

The SILVER LINING

Concept Marketing International

"A Different Economic Reality"



APRIL · 2008

You don't have to throw a clock out of the window to see time fly around here, we're already into the second quarter and it seems as if the Happy New Years celebrations were just a couple of weeks ago. We have had many things to happen and develop in this short period of time and each event is equally as interesting and exciting as the next.

"Gettin' It Straight For 2008" was the motto adopted by many of the members early in the beginning of the year and this New Year's resolution has undoubtedly manifest itself from the shores of the eastern seaboard, throughout the mid-west regions and extended to the western perimeters of the pacific. With a better understanding of CMI's Trilogy of Programs, its Mission Statement and the overall state of the economy, we are better prepared for the "roadblocks of life" that will confront us on our journey.

Everywhere you go, every newspaper you read, every radio station that you hear... they all reflect the same sentiment of Americans needing to have jobs and/or more income, needing to pay less for life's basic necessities and needing to be able to enjoy their latter years basking in the fruits of their labor. If not already, we will soon be the envy of many politicians, local and national, when the *rest* of the country learns that we truly have created a different economic reality for those who *choose* to be informed.

As we venture on throughout the remainder of the year, let us further remove ourselves from those who would become *victims of their own circumstances* by increasing our knowledge base of the financial information being taught and shared in our member programs. The upcoming seminars, webinars, teleconferences and workshops will be indispensable tools for establishing and implementing wealth building strategies for your family.

To the many members of CMI, both new and existing, we are looking forward to continuing to helping you get it straight for 2008, thereby guaranteeing that you, along with the rest of us, will thoroughly enjoy ***A Different Economic Reality!***

- The CMI Board of Trustees

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The Ultimate Benefit Plan Enhancements!



Member Update - In today's economy, what are individuals and families more concerned about...saving for their financial futures or surviving day-to-day?

Down-sizing, loss of job, lost income, mounting debt, lost savings, decreased health benefits, no health benefits, reduced college, retirement and pension plans, unexpected financial downturns and a weak economy on top of higher costs-of-living...when individuals and families face these ever present financial challenges, their primary concerns are *surviving day-to-day*.

The UBP Association *asked – listened – and responded* to this challenge with an outstanding enhancement of the **UBP Allotment Program!** Let us put *more money in your hands* to help you *get your head above water*. Compare this to conventional institutions that can only say, "Buckle down, tighten up and give up your life-style."

CMI has enhanced the **UBP Allotment Program** by converting the TASA accounts with additional company profit into *full cash allotment payouts*. In place of the normal savings accounts, members will now receive *increased cash allotments* to immediately impact their current day-to-day financial needs. The new enhancements to the UBP will allow you to better establish future savings plans.

Your *enhanced cash allotments* became effective this month. Did you notice the increase on your **Eagle One** virtual money card? The following chart will help you determine the specific amount of your enhanced UBP cash allotment.

UBP Allotment Program

	Co-Pay	TCB	Energy	Total Monthly Payout	Total Annual Payout
STARTER	\$20	\$25	\$27	\$72	\$864
BRONZE	\$25	\$25	\$31	\$81	\$972
SILVER	\$40	\$25	\$77	\$142	\$1,704
GOLD	\$65	\$25	\$108	\$198	\$2,376
PLATINUM	\$90	\$30	\$134	\$254	\$3,048
EAGLE	\$125	\$35	\$205	\$365	\$4,380
DOUBLE EAGLE	\$150	\$45	\$310	\$505	\$6,060

These ongoing enhancements to the UBP Allotment Program combined with the unmatched UBP *Debt Reduction Plan* illustrates CMI's dedication and commitment to bring *immediate and direct* financial relief for our families.

How extraordinary to build a savings account by natural economic momentum. You will now receive greater assistance to help pay your gas, lights, water, phone, and monthly medical premiums, combined with the already incredible ability of the UBP to reduce your basic cost-of-living expenses. Also don't forget the other 80-90 benefits, savings, discounts and cash rewards. This *cash enhancement* opens up even more money to help you drastically eliminate your debt, while simultaneously increasing your monthly cash flow and generating significantly more income from your existing revenue.

As your financial position accelerates, you will then advance into the **UFP** to *re-establish* your outstanding TASA benefit.

Sales Associate Update - The enhanced UBP *Ultimate Compensation Plan* for the UBP Sales Associates promises to be another “*never before seen in the industry*” pay plan for the UBP Sales Associates.

For the Sales Associate offering the UBP membership program, the deck has been stacked in your favor! The lion’s share of the commission earnings from membership sales rests entirely with you.

ULTIMATE COMPENSATION

Every sale pays a commission and every three (3) sales pays a bonus. The Starter Level commissions will increase by 25% to \$10 per membership sale. From the Bronze Level to the Eagle One Level, direct credits will be attached to each membership sale with every three (3) sales paying a bonus in addition to the commissions earned. The Ultimate Compensation Plan displays four different personal sales patterns yielding monthly combined payouts of allotments, commissions and bonuses from \$102 up to \$4,905. All of this from your direct, personal sales volume only!

And of course, building a syndication of sales associates is still an equally effective manner of creating a substantial monthly cash flow. Syndication team patterns projections range from \$282 up to an astonishing \$265,545 monthly income! How’s that for a “working together works” concept?

With the *Cash Leads Assistance* option you can become extremely successful working independently without recruiting or trying to build a downline organization. The choice is totally yours. Working from personal sales, creating a syndication or doing a combination of both; either way its still a potential 6-figure income opportunity.

When will it all start? We are planning on switching over to the new compensation plan on May 1, 2008, which will reflect all purchase orders placed by the April 25, 2008, cut-off. All business placed thereafter will be paid under the new compensation plan. All existing business will convert to the new compensation plan and some of you will experience multiple bonuses immediately!

So get busy working those prospect lists and referrals, there’s money to made and successes to be shared.



As it is everyone’s objective to be as successful as possible, some of us excel above and beyond the “call of duty” and the minimum requirements of a Customer Sales Associate.

This **Spot Light On U** featured member is



Andrea White
of Pacifica, California.

Andrea has personally recruited the most direct members into the **UBP Program** to-date and we say to her,

*Congratulations
on a job well done!*

Thought For The Day

**Tell me, I forget;
Show me, I remember;
Involve me,
I understand!**

Raymond Penfrow

MASTER SYNDICATION Mania!

The Master Syndication has indeed “mastered” the investment industry, the retail industry and the network marketing industry. This is the first time the concept of a true “cash flow” program utilizing the very powerful financial tool of syndicating has been introduced to families, individuals and businesses nationwide.

Needless to say, the Master Syndication has waived across the country and has created a huge splash in the “cash flow” industry.

No matter when you come in, or where you come in... wouldn't you like to share equally in our profits and join the top earners in our organization in only 60 days?

Would you like to prosper from the business we have already created? A business that within two years has paid out almost \$5 million dollars and delivered over 250,000 ounces of a combination of silver and/or gold American Eagle Bullion Coins!

The Master Syndication has proven to be a Master of design for success. To move from a “graduated pay” system...to an “equal profit-sharing pool” system has to be the most significant opportunity for anyone in the marketing industry.

Check out this example:

The February pay out to all qualified Master members was \$2,547! Every qualified member received the **SAME** profit-sharing check.

The March pay out to all qualified Master members was \$2,770! Every qualified member received the **SAME** profit-sharing check! Every qualified member received a \$223 raise in pay in one month! Astounding!

-continued on page 5 -

BOARD APPOINTS BALLARD



As the founder of CMI, I stay in a constant state of searching. With the assistance of the Board of Trustees members, one of our primary tasks is the preservation of our teaching system. An opportunity like this requires guardians; men and women of unique qualities. These qualities include those of passion, the ability to care beyond one's self, and an incredible ability to give in the service of others. Only through spiritual belief, holding the family

close, and honoring the greatness that this country holds can the qualifications of these guardians truly hold meaning and power.

These guardians then become the caretakers of the CMI opportunity for future generations. Such is the description of a CMI Board of Trustees member. As you can imagine, the time, effort and resources that it takes to find such an individual can be enormous at times. Taking responsibility for other families cannot be seen as a small task. At times, the pressure of making a right or wrong decision that can affect thousands of families may be too much to bear for some individuals. As the Executive Trustee of the Board of Trustees and founder of CMI, it is with great love that I have the privilege of announcing the appointment of our newest Board of Trustees member, Mr. Myron Ballard of Accokeek, MD.

Those of you that have met Mr. Ballard and worked with him already knew that a gentleman of such dedication and commitment to the CMI families, as Mr. Ballard has shown, was destined for such a position of leadership. Mr. Ballard was a unanimous selection by the Board and carries their full endorsements and support. Mr. Ballard will assist in the creation and control of the Marketing and Advertising Department.

We all appreciate and are very proud of the experience and years of background in the industry that Mr. Ballard brings to this position. Mr. Ballard's acceptance of such a responsibility is appreciated beyond the Board's expressions. Thank you and welcome... **Agent Trustee Myron Ballard!** Guardian!

Please send all letters of congratulations and appreciation to the following address:

Mr. Myron Ballard
2000 Connecticut Ave., NW #214
Washington, DC 20008-6101

When was the last time you received a \$223 raise in pay in one month on your job without doing anything different from one month to the next?

In only 60 days, anyone can join the top earners in the Master Syndication and receive an **equal profit-sharing check** with those members that have been in the program and getting paid since the program's inception.

We can hardly wait to see what our April, May and June checks will be and greatly anticipate the size of our checks due to the future enhancements to the Master Syndication Program! The goal of the Master Syndication is to reach the cap of a **\$10,000** monthly profit-sharing check and we are well on our way to accomplishing that goal.

The question is... do you want your equal share?



DEADLINE REMINDER:

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

We need to see an on-line payment request made by the 25th (before 3 PM 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 Master. 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.

CMI & AFFILIATE WORKSHOP AND ACADEMY SCHEDULES

Workshops! Workshops! As we now enter the 2nd quarter of the year, we are approaching one of our busiest and most exciting times. Reflecting on today's economic situations, we will do our greatest amount of business because families are coming together seeking and searching a better way and that better way is CMI. We suggest that you make your reservations early, because with the availability of our new presentation formats, our seminars and workshops will quickly become standing room only! Also, as we have family members that will travel from all across the country to get in on the excitement, we are not able to stress how important it will be to pre-register and have as many of your team members as possible at each session.

We know how anxious all of our families are for CMI to come to their area and we are as excited as you. Our members that have been before can't wait for the next one and you first-timers don't know what you've been++ missing!

CMI SEMINAR & WORKSHOP (No. 1)

May 30-31, 2008: New York City, NY

Check the National Calendar for exact location

Contact CMI at 816-478-6305

ITS TAX "Boot Camp" WORKSHOP

May 30-31, 2008: New York City, NY

Contact CMI at 816-478-6305

To receive registration forms for the above session by E-mail, reply to RayRen98@aol.com, call the CMI headquarters at (816) 478-6305, or go the CMI National Calendar at www.conceptmarketinginternational.com.

Now you can download the registration form for faxing and mailing or you can immediately register on-line.

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

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



**CATCH US
ON THE WEB!**

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Concept Marketing International
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 "A Different Economic Reality"

**Concept Marketing International
&
Affiliate Companies
present
A DIFFERENT ECONOMIC REALITY**



Ideal Tax Services

Tax Boot Camp

Learn how to reduce your federal, state, and local income taxes legally & ethically according to Internal Revenue Tax Codes.

Concept Marketing International

Ultimate Benefit Plan (UBP) Presentation & Business Opportunity

The *National Benefits and Consumer Savings Association* that's taking America by storm! Experience success without sponsoring.



The Mod III and Mod III SC Software Program

The awesome, income producing power, of CMI's patented software program

Debt Reduction Program

A simple, financial reorganization that eliminates all payable debt without budgeting or borrowing.



Diversified Income Strategies

Increase your income through the power of syndicating utilizing the **UBP**, the **UFP** and the **MSP** all from the same team!

Lorbert & Company

Private Placement Investment Program

Alternative Retirement Funding Strategies using America's most precious commodity.



**A 2-Day Wealth Education
"Where Knowledge is the Key!"**

**May 30-31, 2008, LaGuardia Airport Hotel
100-15 Ditmars Boulevard, E. Elmhurst, NY 11369**

May 30-31, 2008, LaGuardia Airport Hotel
 100-15 Ditmars Boulevard, East Elmhurst, NY 11369
A 2-Day Wealth of Knowledge "Where Knowledge is the Key"

Agenda:


Friday: 8:00 am - 8:45 am, Registration
 9:00 am - 2:00 pm, Tax Boot Camp
 Registered Students & Auditors
 (Casual Attire)

Friday: 6:00 pm -7:45 pm, Registration/Meet the Team
 7:00pm - 9:00 pm Seminar
 Open to CMI Members & Guest
 (Causal Business Attire)

Saturday: 7:00 am -7:45 am, Registration
 8:00 am -7:00 pm, Workshop
 Registered CMI Members Only (Casual Attire)
 (Includes Continental Breakfast and Lunch)

Accommodations: (based on availability)

\$129
 (Per Night + tax)


LAGUARDIA
 AIRPORT HOTEL

05/15/08 Cut-off Date
100-15 Ditmars Blvd.
East Elmhurst, NY 11369
(888) 243-2111

GOOD NEWS AND BAD NEWS!

The GOOD NEWS is...We can't wait to see you!!
Friday: Business Causal Dress Required

The BAD NEWS is, no suits, ties, dressy dresses, or high heels allowed at the
SATURDAY workshop! We will work you to death for the whole day and will leave you wanting
 more, so come dressed for comfort!! (*Bring a Pencil*)

SIGN-UP TODAY! LATE FEES EFFECTIVE AFTER MAY 23, 2008

EVENT	TYPE	COST	QTY	TOTAL
ITS Tax Boot Camp (includes husband & wife who file joint tax returns)	New Student	\$135.00		
	<i>Late Registration Add</i>	\$ 20.00		
(includes Auditors who file joint tax returns)	Auditor (Alumni Only)	\$ 55.00		
CMI Seminar & Workshop	Single Registration	\$175.00		
	<i>Late Registration Add</i>	\$ 25.00		
All Funds are Payable to : CMI		Total:		

NOTE: If payment is for more than one registration please include the additional name(s), per session, on separate paper.

Name: _____

Address: _____

Phone: _____

Email: _____ @ _____

Method of Payment Visa Master Card Discover Cashier's Check Money Order

Name on Card: _____

Signature _____

Credit Card # _____ **Exp. Date:** _____