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[Commonwealth vs. Lambert](#)

[News Resources](#)

[Years in Review](#)

AG Fisher Files Additional Action in Ongoing Investigation into Illegal "World of Giving" Pyramid Scheme

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HARRISBURG — Attorney General Mike Fisher today announced that his Bureau of Consumer Protection has taken legal action against a Montgomery County resident and Lehigh County resident who are accused of promoting or participating in an illegal pyramid scheme known as "World of Giving" or "Guidelines to Giving."

Fisher said his Bureau of Consumer Protection has entered into separate "Assurance of Voluntary Compliance" agreements with Robert Templeton of Souderton, Montgomery County, and Judy Socci of Coopersburg, Lehigh County, to resolve alleged violations of Pennsylvania's Unfair Trade Practices and Consumer Protection Law.

According to investigators, the "World of Giving" pyramid was promoted in areas of Southeastern Pennsylvania throughout 2000. In some cases, those who joined the pyramid claimed that it was a legal "gifting program" comprised of three levels of participation. Each participant who made an initial payment of \$6,000 was told they would receive \$24,000 within a short time period.

Agents from Fisher's Bureau of Consumer Protection said the pyramid typically spread through meetings or word of mouth as a way to attract new members. During the recruitment process, prospective participants were urged to pay \$6,000 to enter the pyramid as a "gardener." As additional participants were recruited, members advanced to the next highest level known as "reaper." Those in the third or highest level of the pyramid were called "harvesters." Once a participant reached the "harvester" level, they were told they could expect to receive \$24,000, or \$6,000 each from four lower level participants.

"Schemes that make money solely by recruiting new paying members rather than providing anything of value are illegal," Fisher said. "The pool of recruits always dries up before the lowest level members receive the promised returns. In fact, instead of profiting from these plans, the entry level participant will likely lose the amount of money put in."

The agreements require Templeton and Socci to permanently cease all activity related to "World of Giving," including chain letter plans and/or pyramid clubs. In addition, the agreements require Templeton and Socci to pay civil penalties and investigation costs. Templeton is also required to return \$9,000 to individuals that paid him money to enter the pyramid. Socci did not profit from her alleged participation. Both have agreed to cooperate in future investigations or litigations.

Under the terms of the agreement, Templeton and Socci admit no wrongdoing. Templeton will pay \$1,000 in civil penalties and \$500 in investigation costs. Socci is required to pay \$250 in civil penalties and \$250 in investigation costs.

The agreements are part of Fisher's ongoing investigation into illegal pyramid activity throughout the state. The assurances were filed in Commonwealth Court by Senior Deputy Attorney General John M. Abel of Fisher's Bureau of Consumer Protection Office in Philadelphia.

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