

Protecting Wisconsin Consumers for 75 Years

Chain letters

Chain letters promise a big return on a small investment. It could be the promise of unprecedented good luck, recipes, or huge financial rewards for a mere \$5 investment.

A typical chain letter sounds 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 re-mailed. When your name gets to the top, you will earn lots of money with one small investment."

Do not waste your money! Chain letters are illegal and they do not work. **Just say no to chain letters.**

What makes chain letters illegal?

A chain letter sent through the U.S. Postal Service violates state and federal mail fraud and lottery laws. Anyone who promotes or participates in a chain letter violates the law.

Do not 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 they do not work?

It is mathematically impossible for all participants in a chain letter to receive money.

The chart shows that more participants are required than there are people in the world!

Number of Mailings	Number of Participants
1	6
2	36
3	216
4	1,296
5	7,776
6	46,656
7	279,936
8	1,679,616
9	10,077,696

U.S. Population:
More Than 300 Million

World Population:
More Than 7 Billion

Internet chain letters

A simple click of the button can forward an e-mail chain letter to 10 people at no apparent cost

to the sender. If each person sends the letter on to only ten other people, the ninth resending results in a **billion** e-mail messages traveling through the system clogging the network and interfering with the receipt of legitimate e-mail messages.

Executable files can be attached to an e-mail chain letter in the form of animated jokes, screen savers, games, and/or links to websites. Hidden in such messages can be harmful viruses or malware that can create other problems.

Additionally, when the time lost in reading, deleting, or forwarding these messages is factored in, there is a real cost to organizations and to individuals.

Report chain letters

If you receive a chain letter, do not 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. Report e-mail and text scams to your Internet service provider and forward the e-mail or text message to the Federal Trade Commission at spam@uce.gov.

For more information or to file a complaint, visit our website or contact the Bureau of Consumer Protection.

**Bureau of Consumer Protection
2811 Agriculture Drive
PO Box 8911
Madison WI 53708-8911**

**E-MAIL:
DATCPHotline@wisconsin.gov**

**WEBSITE:
datcp.wisconsin.gov**

**Toll-free in WI:
(800) 422-7128**

(608) 224-4976

FAX: (608) 224-4677

TTY: (608) 224-5058