

# Chain Letter Scheme Has Blossomed Here

by Susan Ellsworth  
Post Staff Writer  
Get-rich-quick schemes involving chain letters surface sporadically and lure the trusting into getting ripped-off.

The West Trade Street Post Office in downtown Charlotte has received many complaints about the chain letters, according to a clerk in the Postal Inspector's office. Many of these illegal letters have been forwarded to the Postal Inspector in charge of the Fraud and Prohibited Mails section in Chattanooga, Tennessee.

This "Circle of Gold" chain letter operates by instructing the holder not to mail the letter. Instead, directions are provided for mailing cash only.

Any check, draft, money, etc., for the purpose of any share or chance in a lottery is illegal. The "Circle of Gold" is a lottery because it fulfills the three necessary elements to be a lottery—consideration, prize and chance.

The consideration featured in the "Circle of Gold" is \$50 that a participant hands over in cash to the person who gave him the letter, and another \$50 that he mails to a name on a list. The prize is the anticipated cash the sender will receive. An individual takes a chance by being dependent upon other individuals added to the chain.

How does the scheme work? In 12 days a person could receive \$50 bills from 2,048 persons. That number is achieved by doubling the number of participants each day for 12 days without a break in the chain. Watch out for the swindle!

This pyramid scheme makes it impossible for the chain to continue unbroken. Those who enter the scheme at the end suffer the loss. If the scheme was carried out beyond 12 days—18 for example, 131,072 people would be needed to keep the chain intact. In 23 days 2,097,152 participants would be needed and in 28 days, 67 million participants are needed to prevent the chain from breaking. Since the numbers would have to keep doubling, the saturation point is reached quickly.

"If it sounds too good to be true, it probably is," consumers are warned. The "Circle of Gold" letters are illegal because they cause the mails to be used in furthering the scheme. The law prohibits persons from sending money through the mail when it aids a lottery or fraud scheme.

Those who are considering participation in the scheme should consider that it is an illegal activity that will subject them to a fine of up to \$1,000, imprisonment for a possible two-year term, or both. The operators who initiate the chain benefit, but the majority who join later suffer the losses.

**CBRC, CPCC To Co-Sponsor 3**

**Tax Seminars**

The Charlotte Business Resource Center and Central Piedmont Community College will co-sponsor three Tax Seminars on the following days:

Tues., Dec. 12-7-9:00 p.m.  
Subject: "Federal Tax Responsibilities for profit making businesses."

Thurs., Dec. 14-7-9:30 p.m.  
Subject: "State Tax Responsibilities for profit making businesses."

Sat., Dec. 16-8:30-11 a.m.  
Gethsemane Education Building, 509 Campus St. Subject: "Corporate Tax Responsibilities."



The program committee of the Charlotte Pan-Hellenic Council met at the home of Dr. Mildred Baxter Davis to pack and decorate boxes of food for a needy family who was secured through the Social Services Department. This project was a first for the Pan-Hellenic Council, a 30 years old organization composed of members of this City's sororities and fraternities and was founded by

the late Thelma Williams, a member of Delta Sigma Theta Sorority. Officers of the Council are: Marilyn C. McLean, president; R. P. Reeder, vice-president; Clarissy Knox, secretary; Grace M. Stevenson, corresponding secretary; and Robert Woods, treasurer. The Council's next project will be to visit the residents of Green Acres Rest Home to share in the Christmas spirit.

## Can An Insurance Agent Make A Successful Career Change?

by Susan Ellsworth  
Post Staff Writer

Can a life insurance agent make a successful career change from insurance representative to musician? Aspiring singer-songwriter, Ann McKey is seeking the answer.

Employed by the Durham Life Insurance Company for almost 1 1/2 years, soft-spoken Ann enthusiastically admitted her willingness to leave a well-paying job as an insurance agent.

"I want to express my feelings through my God-given talents as a musician," she explained.

Despite being kept quite busy by her job, Ann uses her spare time to seek out possible job opportunities and further her career by playing piano, guitar or a recorder at weddings and singing at churches and nursing homes.

Describing her music as a cross between "sacred, pop and folk, Ann writes love songs, religious music and ballads.

Her rich, mezzo-soprano

voice was heard during the Bicentennial celebration held at the Charlotte Music Hall, where she represented blacks in American History.

Born and raised in Ohio, Ann attended Kent State University during the 1960s and studied secretarial science. She took a job as a secretary but soon resigned because it made her feel trapped.

Two years ago, Ann sold her house and moved to Charlotte after her divorce and her son's departure into the army, to be near her parents who live in Gastonia.

Attending Gaston College for a short time, Ann studied art, business law, psychology and human relations. She furthered her education at CPCC for a quarter semester by beginning work toward a degree in art and plans to continue her studies.

"I'm on my own now...with no sense of direction," confessed Ann who conveyed the frustration of wanting to become a professional singer, yet is presently unable to

fulfill her ambition. Acknowledging "a need to express feeling through her material," Ann is disappointed because of the 15 songs she has written, and only one has been published.

Music is a vital means of communication to Ann who wants her songs "to convey feelings to people," and she wants to help them through the sharing of her self-expression.

If there are any musical groups looking for a singer, why not contact Ann McKey at 365-1486.

**Class Reunion**

Local members of the Class of 1935 will hold their quarterly meeting on Saturday, December 16 at 7:30 p.m. at the home of Mrs. Jurethra Davis, 6218 Farm Pond Lane.

Members are asked to be present and on time; plans are being made for the 1979 Class Reunion next July.

Check the ads in the Charlotte Post each week for the best bargains in town.



LeVerne Summers  
...Professional actor

## LeVerne Summers Is Attending

### AADA In N.Y.

LeVerne Summers, son of Mr. and Mrs. Marion Summers of Moss St., Bowmar, is now attending the American Academy of Dramatic Arts in New York City.

LeVerne, a 1978 graduate of South Carolina State College, was a member of the Henderson-Davis Players for four consecutive years while at the college and appeared in numerous productions and experimental plays. Summers has had roles in the following major productions: Our Town, Mr. Wonderful, David and Goliath, A Streetcar Named Desire and others.

The former student at State is pursuing a career as a professional actor at the Academy which requires that a student pass two auditions before a review board and also requires recommendations from instructors and directors who are familiar with the student's acting ability.

When contacted about his study, he said, "This is the opportunity I have been seeking all my life and I plan to concentrate on my acting career."

### Connie Fuller

### Joins Epley

### Associates

Connie Fuller, a former newspaper reporter who has served as newsletter editor and Assistant Communications Manager for the Greater Charlotte Chamber of Commerce, has joined Epley Associates, Inc. as a public relations account manager and writer.

Before joining the Chamber in December 1976, she was a general assignment reporter for The Dispatch in Lexington, N.C. A Fayetteville, N.C. native, she has also worked for The Fayetteville Observer and The Fayetteville Times.

A graduate of Wake Forest University with a bachelor's degree in politics, she and her husband Lou live in Charlotte.

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