

Chain letters

Every so often a chain letter scam rears its ugly head. It could sound like this: "If you send this letter along with five dollars to the names of the first six people on this list, your name will be added to the bottom. It will move up a notch every time the letter is remailed. When your name gets to the top, you will earn lots of money with one small investment." Don't waste your money! Chain letters are illegal and they don't work.

What makes chain letters illegal?

According to the United States Postal Service, a chain letter violates state and federal mail fraud and lottery laws if it requires you to pay out money, promises a return larger than the fee, and offers a prize dependent on chance.

Anyone who promotes or participates in a chain letter violates the law. So don't be fooled by claims that a

particular letter has been approved by government or postal authorities. Even if the chain letter itself is not mailed, as long as the payment or prize is sent through the mail the **entire** scheme is illegal.

Why don't they work?

Chain letters simply don't work! The chance that all participants in a chain letter will receive money as promised is mathematically impossible. A chain letter spreads so rapidly that the number of participants who must continue the chain is soon exhausted.

For example, in a typical chain letter scheme, you are required to mail letters containing money to six different people. These people then must mail six more letters to six other people, and so on. But, by the eleventh mailing this scheme would require more participants than there are people in the

United States, and by the thirteenth mailing the scheme would require more participants than there are people in the whole world!

Report chain letters

If you receive a chain letter, don't feel obligated to participate. In fact, to do so may be a violation of federal and state laws. To help put a stop to this type of mail fraud, turn chain letters in to your local post office.

For more information, or to file a complaint, contact the Bureau of Consumer Protection at:

(800) 422-7128

FAX: (608) 224-4939

TTY: (608) 224-5058

E-MAIL:
datcphpline@datcp.state.wi.us

WEBSITE:
www.datcp.state.wi.us

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BUREAU OF
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Consumer Facts

Protecting Wisconsin Consumers for 75 Years