

CHAIN LETTERS INVOLVING MONEY ARE ILLEGAL AND A FRAUD

Once in a while, every one of us receives a chain letter through the mail, by fax machine, or over the Internet. It might be a chain letter to distribute recipes or some product. It may be laced with superstition, promising you a lot of bad luck if you break the chain. Nevertheless, virtually all chain letters are illegal.

A typical chain letter offers you a chance to make a lot of money by taking the top name off the list, adding your name to the bottom, and sending copies of the letter to five or 10 friends who are each supposed to send you money as well as send out copies of the letter to their friends, who will also send you money.

Chain letters promise easy money with just a small investment and the mailing of a few letters. Don't waste your time or money on this scam. Chain letters are against federal laws if you are required to pay money, offered a chance to win a prize, or promised a bigger return than the fee you pay. Even if they weren't against the law, you still shouldn't bother to participate; they don't work.

The mathematical certainty is that, eventually, the number of participants needed to perpetuate the chain will exceed the number of potential participants. Chain letters are pre-destined to collapse in upon themselves.

Chain letters may tell you that you are now in the mail-order business, and that chain letters are a legal and helpful service. Chain letters frequently claim they have been approved by the post office or some government agency. Such claims are bogus. Anyone who participates in a chain letter violates the law.

Resist the temptation to participate in this type of fraud. If you receive a chain letter in the mail, turn it over to your local post office. If you receive a chain letter by fax or over the Internet, contact the Attorney General's Consumer Protection Division.