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[10.15.13](#)

by [The Revanchist](#)

[DSA Support of Vemma YPR is Worthless](#)



In a last ditch attempt to protect their beloved company from the mounting proof that they are not only a bad business deal but also a pyramid scheme . . . a lot of Vemma reps will throw out a name that most of us don't know but are apparently supposed to:

DSA

It stands for the "Direct Selling Association" and works with MLM companies on a large scale.

The main problem is that both Vemma brand partners and the general public think that the DSA **is a regulatory body that legitimizes the MLM model**. Many people equate the DSA with some kind of variation of the FTC or FDA . . . a hovering omnipotent body whose authority forces MLM companies to comply with the rules.

Nothing could be further from the truth.

The DSA does two things mainly:

- 1) Lobby on behalf of MLM on the political stage
- 2) Act as a large scale PR firm for all MLM companies in its organization

I will concede this small point; NOT being in the DSA is often the surest sign that an MLM company is a pyramid scheme. However, many of the companies in the DSA are pyramid schemes as well, so that dichotomy has limited usefulness.

Also, that word **lobby** should immediately raise red flags.



No, not that lobby . . . and those aren't red flags. Are those . . . pom poms?

Lobbying by itself isn't a dirty word; it's no different from how our elected officials at the city and state level speak on behalf of the citizens only instead of citizens its specific industries.

However, people immediately gag when they hear the word because these groups are lobbying on **behalf of the companies**, not the citizens. This is a problem when the citizens are consumers/customers of **said company**.

Let me give you an example.

You remember those videos on the news showing the horrific treatment of animals in slaughterhouses? It violated our basic moral code plus many of the animals were shown to be too sick to be fit for consumption. It resulted in meat recalls, fines, and criminal convictions.

It pretty much validated the existence of investigative journalism and was hailed as the best food related expose since *The Jungle*.

The meat industry lobbied and made it **illegal**. No seriously. http://www.huffingtonpost.com/stephen-wells/ag-gag-bill_b_3635527.html



F**k the first amendment!

Remember, the lobby groups represented the best interest of the **industry**, **not the consumer** and the industry's best interest was to keep profits high by hiding all evidence of misconduct.

What if I told you that the DSA does similar things? Let's head over to an exotic land full of exotic things. I am of course . . . talking about Utah.



It's the freaking jungle man!

<http://www.mlmwatch.org/11Legal/utahbill.html>

SB 182 was, in a nutshell, a law passed that made it *impossible to prosecute product-based pyramid schemes at the state level*. If you had a product, you couldn't be charged as a pyramid scheme . . . never mind that common sense, basic math, and the FTC themselves have said that is false.

You couldn't prosecute them at the state level as a pyramid scheme in Utah . . . period.

Now brand partners are probably saying,

“But Revanchist that’s just at a specific state level! That’s not such a big deal!”

Okay then, let’s step up on the national stage if you please.

The FTC proposed the now infamous “Business Opportunity Rule” which sought to protect customers from . . . well, business opportunities. You can read and research it on its own (it’s very long, but a good read), but the law in a nutshell was going to force business opportunities (such as MLMs) to provide a lot more information up front when recruiting new associates.

The DSA lobbied aggressively and got MLMs exempt from the rule.

<http://www.pyramidschemealert.org/PSAMain/news/DSABill/DSAPyramidBill.pdf>

You know how one of my chief criticisms against Vemma is that they are either unwilling (more likely unable) to produce federally approved paperwork that validates their alleged [82% customer base](#)?

You can thank the DSA for not requiring Vemma to make that readily available for the consumer.

Oh yeah, you know how I rip on brand partners for smudging facts or using lies of omission to attract prospects? The DSA uses the same vague language.

No seriously, please follow the link here: <http://amlmskeptic.blogspot.com/2013/09/mlm-mythbusting-when-will-dsa-recognize.html>

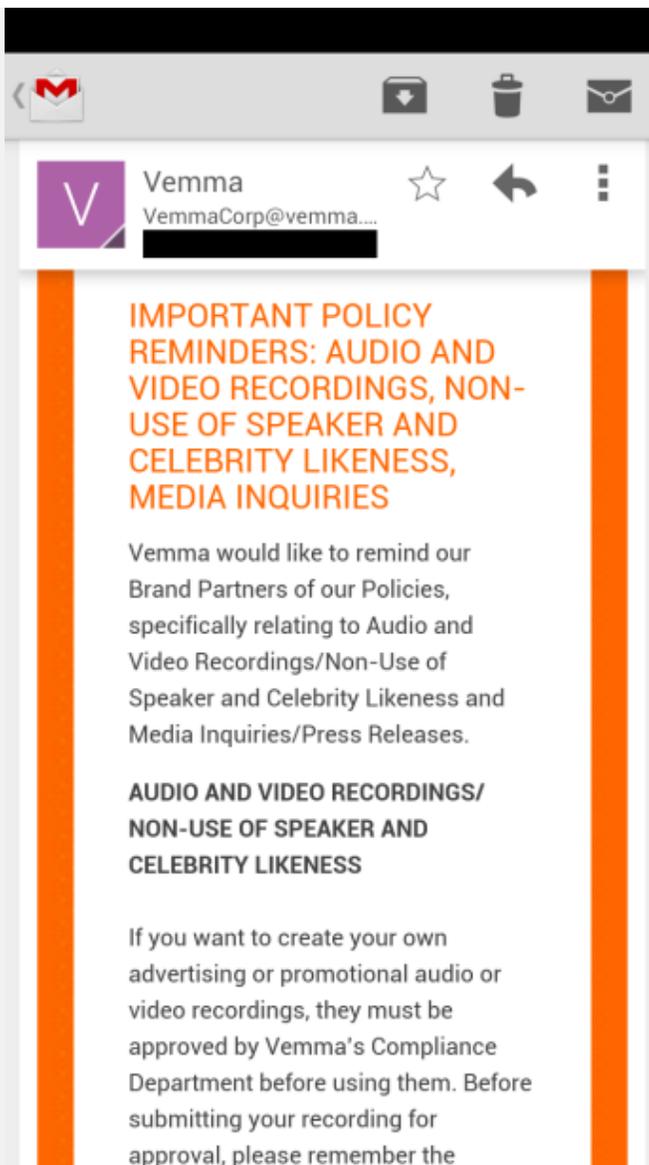
Saying “Vemma is in the DSA” is kind of like voting for a candidate because “his mom says he’s a cool guy”.

It doesn’t mean anything.

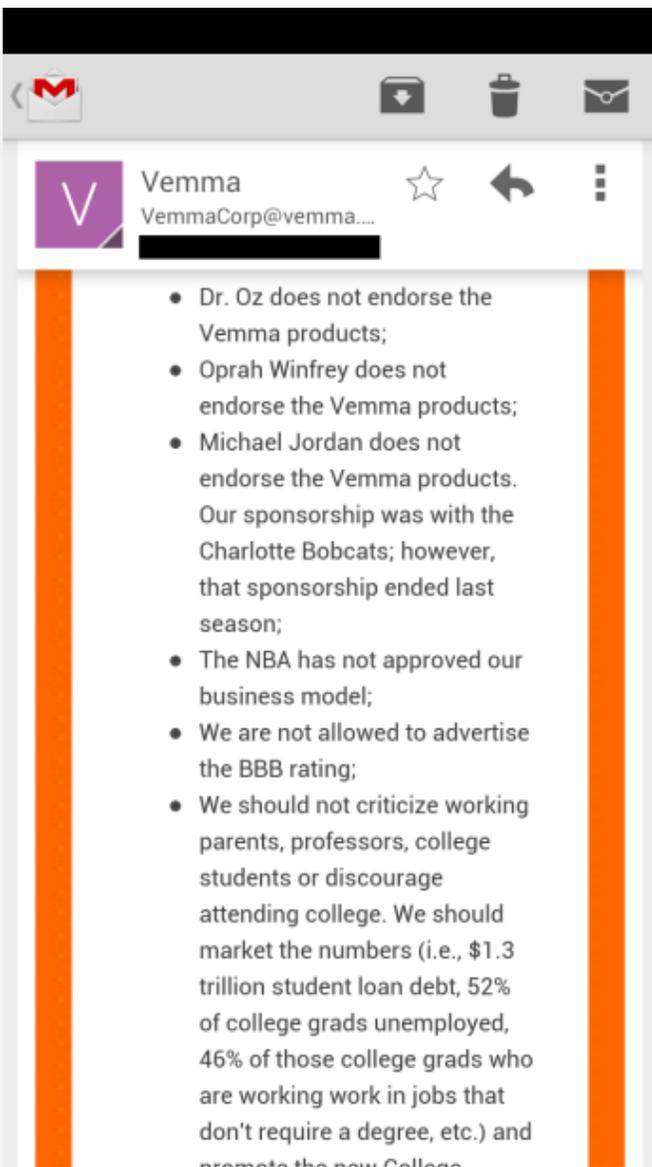
[Standard](#) | Posted in [Faulty Logic](#) | Tagged [business opportunity rule](#), [Direct Selling Association](#), [Federal Trade Commission](#), [Fraud](#), [MLM](#), [Multi-level marketing](#), [Network marketing](#), [ponzi scheme](#), [Pyramid scheme](#), [Scam](#), [unethical](#), [Utah](#), [Vemma](#), [Verve](#) | [2 Comments](#)
[10.12.13](#)
by [The Revanchist](#)

[Vemma YPR Urgent Policy Update](#)

Multiple people have been posting about this in the comment section, but I really wanted some solid evidence that this alleged “Policy Update” existed. Luckily, one of my sources found this online and sent it to me:



Oh . . . Vemma needs approve you before you put out promotional material. Uh you might as well just torch 99% of the videos put out by Vemma brand partners on YouTube right now. Oh wait, their channel already got suspended didn't it?

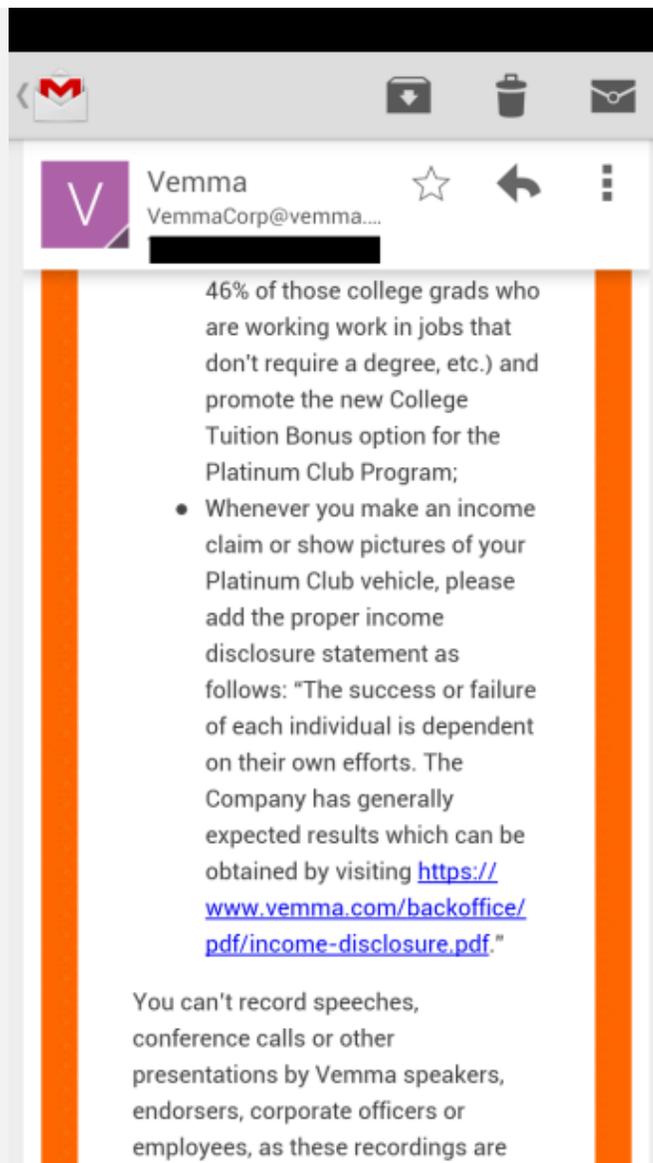


Oh My God YES!!!

I normally don't advocate this, but please do me a favor.

Save this picture, and post it to your Facebook. Personally text, tweet, or post on the Facebook wall to **anyone** in Vemma who has tried to recruit you by saying they are sponsored by so and so.

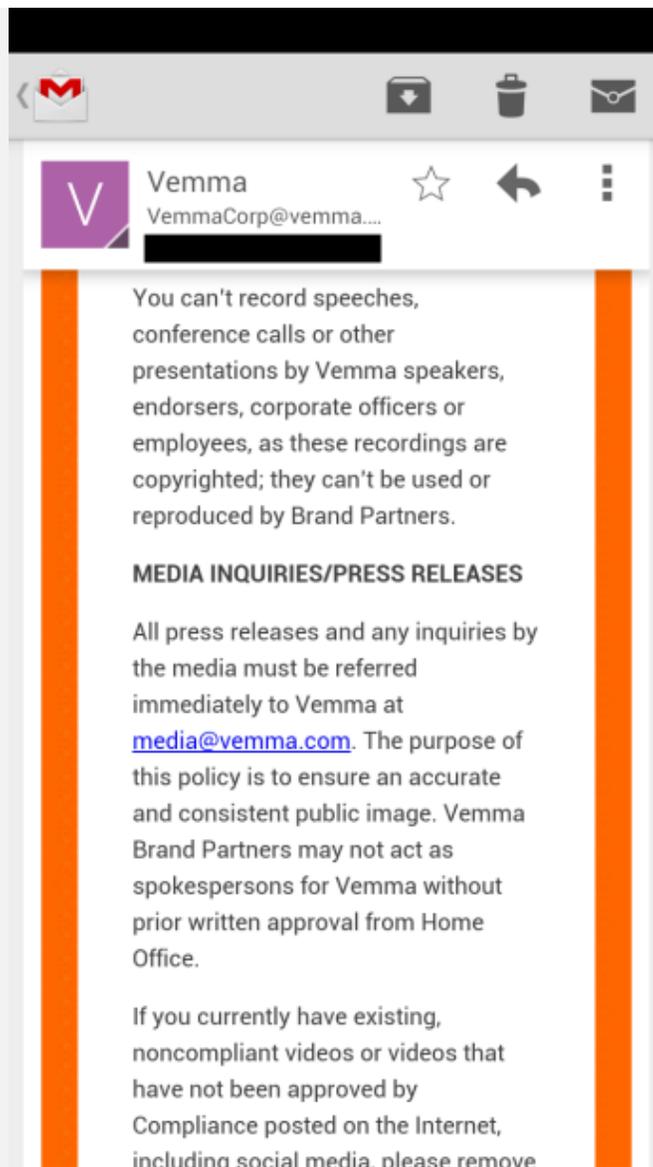
I don't advocate rubbing it in people's faces, but I have been picking apart their sponsorship for so long and **FINALLY** Vemma is acknowledging it as well.



Um, I've covered your so called magical "tuition bonus" in a [previous post](#) and I've shown how its not that great.

Plus let's not forget: to get the [Platinum Club bonus](#) you *must* recruit at least 3 customers who order triple your monthly auto-delivery (i.e. almost \$500) . . . so even less people are going to earn it.

That last paragraph that got cut off however . . . that's interesting. Let's have a look!



Uh, wow.

*“You can’t record speeches, conference calls, or **other presentations** by Vemma speakers . . . as these recordings are copyrighted.”*

That’s insanity, think about it.

Vemma is saying that any Vemma presentation of any kind is their INTELLECTUAL PROPERTY!

As in if you record Alex Morton saying that Verve will add 3 inches to your penis in order to boost enrollment and plaster it on YouTube . . . **you will be committing copyright infringement.** Let me put this another way:

Vemma is trying to criminalize anyone who catches them acting dishonest.

By the way let me point out something; Amway is **notorious** for this. Go read *Merchants of Deception* or any other Amway muckraking literature and you will see recorded instances of Amway suing anyone (from former brand partners to website owners) who dare to speak out against their unfair practices such as the [Amway Tool Scam](#). More often than not their plan isn’t to win the lawsuit, it’s to financially drain their opponents until they are forced to give up.

Looks like Vemma is trying to jump on that bandwagon.

While my legal knowledge is shoddy at best, mind if I give this a shot?



That's okay gentlemen, I'll represent myself. Back to Bikini Bottom with you!

1) As soon as Vemma themselves save a uStream on archive, post something to YouTube, or archive a training call **that's fair game**. As long as its available to the public (as far as I know, anyone with a uStream account can access the Vemma files) then we have every right to use it.

2) I very, very much doubt that home events (where someone brings friends over to their basement to get scammed into Vemma) are covered under this copyright law. Protecting a half -hour session of someone trying to get you to give them money is absolute crap.

3) With all due respect, if someone comes up with definitive proof that they were lied to in order to join Vemma . . . I cannot think of worse PR than suing them. No seriously, Vemma is a company that works with **young people**. The demographic that politicians fight for, parents swoon over and everyone considers our "future". If you sue one for calling BS on you with proof, the world will eat you alive.

One of the main reasons its so difficult for people to mobilize resistance against an MLM company is that so much of the pitch is **verbal**; there's rarely ever a paper trail when people are pitched about the company. It was one of the biggest problems that anyone who tried to go up against Amway ran into way back in the day.

However, Vemma's insistence on using the millennial generation's obsession with social media has been backfiring with the advent of my blog; **text message, twitter and facebook screen captures are giving undeniable proof about some of the dishonest and nonsensical things that brand partners say to boost enrollment.**

Basically, Vemma is trying to criminalize the very thing that is proving that the company is a scam.

Good luck with that fellas. The first whiff anyone gets of a lawsuit, they will be coming to this site and I will feed the news to 14 different countries . . . **all which will be interested in why you're suing someone for trying to tell the truth.**

[Standard](#) | Posted in [News from the Vemma World](#) | Tagged [Alex Morton](#), [Amway](#), [Facebook](#), [Fraud](#), [MLM](#), [Multi-level marketing](#), [Network marketing](#), [ponzi scheme](#), [Pyramid scheme](#), [Scam](#), [social media](#), [twitter](#), [unethical](#), [uStream](#), [Vemma](#),

[Verve](#), [YouTube](#), [YPR](#), [YPR Pariah](#) | 25 Comments

Wayback Machine
INTERNET ARCHIVE
http://yprpariah.wordpress.com/ Go
16 captures
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AUG OCT DE
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[Misleading Vemma BMW or Benz Update!](#)

In one of my first posts ever, I criticized how misleading the allegedly “free” [Vemma BMW or Benz](#) really is. It’s still widely read, was well received, and many prospects cite it as one of the main reasons they were convinced that Vemma really was a scam.

So one of my sources brought this to my attention today:

THE RULES HAVE CHANGED

Here’s what you need to know:

Vemma Platinum Club Car Bonus

To earn the Vemma Platinum Club Car Bonus, you must achieve and maintain “Paid As” rank of Diamond or higher while having a “Paid As” Gold on each side of your organization within your enrollment line. You must purchase a \$499.95 Builder Pack or higher during your first 60 days of becoming a Brand Partner.*

You must be qualified for free product by introducing a minimum of three new customers to any of Vemma’s products, with a combined total QV of at least 360, through the Customer Referral Program. For details on the Customer Referral Program, go to <http://www.vemma.com/opportunity/customer-referral.cfm>**

Qualified Brand Partners must select a BMW*** (no motorcycles), Mercedes-Benz*** or Mini Cooper in black, white, silver, orange or red exterior. You must agree to affix the Vemma branding package you are provided with for the term of your participation in this bonus program. You may purchase or lease a new or pre-owned vehicle that is not more than three (3) years old at the time of lease or purchase. You must provide fully executed copies of the lease or purchase documents to Vemma via email to platinumclub.vemma.com or by fax to 480-927-8665.

You must agree to and abide by the terms of the Vemma Platinum Club Agreement and Acknowledgment of Responsibility (the “Platinum Club Agreement”), as well as be a Brand Partner in good standing and in compliance with all of Vemma’s Policies and Procedures.

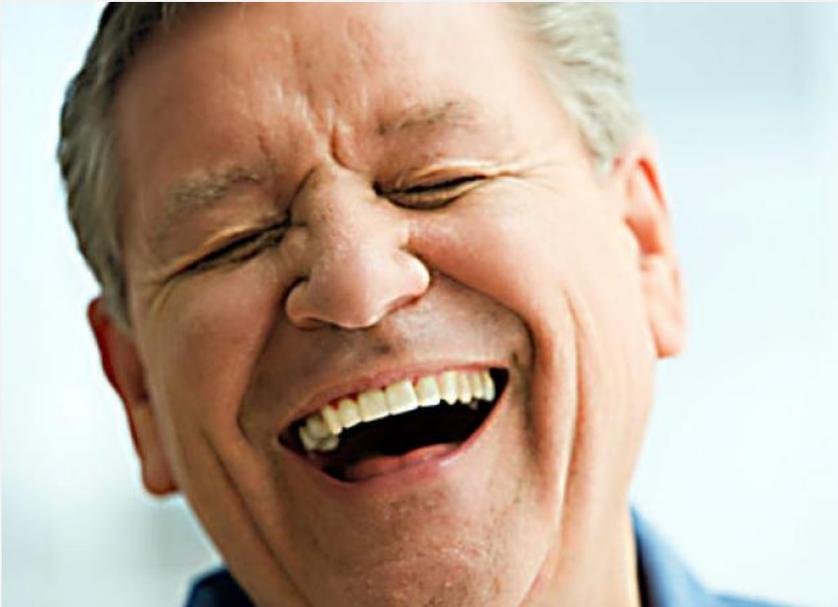
Combining multiple Platinum Club Car Bonus payments toward a single vehicle is not permitted.

Each qualified Brand Partner participating in this program must purchase or lease his/her own vehicle and title in the name

Now look at that second paragraph, and read carefully.

“You must be qualified for free product by introducing a minimum of three new customers to any of Vemma’s products, with a combined total QV of at least 360, through the Customer Referral Program.”

Oh my god, I wish you could see my face right now.



It looks something like this

Whenever me and brand partner have argued over email about how forcing brand partners to purchase a mandatory amount

of product every month in order to “qualify” for payment, they inevitably bring this up:

“Well if you get 3 customers with at least 3 times your product quantity in a month, your monthly shipment is free!”

I usually counter that with with 2 things:

- That still doesn't explain WHY brand partners must purchase \$160 worth of energy drinks every month
- Almost **no one** gets free product

I've covered in *exhaustive* detail about why Vemma brand partners often [can't or don't get customers](#) (a problem reflected in the [MLM industry in general](#)).

Considering the absurd difficulty of getting customers to get free product to begin with . . . now **it's a requirement in order to get the Vemma car bonus!**

And apparently (I could be wrong) . . . **this new requirement extends to people who already qualified for the car bonus under the old requirements!**

Meaning that many of the people currently earning the Platinum Club Bonus *will lose it*.

Let's take a break from laughing our asses off and analyze BK Boreyko's motivation behind it.



Fine . . . get it out of your system

My criticisms on the absolutely repugnant behavior of many of Vemma's brand partners, their lies about income, and their lies about their sponsorship is secondary to one main criticism:

Vemma has been unable (and unwilling) to produce any documented proof that they have a significant customer base . . . meaning that the overwhelming majority of their “product sales” are brand partners being forced to purchase product monthly in order to qualify for their cycle income.

This essentially means recruitment is required to make a significant income . . . matching the FTC definition of a pyramid scheme.

So BK Boreyko has hidden the only evidence that proves whether or not Vemma has been operating as a pyramid scheme (his customer base) . . . and then suddenly **adds customers as a requirement to platinum club members.**

I know Vemma reps will be in denial about this . . . but I hope everyone else can put 2 and 2 together.

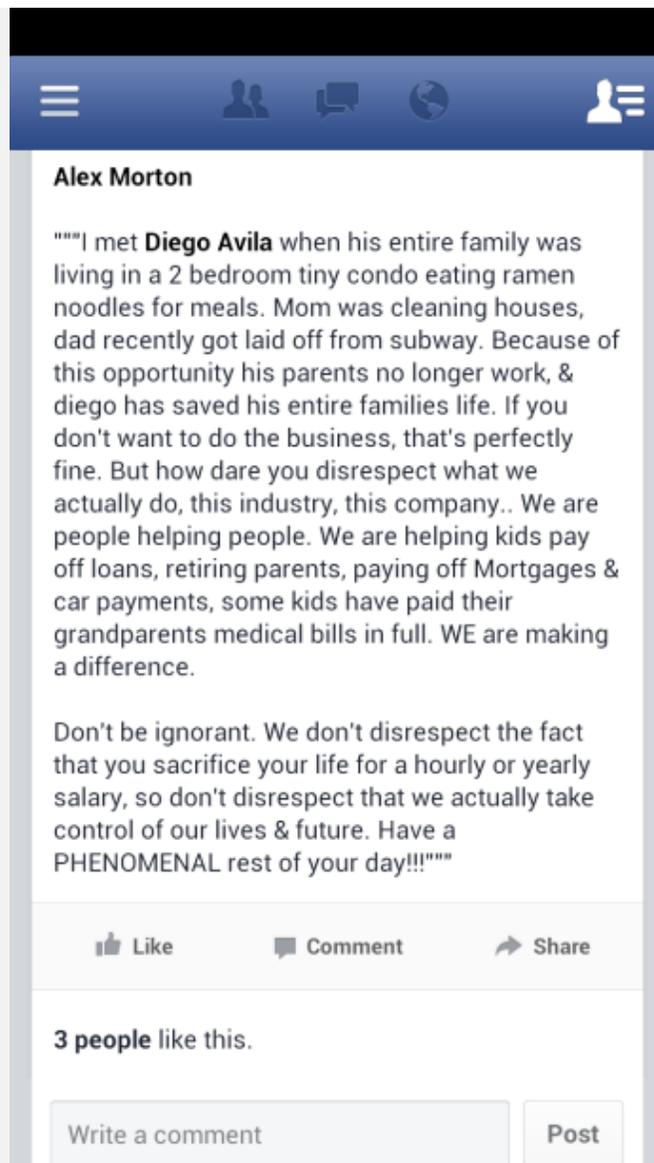
[Standard](#) | Posted in [News from the Vemma World](#) | Tagged [Benson Boreyko](#), [Benz](#), [BK Boreyko](#), [BMW](#), [Federal Trade Commission](#), [Free product](#), [MLM](#), [Multi-level marketing](#), [Network marketing](#), [Platinum Club](#), [Pyramid scheme](#), [Vemma](#), [Verve](#), [YPR](#), [YPR Pariah](#) | [6 Comments](#)

[10.10.13](#)

by [The Revanchist](#)

[**Vemma YPR Alex Morton Stupidity**](#)

I think I mentioned a while back that while I disagree with what Alex Morton does, I find him a pleasant human being overall? Forget it, that has ended definitively with this:



Sigh . . . where to begin?

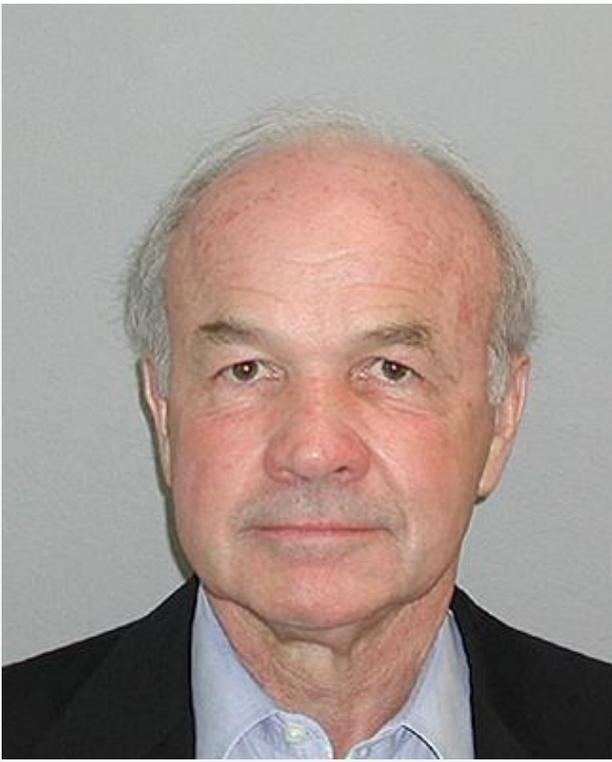
By the way if you are a Vemma brand partner who has bought into this nonsense, this is not the post for you. It contains far too many large words and logical arguments for you to possibly comprehend. Go to YouTube, and check out what's hot this week. Have a great day.

For human beings capable of rational thought . . . isn't this post just a little sad?

Do any of you actually hate Diego Avila for taking care of his family? Anyone? If you were making a ton of money, **wouldn't your first instinct be to take care of your family?** Yes, it would.

What Alex Morton is doing is pretending the outrage of Vemma's critics is directed at a sympathetic figure (a poor child of poor immigrants, who worked his ass off to give them a living) in order to try and guilt critics. We don't hate Vemma brand partners (Mr. Avila included) for saving their families . . . **we hate them for the method of how they achieved that success.**

You think we hate Tony Montana because he got rich? You think we hate Kenneth Lay, CEO of Enron, because he "fought his way from the bottom"? You think we hate Paul Orberon for, as a struggling basketball coach, decided to become a millionaire by starting his own company?



GAWD I am SO ignorant for disliking this guy.

No. We hate them because they hurt people to get where they were.

Now remember, a **minimum** of 75% of Vemma brand partners will operate at a loss every fiscal year. There are **almost no customers in the downline**, and no one (BK Boreyko included) can provide paperwork that their alleged 82% of customers *outside* the downlines exists, which is convenient since FHTM claimed the same thing and got shut down as a pyramid scheme. It forces its brand partners to purchase a certain amount of product a month for [no good reason](#) and counts those as “product sales”.

But with very little sales outside the company’s own distributors . . . you must recruit in order to make money from the “product sales” meaning Vemma functions precisely like a pyramid scheme! **That’s the FTC definition by the way.**

So Diego Avila has around 2000+ distributors from my source’s last count. That means a *minimum* of 1500 people are losing money to keep him at his mythical presidential ranking.

So yes Alex, I suppose *technically* you are helping people; **you’re helping a small minority make a lot of money off the majority and pretending it makes you guys the bringers of a golden age.**

Oh, and bug off. Really, you respect what the rest of us do?

Puh-LEASE! If I had a nickel for every time a Vemma brand partner (that’s including you as well Mr. Morton) said that our parents are broke and don’t know how to make money (while making their own money from a scam) I’d have enough to melt down and make into a life sized Han Solo frozen in carbonite coffee table.



I have an odd imagination, k?

Alex Morton's twitter is @AlexMortonYPR and Diego Avila's is @diego1lavila.

Let them know that we don't hate them for making more money than us, or for taking care of their family, etc . . . we hate them for achieving their success by scamming naive young people who genuinely believe every single one of them can earn six figures in this company by just "trying hard enough" in this cleverly disguised pyramid scheme.

Alex Morton will try to be humble, but the fact is he thinks he is a messiah.

When people say that the cast of Jersey Shore is just fiction, I like the point out that Alex exists.

[Standard](#) | Posted in [Faulty Logic](#) | Tagged [Alex Morton](#), [Diego Avila](#), [Enron](#), [Fraud](#), [Kenneth Lay](#), [MLM](#), [Multi-level marketing](#), [Network marketing](#), [Pyramid scheme](#), [Scam](#), [Tony Montana](#), [unethical](#), [Vemma](#), [Verve](#), [YouTube](#), [YPR](#), [YPR](#)

[Pariah](#) | [20 Comments](#)

[10.09.13](#)

by [The Revanchist](#)

[Vemma YPR vs. Mary Kay](#)

I noticed that I've been receiving increased an increasing amount of referrals from a website called "The Pink Truth", a site that operates much like my blog only with its focus on Mary Kay.



<http://www.pinktruth.com/>

It's a little more flowery in language (with less cussing and degradation of the opposition), but it's genuinely a good read.

Since they're members have been nice enough to drive people to my website, I'm going to return the favor.

But there's 2 articles in particular I'd like you guys to read, if you would:

<http://www.pinktruth.com/2013/10/why-mary-kay-is-a-pyramid/>

That one is kind of self explanatory, it's why Mary Kay is in reality a cleverly disguised pyramid scheme.

But this next one is the one I really want you to take a good look at . . . **especially brand partners.**

<http://www.pinktruth.com/2013/10/the-desperate-denial-of-a-mary-kay-sales-director/>

Please read it, all of it.

When asked how their company is different from Amway, Herbalife, Mary Kay, etc. all Vemma brand partners immediately talk about the material differences.

No, forget compensation and all the crap. Forget the motivational BS, forget pretending "The Secret" is better than Schindler's List, forget all that.

Just black and white, objectively, look at your experience in Vemma.

Compare that Mary Kary article with what goes on in Vemma.

Isn't it . . . frightening?

[Standard](#) | Posted in [Other Network Marketing Examples](#) | Tagged [Amway](#), [Fraud](#), [Herbalife](#), [Mary Kay](#), [MLM](#), [Multi-level](#)

[marketing](#), [Network marketing](#), [Pink Truth](#), [ponzi scheme](#), [Pyramid scheme](#), [Scam](#), [unethical](#), [Vemma](#), [YPR](#), [YPR Pariah](#) | [4 Comments](#)

[10.08.13](#)

by [The Revanchist](#)

[Vemma Brand Partners Disguise Their Occupation!](#)

This is going to be a really short post, but I thought this was hilarious.

Vemma brand partners (in particular, the YPR movement) have been **disguising their association with Vemma**.

NO seriously, under their job descriptions . . . I see a lot of them put “entrepreneur” (if a guy told you he was an entrepreneur in a bar, you’d throw your drink at him) or my personal favorite, wait for it:

International Business Developer!

So . . . the people in this company in which there’s no proven customer base, rewards almost exclusively for recruitment, in which at minimum 75% of people operate at a loss every year are **international business developers**.

So just saying, if you see “self-employed” chances are they’re just a stoner.

But if their Facebook says “International Business Developer” or “Entrepreneur” **run the other direction!**

[Standard](#) | Posted in [Uncategorized](#) | Tagged [customer base](#), [Facebook](#), [International business](#), [Pyramid scheme](#), [Vemma](#), [YPR](#) | [0 comments](#)

[10.08.13](#)

by [The Revanchist](#)

[Vemma YPR Platinum Club Tuition Bonus!](#)

So multiple people have asked me to analyze Vemma’s widely touted “tuition” bonus they are offering.



You can follow the link here: <http://news.vemma.com/2013/10/02/new-college-bonus-and-partea-red-added-to-platinum-club/>

The basic gist of this upcoming tuition bonus is this:

The bonus check that is normally given to brand partners who complete 20 business cycles in a 4 week period with a paid as “gold member” on both sides of their business for a BMW or Benz is instead diverted to pay for their tuition.

On the surface, this is awesome! A company that “gives a future to driven young people” is now offering them a way to further their education! Plus unlike the cars which have additional costs such as gas, maintenance and insurance college tuition is pretty much a flat bill right? It’s like the sun shines out of BK Boreyko’s ass or something!

Well . . . **hold that thought.**

I know that if you are a brand partner reading this, you are probably exasperated. You’re probably saying to yourself, “Wow what a hater? For once BK is doing something that can’t be attacked; he’s offering incentives for kids to further their education! What’s your problem?”

I don’t have a problem with the incentive itself . . . **so much as I have a problem with the fact that its mostly smoke and mirrors.**



And *POOF*, you’re tuition is paid for!

I’ll break this down as best I can. All the below is speculation because the bonus hasn’t actually been released yet . . . but its speculation based on hard evidence.

1) This is clearly a PR move

This is clearly motivated by BK Boreyko’s efforts to protect his reputation, not to actually help young kids go to college.

Look on twitter or any social media account, and you’ll see one complaint echoed throughout all of them:

“The company bashes on higher education!”



Replace “recession” with “pyramid scheme” and the cartoon would still be accurate.

And as much BK Boreyko feebly attempts to defend that they are simply providing an alternative, the evidence is **overwhelming**. An enormous number of prospects report that during the pitch, people equate college to debt machines and go as far as to sneer on those who work for Corporate America as “drones” and “slaves”. It’s very easy to find soundbites and quotes from Alex Morton and Darik Alexander exclaiming the virtues of Vemma over college.

So this is more to stop the dogs barking. If it wasn’t, why on EARTH wouldn’t he have offered tuition reimbursement as an option from the beginning? It doesn’t cost him extra . . .

You’re probably saying:

“Who cares what BK’s intentions are! He’s going to help college kids by paying almost 10k a year towards their education!”

Well about the number . . .

2) The Bonus is Month to Month

I feel like a lot of people immediately see dollar signs in their eyes and go,

“Yes, I could have 10k a year towards my education!”

Wrong.

Remember, this tuition bonus is basically the car bonus redirected towards a college fund. You know . . . it’s a bonus that’s paid out **monthly**.

And as we know from [Ryan Young](#), **if you don’t rehit the Diamond rank or have a paid as gold on each side . . . they won’t pay you the bonus check.**

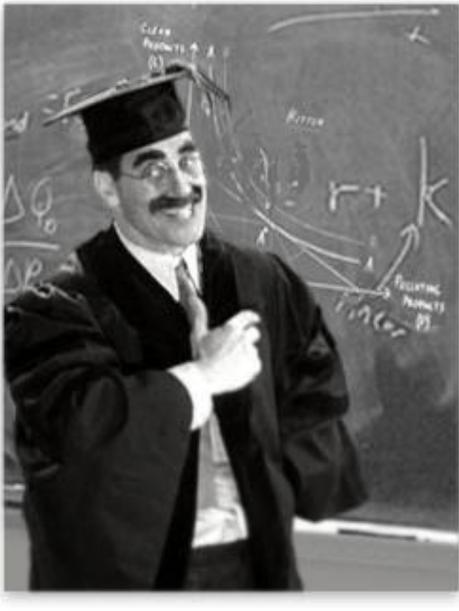
So this isn’t an almost 10k a year bonus . . . its an **\$800 a month bonus**. One that can be taken away on a month to month basis.

I’m serious. Look: <http://support.vemma.com/knowledgebase/can-i-utilize-the-platinum-club-college-bonus-toward-student-loan-repayment/>

Which brings me to my next point . . .

3) The Bonus is more likely in the \$450 a Month Range

Divide that number, that was displayed on the page by 12.



How hard could it possibly be?

$\$9600/12 = \800 a month

If you remember from my extensive coverage of the [Vemma Car Bonus](#), the monthly bonus paid upon repeatedly hitting the requirements is \$450.

Not \$800.

Now that might not raise any alarm bells at a first glance, but the amount was highly suspect to me. While not covered in the official literature, there's always been rumors of a **2nd tier Platinum Club Bonus**.

The two elites in my group as well as other high ranking brand partners often said that at a certain rank, the car bonus actually moves up to \$800 a month.

The problem? That rank is Elite (i.e. already making 6 figures a year).

So there's a possibility that the maximum payout for college tuition is **only given to a very small fraction of the YPR movement . . . the fraction that can already afford to pay for college on their own.**

Again, remember that all the above is **just speculation**. It is possible that BK Boreyko is simply offering more money to kids to go to college than to drive a German car (if so, kudos).

That doesn't solve the biggest problem though . . .

4) It's still the Platinum Club Bonus

Do you remember how I defended the [NY Post article](#) that showed the dark side of Vemma, as well as ripped apart its critics? One of the points I brought out was that **the most realistic scenario** is that **less than 1% of brand partners are receiving the Platinum Club Bonus at any given time.**

Remember that? How BK said 745 people earned the Platinum Club Bonus? By the way, that's **earned** past tense as in that's the maximum number of people who have ever earned it; the real number of people currently earning it is **far less**.

Plus the total number of Vemma brand partners worldwide is **well** north of 50,000 . . . I'd be willing to put money that it's crossed 60,000 actually.

So you see why I told you not to get too excited? Chances are very good that the bonus that people will **actually earn** towards their tuition will only be half of that mythical \$9600 a year . . . and that's only if they hit the requirements each

month!

College is paid for by the **semester!** Can you imagine getting a bill for 4.5 months, then only receiving the bonus 2 months? Jesus . . .

Then, let's not forget that even in the best case scenario of an \$800 a month bonus . . . **it'll be paid out to less than 1% of active brand partners.** So the people making the **most money** off this pyramid scheme will be the ones getting reimbursed.

Sorry for raining on the parade. Hope you guys packed an umbrella.

[Standard](#) | Posted in [Faulty Logic](#) | Tagged [Alex Morton](#), [BK Boreyko](#), [BMW](#), [brainwashing](#), [College](#), [MLM](#), [Multi-level marketing](#), [Network marketing](#), [Platinum Club Vemma](#), [ponzi scheme](#), [Pyramid scheme](#), [Ryan Young](#), [Tuition payments](#), [Vemma](#), [Verve](#), [YPR](#), [YPR Pariah](#) | [2 Comments](#)

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