

Greed

100% NATURAL HERBS
SPECIALIST DEMBE
WITH DR
MEET A DOCTOR FOR ALL PROBLEMS **17 DAYS CHEAPER TREATMENT**

<p>SEXUAL PROBLEMS</p> <ol style="list-style-type: none"> 1. Make Your Penis Big & Strong 2. Control Early Ejaculation 3. Thick & Strong Erection 4. Abnormal Menstruation 5. Can't Find A Baby 	<p>WITCHES</p> <ol style="list-style-type: none"> 1. Chase Away Tokoloshe 2. Bewitch People 3. Bad Luck 								
<p>RELATIONSHIP / LOVE</p> <ol style="list-style-type: none"> 1. Bring Back Lost Love 2. Separate Lovers 3. Troubled Relationships 4. Be Liked At Work 5. Attract Men Or Women 	<p>SICKNESS</p> <ol style="list-style-type: none"> 1. Swollen Body & B.P. 2. Madness/insanity 3. Skin Problems 4. STD / HIV Symptoms 								
<p>OTHER PROBLEMS</p> <table border="0"> <tr> <td>1. Bring Back Stolen Properties</td> <td>5. Stop Alcohol & Smoking</td> </tr> <tr> <td>2. Attract Customers</td> <td>6. Court Cases</td> </tr> <tr> <td>3. Win Casino & Lotto</td> <td>7. Pass Exams</td> </tr> <tr> <td>4. Quick Buying & Selling Of Properties</td> <td>8. Financial Problems</td> </tr> </table>		1. Bring Back Stolen Properties	5. Stop Alcohol & Smoking	2. Attract Customers	6. Court Cases	3. Win Casino & Lotto	7. Pass Exams	4. Quick Buying & Selling Of Properties	8. Financial Problems
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ADDRESS: BUILDING , 1ST FLOOR
 BETWEEN SHOPRITE & OK GROCERIES
 OPPOSITE RICHARDS BAY
CALL: 0
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On a recent trip to Zululand, I found this interesting flyer on my car.

"What does the good Doctor have to do with finance?" I hear you ask. Well, a few natural herbs can help you attract customers, win the lotto and even pass exams!

Now I can hear a few people giggling nervously, whilst the cynics among you will be asking yourselves why, if the good Doctor can do all the above plus lots more with a few 100% natural herbs, why does he need to waste his time and money littering cars with his flyers?

What does a herb doctor have to do with a finance column? Well, just like the good Doctor, who makes seemingly ludicrous claims and people believe him, some very astute and intelligent investors believe that returns of 20% per month are achievable on a regular basis and they are taken aback when they hear that the investment was actually quite "risky".

From Madoff to Tannenbaum and everything in between, "Ponzi Schemes" seem to pop up with regular monotony. Sometimes "Ponzi Schemes" are more regulated (Think of Enron or Steinhoff). In December 2017, when Bitcoin was approaching the stratospheric level of \$20 000, I was getting calls almost every week asking how my clients could invest in Bitcoin, or even why I hadn't invested them into Bitcoin. Strangely, now at levels of just over \$3000, I am getting almost no questions about Bitcoin. The new kid on the block is Cannabis shares, everybody wants a share of this pot.

Why do so many people, who should know better, get caught? Greed leads people to believe that "this time it is

different" and they tend to forget the tried and trusted adages that "if it looks too good to be true it usually is" and "there is no such thing as a free lunch". People tend to forget that the law of supply and demand dictates that higher returns will have higher risks associated with them.

Now the question needs to be asked. Who is more gullible, the good Doctor's patients or the investors that believe in "the next good thing"?

Kind regards,
Barry Hugo



Greed

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ADDITIONAL INFORMATION (where applicable)

Performance has been calculated using net NAV to NAV numbers with income reinvested. Full performance calculations are available from the manager on request.

DEFINITIONS (where applicable)

Annualised Return	Annualised return shows longer term performance rescaled to a 1-year period. Annualised return is the average return per year over the period. Actual annual figures are available to the investor on request.
Highest and Lowest Annual Return	The highest and lowest returns, since launch, for any rolling 1-year period have been shown.