



How to recognize a predatory scheme

Three questions to ask
Three disguises they use

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Are you trading fairly?

- A Are you receiving enough for what you give?
- B Are you delivering enough for what you receive?
- C Is it a zero sum game?



Do you have to buy from the business to enter/grow in it?

- A Are you buying from and reselling to people in the business?
- B Are you part of an endless chain, profiting only when the chain behind you is big enough?
- C Are your gains linked to how many people are in the business/under you?



Are you part of a secret society?

- A Do they claim "secret knowledge", yet will share it with you?
- B Do they claim "exclusivity" yet want to take you in?
- C Do they create a "us" vs "them", trying to cut you off from your external support groups?

"We are not marketing aggressively"

"Quality trumps quantity"
This is also true for predatory schemes

"It's not a pyramid"

That's not the point, the point is: "Are you being taken advantage of?"

"We deliver/get value"

First is it real? E.g. if you buy shares, can you check them? Second is it *really* fair value for what you pay?

If many of the answers are uncomfortable, stay clear, stay safe.