

The SILVER LINING

Concept Marketing International

"A Different Economic Reality"

DECEMBER · 2007



Seasons Greetings and Happy Holiday!

This is always a joyous and festive time of the year for our CMI Families nationwide.

This has been a year truly focused on the success of the membership nationally. It has been an incredible year of discovery and enlightenment for CMI, as our year was dedicated to refining, marketing and training on our exciting trilogy of CMI opportunities, in an effort to accelerate our family's financial plans and goals.

The work done this year will bear incredible fruits of success for families in 2008. Although, it is astounding to see such extraordinary success that our families have experienced in 2007, while the plans for 2008 were put in place.

The UBP and Master Syndication program have proven prosperous and successful throughout the stages of refinement and training. So much so, we anticipate huge success for the CMI membership in 2008.

In the Master Syndication alone, we have members with only 10 months of qualification who will have averaged over **\$2000** a month in annual income for the year. Of course, we are extremely excited in anticipation of their holiday festivities, as their final check for 2007 will be in their hands for their holiday shopping excitement.

UBP members nationwide have been lying-in-wait, for the holiday shopping season, to exercise their enormous buying power and enjoy the advantage of the multiple discounts and savings that come with their memberships.

Shopping at the malls...saving money and making money! Dining out at restaurants...saving money and making money! Going to the holiday movies...saving money and making money! Preparing the holiday feast...saving money and making money! Trimming the tree...saving money and making money!

Virtually almost everything you'll do during the holiday season, UBP members will save money with substantial discounts and make money, by a percentage of their purchases going directly

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to their Rewards Master Card. Then, when it's time to pay those holiday bills, UBP members can use the cash rewards and blow away those after-holiday debt blues!

It just keeps getting Better and Better!

And of course, for those members that have enjoyed income from all three programs, this year had to be an outstanding realization of the *CMI Opportunity* that you will share with families nationwide going into the new year. Our trilogy programs have now placed the CMI opportunity in an industry all its own. No other opportunity exists today with the historical record-breaking success, that has been generated through our combination programs and financial education. All existing CMI members are now part of a history making endeavor. You will become known as the *Pioneers* of the most innovative, unique and lucrative opportunity that has ever existed in any combination of financial industries that exists to date.

My family is proud to be part of the CMI families nationwide, as we proved what a nation of families could overcome, as challenges were met with resolve, from entities that sought to keep this vital source of information from families across this country.

*United we stand...divided we fall.
In serving others...we become free.*

My family and the Board of Trustees appreciate every CMI member that held true to support our mission statement of **"A Different Economic Reality."** The families that have been saved, supported and renewed, by coming together in support of one another, have truly experienced the power of how "working together works."

Know that as we end this year and look forward to next year, as the economy bears even more heavily on the families of this great country, CMI will be there as a haven for families to once again regain the pride, dignity and honor of true financial prosperity for all.

DOING ONE THING

*Once in a Man's life he has an opportunity to do great things for others
Once in a Man's life he has an opportunity to do great things for his family
Once in a Man's life he has an opportunity to do great things for himself
This I have learned...from DOING ONE THING...*

"GIVING"

*James E. Aldridge, Jr.
CMI Founder*

*Have a most festive holiday season and incredible new year!
From James, Shirley, Trey and the CMI Board of Trustees*

Year in Review/Company Potential

Keep It Simple!

This year CMI has decided to put the companies financial report in perspective to share with you how companies use this information to project future business. In this way members will be excited, motivated and able to project your future success with CMI. To keep this information simple and in a format that can be easily utilized to accelerate your sales, recruiting and motivation within your syndication, we will report just two simple statistics. As you will see these two simple statistics will reveal an opportunity unmatched in the industry today.

Power and Numbers!

The first statistic represents, CMI's gross revenues from our three combined programs, the UFP, the UBP and the Master syndication.

2007 Year in Review \$2,900,000 Gross Revenues
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Our second statistics represents, total active CMI members.

2007 Year in Review 1,500 Active CMI Members
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Wow! Amazing!

Analysis: So, what do these statistics reveal?

- 1) No company in the industry today has been able to generate almost \$3 million in revenue, in a year's time, from a sales force of only 1,500 Sales Associates.
- 2) These 1,500 Sales Associates have shared in 85% of almost \$3 million. CMI has historically *Paid the Highest Commissions* of any company in Direct Sales since it opened it's doors in 1991.
- 3) CMI's revenue is divided into three percentage pools of funds. One percentage goes into a pool to purchase the *Precious Metals* that each member receives. Another percentage goes into a pool to pay *Commissions and Bonuses* to the Sales Associates. And the last percentage goes into a pool for the working capital of the Company.

This You Will Love!

You may ask, what is the significance or excitement surrounding these three pools of funds?

DEADLINE REMINDER:

The deadline for ALL payments is the 25th. This is for "new" and "reorders.

We need to see an online payment request made by the 25th (before 3pm west coast time) for UBP and Masters. If mailed, it must be received by the Processing Center on or before the 25th. If by virtual money card, it must be successfully debited by the 25th (UBP members only).

If the recurring bank draft payment plan has been requested, the monthly withdrawal will happen on the 25th for UBP and Masters. It must clear (complete bank to bank funds transfer) to be considered complete. This can take up to 7 days.

UFP members will still be drafted as before on the 20th of each month.

Holiday Closings Schedule

The following offices have announced their holiday schedules:

**CMI Headquarters
CMI Eastern Regional Office
CMI Southern Regional Office
December 24, 2007
through January 2, 2008**

**CMI Data Processing Dept.
December 21-25, 2007,
December 31, 2007 and
January 1, 2008**

SPECIAL NOTE: The cut-off date for your January coin purchase is **December 22, 2007**. Last minute Overnight Packages must reach the processing center by that time to be counted as December 2007 business.

Good question! How's this for an answer!

Two of the *Three* pools are paid out to the Associates that did the work. CMI only retains *One* of the pool of funds for company operations. This is a reverse of the norm in Direct Sales, where the Company keeps *Two* of the *Three* pools and the sales force who created the profit in the first place, must fight to survive with only the *One* pool of funds.

What's on Your Plate... for 2008?

Next, let's take a quick look at the potential for your future success in CMI.

If we extrapolate with just a few simple calculations, we can look at achievable goals to strive for, that will reveal CMI and it's memberships potential for unlimited future opportunity. If for every 1,500 active members in CMI, CMI generates \$2,900,000 in gross revenue annually, then you will find the figures below quite incredible.

3,000 active members = \$5,800,000 Gross revenues
6,000 active members = \$11,600,000 Gross revenues
12,000 active members = \$23,200,000 Gross revenues

Can you imagine where you will be and what percentage of the profit you will receive with only 12,000 active members who share in over \$23 million? Imagine, when we achieve 120,000 active members, 300,000 active members... I think you have the vision by now. CMI has proven it does not take the masses for individuals to achieve their personal financial goals with the CMI trilogy of opportunities.

Although CMI has been a strong force within the industry for over 17 years, we have only just begun to spread our wings to *Soar with the Eagles*. Every existing member in CMI has the potential for unlimited success and an extraordinary financial future through their participation and dedication to CMI's resolve to bring, "***A Different Economic Reality***" to all families nationwide.

What's on your plate for... 2008?!
See You There!



Online Sign-Ups - Progressing Nicely

How fantastic! Have you reviewed the online signup forms for the UBP and the Master Syndication?

As we continue the refinement of our flagship program, it is truly fantastic to see our "tech boys" at work. The new UBP online forms will allow you to quickly and easily enlist new UBP memberships in a new and very cool high-tech format with simplicity as the benefit.

UBP Associates, please download the updated UBP workbook and procedure manual to become familiar with the updated forms and new procedures. Getting signed up has never been easier or more convenient for the new member or existing members in upgrading your memberships. Kudos to the tech team! How would we survive without you?

BANK DRAFT NOTICE

The UBP and the Master have now joined with the UFP to offer a Bank Draft Agreement for membership purchases.

With the Bank Draft Agreement members can lock in their monthly commissions by having their client base on Bank draft. Master and UBP members can eliminate their worry over suspension of their profit-sharing checks, loss of benefits and loss of syndication due to a missed purchase.

This is an excellent new convenience to refine and streamline our programs and put your success on automatic pilot.

Please download an updated workbook and procedures manual for the UBP and follow the instructions to submit a Bank draft agreement to replace your Eagle One Agreement if you have been having difficulty funding your card on time to keep your benefits from being suspended.

All Master members should utilize the Bank Draft Agreement with their referrals to lock your qualifications in place. Make sure that your referrals afford themselves the same protection through utilizing the Bank Draft Agreement.



**You Wanted Mail,
You've Got Mail,
So,...Check Your Mail!**

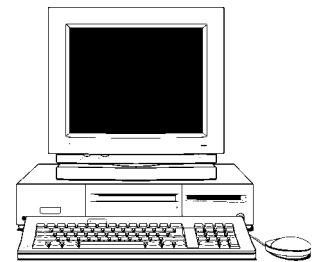
What is the fastest, most expedient manner to give you time sensitive, money saving financial information?

By E-mail of course.

Be sure to open and read any and all E-mail communications that we send to you, it can make the difference between saving money, making money or doing both!

Check The National Calendar For Dial-In Numbers & Access Codes For Our Various Conference Calls

Master Syndication Every Wed..... 8 pm Central Time
 UBP Every Thursday 8 pm Central Time
 UBP Training 1st & 3rd Sat. 12 noon Central Time



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HAPPY HOLIDAYS



TO
ALL!

Presorted
First Class Mail
US Postage
PAID
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"A Different Economic Reality"