Not only that, he will also recommend me to the country club and he would brag about me to all of his friends.

Because of that, he will be able to convince other people to join.

So, let's say Investor B was encouraged to join.

When Investor B looks at the receipt, he will say, "oh, that's great."

"I'll give him money too," so let's say $15,000 in the second year.

How much money did I really have this second year? $10,000 to Investor A then $15,000.

It's the only money in the bank account, and that's if I don't spend it on yachts or fancy clothes.

But when they calculate, I would say that if they already wanted to take that money, I would have to pay $35,000.

And we know that won't happen, because they think I'm an excellent investor, and they want their money to grow as much as possible.

And now you see the difference.

I only have $25,000 but they think they should already have $35,000.

They thought this was the amount, because the other had doubled their money, but nothing really happened.

Now, let’s just say that next year I'm going to send a receipt stating that I made better investments.

To Investor A, he thought, that according to the receipt it says "you now have $40,000."

Investor B, on the other hand, will get a receipt that says "you've got $30,000." They will return to the country club, and will include Investor C.

Then they'll say, "We've tried it, he's doubled our money for two years, maybe you'll want to ride with it too.

Then, Investor C will think that the both of them are doing fine and nothing bad will happen if he’ll join and become rich too.

Let's now make it grow bigger and bigger because at least you don’t have three investors only, but hundreds.

And the more fake receipts you can produce, the more people want to deposit their money too.