

# Lowdown on Chain Letters

Everybody's received them - chain letters or email messages that promise a big return on a small investment. The promises include unprecedented good luck, mountains of receipts, or worse, huge financial rewards for sending as little as \$5 to someone on a list or making a telephone call.

The simplest chain letters contain a list of names and addresses, with instructions to send something - usually a small sum of money - to the person at the top of the list, remove that name from the list, and add your own name to the bottom of the list. Then, the instructions call for you to mail or email copies of the letter to a certain number of other people, along with the directions of how they should "continue the chain."

The theory behind chain letters is that by the time your name gets to the top of the list, so many people will be involved that you'll be inundated with whatever the chain promises to deliver. One recently circulated email chain letter promised earnings of "\$50,000 or more within in the next 90 days of sending email."

## Tips to remember about chain letters

- Chain letters that involve money or valuable items and promise big returns are illegal. If you start one or send one on, you are breaking the law.
- Chances are you will receive little or no money back on your "investment." Despite the claims, a chain letter will never make you rich.
- Some chain letters try to win your confidence by claiming that they're legal, and even that they're endorsed by the government. Nothing is further from the truth.
- If you've been a target of a chain email scam, contact your Internet Service Provider and forward the email to the FTC at [spam@uce.gov](mailto:spam@uce.gov).
- The U.S. Postal Inspection Service offers information about chain letters at [www.usps.gov/websites/depart/inspect](http://www.usps.gov/websites/depart/inspect)

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