

# Consumer **WARNING**

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## **ILLINOISANS SEEKING "GIFTS" INSTEAD GET UNPLEASANT SURPRISE**

Some Illinoisans have been asked to join "gifting clubs" with the promise of easy money. New members are asked to shell out money to join the club and then pay cash "gifts" to higher-ranking members. They are told that once they recruit new members, they too will rise through the ranks and receive their own cash "gifts."

Unfortunately, gifting clubs are nothing but pyramid schemes. They are illegal. They are also doomed to fail. Because it is impossible to continually recruit enough new members to support the pyramid, the clubs inevitably collapse.

Most members never receive the cash "gifts" they were promised. Instead, they lose all the money they paid to enrich a handful of club members.



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