounts to an insurance policy to cover repairs to the water line to the house, for \$5.99 monthly. For this price, they offered \$7000 in coverage, and unlimited service calls up to this amount. The mail I saw is addressed individually to each homeowner, to their specific address. The fact people brought it to me showed how effective the message was in getting people's attention.

Some people reading this mail might come to the conclusion it is offered by the local water utility, Iowa-American Water. However, if you read the entire letter, you see in smaller print and the bottom of the notice, a disclaimer stating the offer is not made by, or affiliated with the local utility.

Because of the interest in this topic, I did some research. Most homeowners know they are responsible for the water and sewer lines which run through their property, from the street main to their water meter. If that portion of a water line ruptures, the homeowner assumes the cost of repair. It probably will not be cheap. So HomeServe's mail offering does provide a benefit to consider. I also learned Iowa-American, through a subsidiary of their company, offers the same kind of coverage. So if the potential of water line problems concerns you, at least do some comparison shopping before making a commitment to buy.

Remember, if you received this mail, it is advertising. I like to tell people, advertising is the art of persuading people to buy something they did not know they needed.

GREEN DOT MONEYPAKS – TOOLS FOR SCAMMERS

In my last column, I wrote about the high numbers of area citizens receiving calls about their winning Publishers Clearing House sweepstakes. The pace of these calls is continuing, showing no signs of stopping. Unfortunately, a Clinton man reported he received such a call, and it cost him \$400. The callers convinced the man he won \$3.5 million and a Mercedes-Benz. They persuaded the man to purchase Green Dot MoneyPaks, load \$400 on them,

and tell the callers the sixteen digit card number. They needed this information to send the prize. Knowing the card numbers, the scammers almost instantly transferred the money from the Clinton man's account onto another credit card. No prize arrived.

I last wrote about Green Dot Moneybags over a year ago, so it's time for a refresher course. Green Dot is a financial services company, specializing in credit and debit cards. They sell VISA debit cards which consumers can load with up to \$500. Locally, Walgreens and Walmart sell these cards. The stores charge \$4.99 for each card, and then collect the amount in cash you want to load on them. Many people who lack bank accounts or credit cards use these cards for legitimate and very routine business, such as paying cable or phone bills, making online purchases, or everyday use of debit cards. But crooks favor their use also, because of the ease with which they can transfer money from these cards and move it anywhere in the world.

How can you avoid a Green Dot scam? Very simply, if someone calls you claiming you won something, and mentions Green Dot, hang up immediately. It is a scam – always.

Contact me at Seniors vs. Crime at the Clinton County Sheriff's Office, 563-242-9211 extension 4433, to report scams, fraud, or other crooked schemes. Most of what I learn starts out with questions from the folks who contact me.

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