

2020

Tears & Ponzi Schemes in Zimbabwe

Handbook For ZBIN Members

More than US\$2 million has been lost to ponzi schemes in 2020 and more will be lost in future. This handbook helps members to flag ponzi schemes and avoid falling prey.



Foreword

Ponzi Schemes in Zimbabwe thrive due to information asymmetry. The subject of ponzi schemes does not appear in many school or academic textbooks-- and to compound matters, Zimbabwe does not cover much economic and financial literacy history from 1980 to date.

This helps ponzi schemes to keep coming and going with each episode leaving many Zimbabweans with tears. The same strategy is used interminably with each new generation easily falling prey. If you survived or escaped from the claws of ponzi schemes, chances are very high that your children or grand children will fall for the same tricks.

The embarrassment associated with losses due to ponzi schemes means many would prefer to suffer in silence. Few are willing to come out in the open and disclose the losses they suffered and conscientize others of the mistakes they made and help future generations to avoid the ponzi net.

With new generations viewing older ones as less educated and also being too slow on grabbing opportunities—the advice of older generations who would have witnessed the adverse impact of ponzi schemes is often ignored but only to be referred back to in regrets. Add to this the individualistic nature of Zimbabweans and the situation could not be any worse!

So a rich and fertile ground for ponzi schemes exist and cumulatively the country may end up losing hundreds of millions of dollars if no concerted efforts are made to bring awareness to this scourge.

The impact of ponzi schemes are dire and include;

- Loss of savings including loans and pensions,
- Development of health complications such as high blood pressure and diabetes,
- Broken marriages and relationships,
- Suicides,

Of course there are a few pacesetters or enablers who will always benefit from them. These are the ones who play active roles not only in recruiting others but also defending the schemes with vigour. They see no evil, hear no evil and speak no evil. Some are key and influential members of society including at workplaces, churches, neighbourhoods and social media.

Economic challenges always the magnet for ponzi schemers as they always target fragile states and regions. The absence of strong early warning systems or financial regulations means the schemers have free play in the developing countries.

Why do ponzi schemers open shop and start operating attracting thousands of people without raising eyebrows right in the CBD of the capital city? More importantly—why do concerned members of the public wait for the closure of ponzi schemes first before they begin honest conversations on the topic?

This handbook is for you and future generations because ponzi schemes will keep landing on our shores like sea waves. They will change in approaches but the methodology is always the same—great returns for early adopters and disaster for the laggards.

So print this handbook, save it somewhere and use it to detect and avoid ponzi schemes.

The handbook strictly for the use of Zimbabwe Business Ideas and Network members and not for sharing outside the forum.

More about Zim Business Ideas and Network



Formed in 2014, the Zimbabwe Business Ideas and Network is a leading forum of 92k entrepreneurs with objectives of enabling entrepreneurs to network and unlock opportunities of access to capital, markets and opportunities.

The forum regularly conducts trainings, awareness programs, meetings and prolific entrepreneurship posts and to date the forum has published the following books;

- 2018 Business Opportunities for Zimbabweans
- 2019 Revised Business Opportunities for Zimbabweans
- 2020 Business Opportunities for Zimbabweans
- 2020 Business Opportunities for South Africans and
- Digital Marketing for Zimbabweans

This handbook on Ponzi Schemes is work in progress for a full book coming in the next 2 years on the subject. We are currently finalising our 2021 Business Opportunities for Zimbabweans coming by end of 2020.

For more information on the forum, visit our website www.zbinworld.com and Facebook Page Zim Business Ideas & Network.

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The story of a monkey trader



Legend has it that in a village located far from urban areas, a monkey trader visited the village with the intention to buy monkeys.

Perplexed, villagers refused to participate in the bizarre transaction since it was culturally a taboo to sell monkeys. The trader from the city was persistent and dangled a carrot of US\$10 per monkey.

The offer was too tempting and many scoured the mountains hunting for monkeys and returned with a lot of monkeys which were snapped up by the trader.

He caged the monkeys in his truck and offered another incentive by increasing the price to US\$50 for each monkey.

With more vigour, villagers returned once more to the forests and mountains hunting for the precious monkeys but they could only find a few monkeys and returned selling off the last batch to the trader.

Before leaving the village, the trader promised to return and buy monkeys at a whooping price of US\$100 each.

A month passed with the monkey trader not returning but another new visitor to the village drove his truck to the village delivering great news!

He had brought a truck full of monkeys for sale at a price of US\$150. It did not take long for villagers to use all of their savings in purchasing all the monkeys in anticipation of a 100% return when the first trader returns.

After the monkey seller left the village, villagers kept the monkeys in cages patiently waiting for the return of the first buyer of monkeys.

How did it end?

It ended in tears as no buyer of monkeys ever returned. It later dawned on the villagers that they had been taken for a ride and they released all the monkeys into the wilderness.

Sounds familiar? This is the modus operandi used over and over again by ponzi schemers.

Ponzi Scheme Defined

A Ponzi scheme is a fraudulent investing scam promising high rates of return with little risk to investors. The Ponzi scheme generates returns for early investors by acquiring new investors. This is similar to a pyramid scheme in that both are based on using new investors' funds to pay the earlier backers.

Both Ponzi schemes and pyramid schemes eventually bottom out when the flood of new investors dries up and there isn't enough money to go around. At that point, the schemes unravel.

- Similar to a pyramid scheme, the Ponzi scheme generates returns for older investors by acquiring new investors, who are promised a large profit at little to no risk.
- Both fraudulent arrangements are premised on using new investors' funds to pay the earlier backers.
- Companies that engage in a Ponzi scheme focus all of their energy into attracting new clients to make investments.

Understanding Ponzi Schemes

A Ponzi scheme is an investment fraud in which clients are promised a large profit at little to no risk. Companies that engage in a Ponzi scheme focus all of their energy into attracting new clients to make investments.

This new income is used to pay original investors their returns, marked as a profit from a legitimate transaction. Ponzi schemes rely on a constant flow of new investments to continue to provide returns to older investors. When this flow runs out, the scheme falls apart.

Origins of the Ponzi Scheme

The term "Ponzi Scheme" was coined after a swindler named Charles Ponzi in 1919. However, the first recorded instances of this sort of investment scam can be traced back to

the mid-to-late 1800s, and were orchestrated by Adele Spitzeder in Germany and Sarah Howe in the United States. In fact, the methods of what came to be known as the Ponzi Scheme were described in two separate novels written by Charles Dickens, *Martin Chuzzlewit*, published in 1844 and *Little Dorrit* in 1857.

Ponzi Scheme Red Flags

The concept of the Ponzi scheme did not end in 1920. As technology changed, so did the Ponzi scheme. In 2008, Bernard Madoff was convicted of running a Ponzi scheme that falsified trading reports to show a client was earning a profit on investments that didn't exist.

Regardless of the technology used in the Ponzi scheme, most share similar characteristics:

1. A guaranteed promise of high returns with little risk
2. A consistent flow of returns regardless of market conditions
3. Investments that have not been registered with the Securities and Exchange Commission (SEC)
4. Investment strategies that are secret or described as too complex to explain
5. Clients not allowed to view official paperwork for their investment
6. Clients facing difficulties removing their money

Zimbabwe's First Official Ponzi Scheme

With the economy facing headwinds in the mid 90s, new saviours entered the country and introduced money clubs. The money clubs involved recruiting members in a pyramid arrangement where the first people who joined the scheme were guaranteed of great returns provided they recruited more people below them. Fancy certificates were issued to members who joined as evidence of membership.

There was no product being sold but for early adopters, they enjoyed their time in the sunshine with easy income earned through recruitment. Like a veldt fire, the scheme spread across major cities with the offices of money clubs easily identified by long lines of investors queuing to join the easy money scheme. In Harare the epicentre of the scheme was an office located at Parkade and hundreds of investors thronged on a daily basis in order to invest funds.

In Bulawayo several offices sprouted up in almost every street with the unmistakable long queues giving them away. Joining fees ranged from Z\$25-\$50 and this was equivalent to a bus fee from Harare to Bulawayo or roughly US\$10.

There is little documentation on the collapse of the scheme but it lasted for several months before collapsing. There is no record of who had opened the scheme or whether anyone was arrested but for the schemers, they had established a fertile ground for more grand ponzi schemes.

When we were giving advice against investing in the latest failed scheme, we had witnessed similar characteristics of long queues and new there was no way thousands of Zimbabweans could queue outside private premises and not attract the attention of regulatory authorities.

"It is obvious that this thing is too good to last longer, that is why I have to make sure that my recruits work hard so that I benefit before it blows off," said one of the members of the scheme at the Kwame Nkrumah offices.

A mother of five, who refused to divulge her name, said she recruited her children to ensure she spreads her chances.

"I have joined two of my sons, and this means I have used close to US\$100, but this does not worry me because I am told each one of us will get at least US\$15 000 at the end of the cycle," she said.

Police yesterday said they had begun carrying out investigations into the operations of the schemes.

"Some years back several people lost their hard earned cash through such a scam with only those benefiting being those who started the schemes," said a senior police officer.

The money pyramids crazy once hit Zimbabwe in the 1990s and resulted in people thronging police stations with inquiries on how they could recover their money after such schemes collapsed.

In 1996, hundreds of prospective "money makers", swindled out of millions of dollars by dozens of bogus savings clubs, besieged Harare Central Police Station demanding refunds from officials who had taken refuge there, in the sixth such incident to occur countrywide.

In 1997, scores of pupils at a high school in Seke, Chitungwiza, were allegedly swindled of hundreds of dollars by some teachers at the school who were running money clubs that eventually collapsed.

The pupils were asked to pay money to the teachers with promises that they would "harvest" three times their initial "investment" in a month.

Police in Beitbridge fought running battles with a riotous crowd of about 400 people in 1996 which had raided the office of a money club to demand their investment back.

The Herald

Ponzi Schemes Definition Continued.....

Regardless of their claims to possess genuine services or products to sell, the money pyramid fraudsters simply use money coming in from new recruits to repay a few investors.

According to legal experts, a pyramid scheme is a fraudulent investing plan that

has unfortunately cost a lot of people worldwide their hard-earned savings. Pyramid marketers are known to seek out brand new victims almost from any place – at work, at churches and even by means of social groups or clubs. But the pyramid schemes will ultimately fall without fail because the profits rely on signing up new members to the scheme and, eventually, every scheme runs out of fresh recruits. The only people who may profit in a pyramid scheme are those at the very top of the actual pyramid

MMM

The first ponzi scheme was **physical** and attracted attention leading to regulatory authorities attention but the second biggest one to hit the country was **virtual** took advantage of digital platforms especially social media and mobile money.

Operated from South Africa, members would invest funds and recruit others and one of our members narrated how it was operated below;

Herbert MMM had a powerful marketing strategy in SA. I got recruited by one of my former managers. A woman that I respected a lot, she had a good work ethic so I trusted her decisions.

They had a strong training program, you were trained how to market via social media (I should say I learnt quite a lot), creating good Youtube videos.

There was a lot of talk about how the current banking system reaps of the people and how MMM was working to outdo the current financial system. A lot of reference was made to success stories in other countries such as Malaysia etc.

A lot of was mentioned about the creator was progressive and had been wrongly imprisoned for trying to fight the system (it was a lot like political brainwashing)

Mdala Wa Rue So how did funds move?

Herbert Mdala Wa Rue they had a sophisticated web platform where you would all register. Those that were due to receive payments would provide banking details to those that were supposed make payments. When you made deposits you would send confirmations to the person that you paid to and they would make confirmations. It was all managed on the platform. There were managers that were responsible to make sure all under them played by the rules, we were all trained to believe in the system. We religiously paid what was due to stay in the system and wait for our turns to get paid

People who throng the offices to register are cosmopolitan and range from civil servants to office workers, foreign currency dealers and vendors.

The schemes use Econet's Ecocash facility as a medium for prospective members to deposit US\$5 into each account of five existing members listed on a card and have to pay another US\$5 administration fee to the scheme operators. Those registered for the scheme would have to recruit more members for them to start benefiting.

The pyramid operators say one would be removed from the list after realising US\$15 000 and this can be done within a short time.

After registration, one is subjected to a verification process, where representatives of the club check the cash transfers code numbers to ascertain authenticity.

Once endorsed with a signature, the prospective member takes the names of the five members he/she would have deposited the money together with a US\$5 administration fee to the owners of the scheme.

After completing the initial process, the prospective member would have to wait for at least two days to receive five cards bearing the member's name and the four existing people who would have received the money deposited through Ecocash.

Those who operate the scheme say that members would continue to benefit as long as their names appear on the cards of new members.

There are some who now spend time chasing after potential recruits and those affiliated to them to ensure that they are also recruiting more so that they quickly benefit.

The Herald

Historical Perspective

MMM was a Russian company that perpetrated one of the world's largest Ponzi schemes of all time, in the 1990s. By different estimates from 5 to 10 million people lost their savings. According to contemporary Western press reports, most investors were aware of the fraudulent nature of the scheme, but still hoped to profit from it by withdrawing money before it collapsed.

The initiative came from the United Kingdom around 2014 and by 2016 had reached its peak with thousands of Zimbabweans rearing quail birds (zvihuta)

MMM was established in 1989 by Sergei Mavrodi, his brother Vyacheslav Mavrodi, and Olga Melnikova. The name of the company was taken from the first letters of the three founders' surnames.

Initially, Mavrodi operated a network of computer-importing cooperatives. In January 1992, tax police accused MMM of tax evasion, leading to the collapse of MMM-bank, and causing the company to have difficulty obtaining financing to support its operations. Faced with

difficulties in funding its foreign trade, the company switched to the financial sector. It offered American stocks to Russian investors, but met with little success. In December 1992, MMM-Invest was created as a voucher investment fund, a type of entity created to collect privatization vouchers. It was renamed Russ-Invest in May 1995, to distance it from the MMM scheme.

The MMM Ponzi scheme was launched in February 1994, promising annual returns of up to 3000%. The company started an aggressive TV ad campaign, spending 330 million rubles in March 1994. The ad campaign appealed to the general public by using "ordinary" characters that viewers could identify with. The most famous of them, a "folk hero" of early 1994, was Lyonya Golubkov. Another notable marketing effort was a giveaway of free Metro trips to all Moscow citizens on a particular day.

At its peak the company was taking in millions of dollars each day from the sale of its shares to the public. Mavrodi reportedly owned enough cash to pack several rooms full with banknotes. The success of MMM in attracting investors led to the creation of other similar companies, including Tibet, Chara, Khoper-Invest, Selenga, Telemarket, and Germes. All of these companies were characterised by aggressive television advertising and extremely high promised rates of return. One company promised annual returns of 30000%.

Regular publication in the media of the rising MMM share price led President Boris Yeltsin to issue a decree in June 1994 to protect investors from false advertising.

On July 22, 1994, the Ministry of Finance issued a statement listing MMM among a number of investment firms which had illegally issued unregistered securities. Thousands of investors staged a mass protest in front of the company headquarters, prompting the intervention of riot police. By the next day, the firm was no longer operational.¹ The company attempted to continue the scheme for a few days, and even issued new shares. As Russia did not have any laws against Ponzi schemes, the government decided to seek tax evasion charges. At that point, Invest-Consulting, one of the company's subsidiaries, owed more than 50 billion rubles in taxes (US\$26 million), and MMM itself owed between 100 billion and 3 trillion rubles to the investors (from US\$50 million to US\$1.5 billion). MMM shares fell from 115,000 rubles to 1,000 rubles (about \$0.50). In the aftermath, some investors reportedly threatened to set themselves on fire.

Several organisations of "investors" made efforts to recover their lost investments, but Sergei Mavrodi manipulated their indignation and directed it at the government. Mavrodi was arrested on tax evasion charges, unrelated to the MMM scheme, on 4 August 1994.^[14] Most shareholders blamed the government for their losses. A 'Union of Defense of the Rights of MMM Shareholders' emerged, attempting to collect the 1 million signatures required to hold a no-confidence referendum against Yeltsin's government.

Mavrodi launched his own political party, the Party of People's Capital, but it was barred from registering after violating election laws. He decided to stage a protest against a decision, but this time only 200 people showed up. In October 1995, the Duma cancelled Mavrodi's right to immunity as a deputy. In 1996, he tried to run for Russia's presidency, but his bid was rejected after officials ruled that most of the signatures he submitted had been forged. MMM declared bankruptcy on September 22, 1997.

The original investigation was closed in 1997 for lack of evidence. The Prosecutor General's Office reopened the case in 1998, when Mavrodi was investigated for fraud and placed on an international wanted list. While it was believed that Sergei Mavrodi fled to Greece, he was ultimately arrested in Moscow, and investigators concluded that he probably never left the city.

Mavrodi was found and arrested in February 2003. While in custody, Mavrodi was given until January 31, 2006 to read the documents in his **fraud** case against him (the criminal case consisted of 650 volumes, each 250-270 pages long). At the end of April 2007, Mavrodi

was convicted of fraud, and given a sentence of four-and-a-half years. Since he had already spent over four years in custody, he was released less than a month later, on May 22, 2007.

The Zvihuta Ponzi Scheme



The Zvihuta project can be argued to be a ponzi as it promised a lot, to some extent delivered on promises but ultimately collapsed leaving many to count their losses!

Introduced in Zimbabwe by a former UK based Zimbabwean, it reached its peak in 2016 drawing thousands of Zimbabweans who invested in the project. For several months the project set the nation ablaze with features of the project receiving widespread coverage on the public media before coming to a crash with a ban as rearing the birds was deemed illegal in contravention of local laws on rearing wild animals.

The Zvihuta joy ride came to a screeching halt and ended in tears for many. With fast cash generating projects attracting massive interest in the country, here was a unique project which ticked all the boxes—fast cash generating, trending, imported and had purported health benefits.



Leading retail shops latched onto the Zvihuta opportunities selling the birds and eggs. Fast food franchises and restaurants were not left in the craze. Surely this was a legitimate project and nothing could ever happen to it?

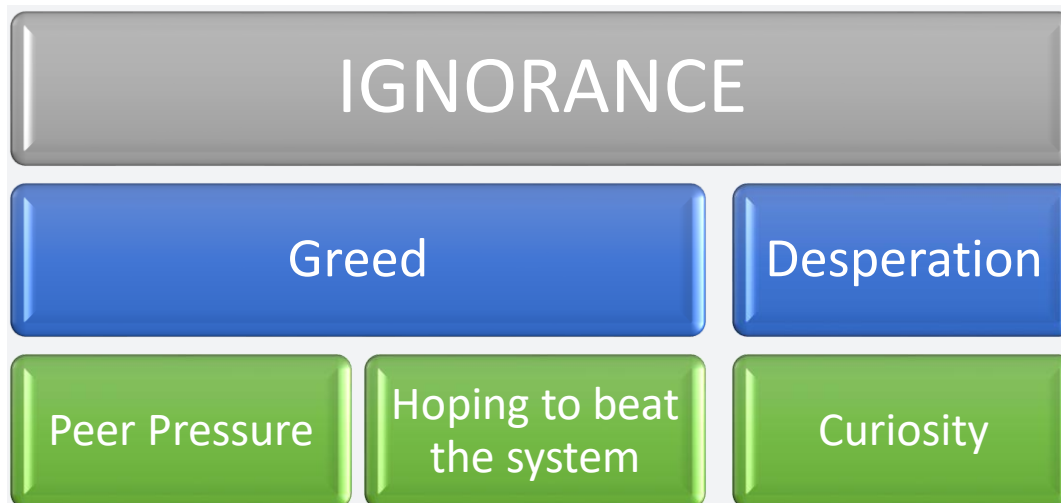
The missing puzzle in the project was whether rearing wild birds in urban areas was legit? Did the project conform to local laws and regulations?

But who had time to question the legitimacy of a trending project covered widely by public media with reputable shops selling the products.

Then like a tonne of bricks, the responsible authorities in charge of wild life and natural resources issued possibly the worst news for the project. They referred to legal statutes that banned the project.

It ended in tears

Why do people fall for Ponzi schemes?



Each time a ponzi scheme comes to the country—there is a team of enablers who stand to benefit from early participation before the ponzi crashes. These are the ponzi champions who recruit the gullible flashing newly found wealth or benefits. This group is unstoppable and always on the defensive whenever someone brandishes the schemes scams.

Their preferred platforms usually Whatsapp forums to avoid public scrutiny. They usually target a few well connected groups such as women’s forums like in the case of MMM. The schemes later go viral outside a small circle and become nationwide.

Peer pressure plays an active role at work places, churches, family groups and other social circles. Ponzi schemers need not target everyone but just a few influential social media characters such as group admins. Once influencers are roped in then its an easy stroll to rope in the rest of the public.

Beating the system

Warning people against joining a ponzi scheme is sometimes a futile exercise as the nation now has seasoned experts who join ponzi schemes early and benefit before it crashes! Some have been burnt in the past and also developed sophisticated skills of beating the system.

Do not waste time arguing with this group for they know what they will be doing!

Invest US\$100 and assess progress. If interest comes back, then invest more till they only have interest earning interest income—they will long have pulled their initial capital invested long back.

This seems the case with the latest ponzi scheme to collapse in the capital. There is a good proportion that benefited and lost nothing in the collapsed scheme. If another ponzi scheme is brewed, they will be the first to join.

However the formula of how long a ponzi scheme will last is not known by the public. Even the originators of ponzi schemes can alter plans when authorities go after them. They can prematurely end their campaigns before reaching set targets.

This is why the golden rule is to just avoid ponzi schemes!

Any product can be turned into a Ponzi scheme



Everything can be turned into ponzi and these days scammers look for what is trending.

Bitcoin is a legit crypto currency and so is Online Forex Trading. However the complexities behind the Block Chain Technology behind Bitcoins means that scammers can take advantage by inviting members of the public to invest in Bitcoins with promises of quick returns.

The same script applies to Online Forex Trading where those who invite the public to invest funds into their schemes run the risk of losing everything.

The best way to appreciate opportunities in these schemes is to invest in knowledge of how they operate and then trade by yourself.

Allowing third parties to invest on your behalf in new initiatives you have scant knowledge about is asking for trouble. A lot of photos from Zimbabwean celebs are being photo-shopped in South Africa and Nigeria and placed in ads of Bitcoins. Prophet Java and Genius Kadungure have fallen victim with their photos trending but for the wrong reasons!

Network Marketing and Ponzi Schemes



A lot of network marketing opportunities have come our way over the past few years with leading brands such as Forever Living, Longrich, Avon and more. The network marketing model cuts out the middleman by selling products directly to consumers with profits realised being shared between the producer and the consumer. It typically involves consumers recruiting others for products sale and the more one sells, the more the returns.

Most of the products come from Asian countries such as China and Phillipines and interestingly they sometimes bring products that exist locally but locals fall for them because of the appetite for everything foreign!

Why are Africans not coming up with own Network Marketing Opportunities?

In product ponzi schemes, the trick is in giving value to ordinary products just like the monkey story and then leaving participants with products that they cannot resale. They become stuck with monkeys!

In 2014 a fuel efficient oil came to the country and was touted as the best oil which improved engine efficiency and thereby reducing fuel consumption of vehicles. No scientific research was ever done to prove the efficiency and no regulatory approval was ever granted but the

ponzi scheme flourished by recruiting members who later one got stuck with non moving inventory.

When is the next Ponzi Scheme coming?



After the bust of the latest ponzi scheme with branches in Harare, Kwekwe and Bulawayo—there is need for a cooling off period to allow members of the public to heal and forget. However conditions for ponzi schemes still exist—desperate times, greed, ignorance and the selfish DNA.

Towards December, at least 2 new schemes should start sprouting up targeting the festive season and promising great returns for investors in 2021. The schemes should reach the peak around February/March before collapsing towards midyear.

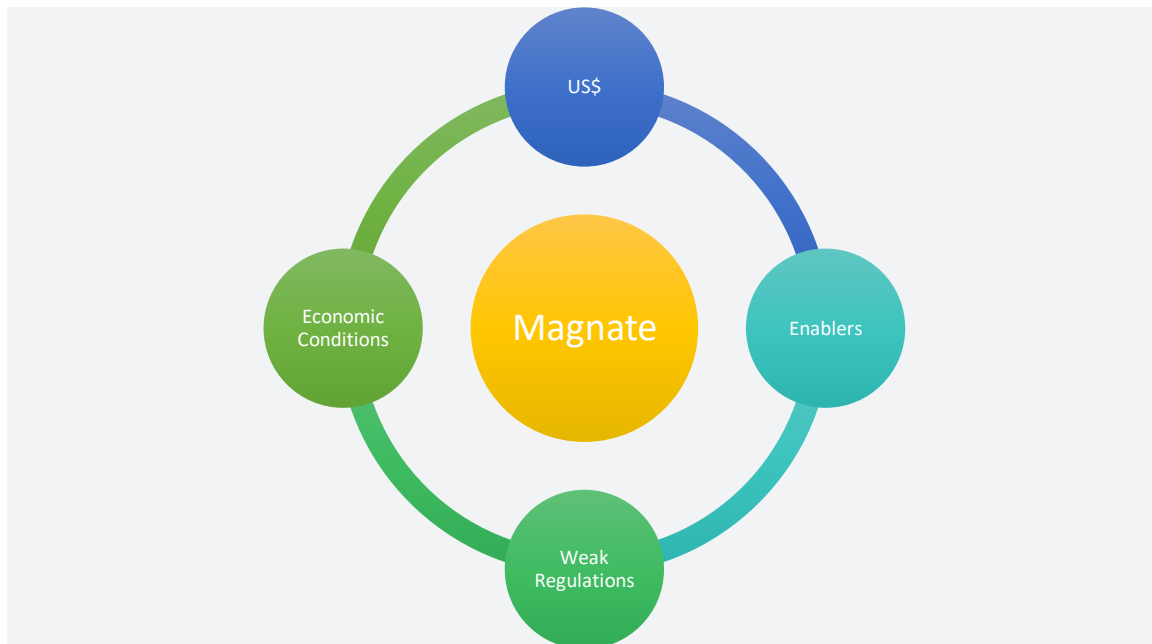
The use of the greenback should attract ponzi schemers as this allows them to make faster money than when dealing with local currencies.

Ponzi schemes in Zimbabwe seem to follow these patterns

- Cash based and after bust up,
- Move to product based schemes,
- Shift to mobile money platforms

After MMM which used mobile money, the next big ponzi scheme was cash based. So the next BIG one likely to make use of mobile money platforms. A fast cash returns project which is agriculture based may also be in the lab.

The trend with most ponzi schemes is that they are developed in West Africa and cascaded to South Africa before making inroads into the country. You therefore need to carefully analyse foreign opportunities schemes and look for ponzi scheme traits.



Early Warning Strategies



The country does not have early warning systems for reporting ponzi schemes despite millions of dollars being lost every year.

Ponzi schemes can run for several months even operating in broad day light attracting hundreds of investors without any action taken.

The situation is compounded by lack of knowledge of where to report, how to report and any follow up activities. The MMM scheme used local mobile money platforms with mobile money agents not sending warning messages or carrying out public awareness programs. The scheme collapsed with no one raising alarm creating conducive environment for follow on ponzi schemes. Mobile money platforms likely to be hit again...

The only available option is whenever members of the public encounter ponzi schemes, they should lobby responsible authorities by carrying out online petitions and submitting to relevant financial regulation authorities such as the Reserve Bank.

A petition with more than 10,000 signed members likely to attract early attention and corrective measures. It is understandably difficult to monitor activities of ponzi schemers on social media BUT the public has power to report suspicious activities before many lose valued possessions.



WARNING !!

Fraudulent Investment Schemes

Beware of FAKE investment schemes operating in the market. Some of them are offering unbelievable returns.

All deposit taking institutions and investment schemes must be licensed by regulatory authorities and have an obligation to display their licenses to the public. Make sure to verify and confirm that you are dealing with a licensed institution before parting with your **HARD EARNED** money.

Dial *151#

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Summary

At least 4 Ponzi schemes coming in 2021 attracted by dollarisation	They will take various forms—physical on a limited extend due to the collapse of Bevern Capital, Online ponzi schemes already trending.	
A small group of people who know how ponzi schemes work will join willingly and make great returns	Do not waste time telling people they are joining a Ponzi scheme—these are the perpetrators and are very defensive.	
The schemes to run for months attracting the gullible	Share this handbook with the few willing to listen but in most cases a futile exercise.	
As soon as numbers swell with everyone talking about them—the days are numbered	Highly unlikely to have a ponzi scheme running for years this time around.	