

Christmas 2012

Wherever you may be or whatever you may be doing, we hope that this letter finds you well and enjoying a pleasant Holiday Season.

We wanted to share a story that touched our hearts and kindles a desire for a simpler, slower time, when we all took that extra minute to make those around us feel special; feel cared for and connected to society, not in a social networking way, but in a human way—person to person, neighbor to neighbor, and friend to friend. Please feel free to share it as you see fit. We have no idea whether the story is true or who might have authored it. We just appreciate its message.

Our wish for you this Christmas Season is that you are surrounded by friends and family and that you have a few unplugged moments sharing the joys of the season together!

We hope to see more of you this next year and we are looking forward to a brighter future.

Merry Christmas!

From all of us at Certified Financial Group!



One December night a man came home late to find a small paper bag on his porch. The sack was decorated in a festive motif, tied up with jute twine, and a piece of rolled paper was attached to the outside. Inside the house, he untied the bag and removed the roll of paper. In the bag he found two oranges, and on the paper was written the following story:

Jake lived in an orphanage with nine other young boys. Times were hard, especially in the wintertime when any extra money went for coal to heat the old buildings. At Christmas, each boy received a special gift: A sweet, juicy orange. It was the only time of the year such a rare treat was provided. How the boys looked forward to that orange! It was coveted like nothing else they ever received.

Each boy would save his orange for several days, admiring it, feeling it, smelling it, loving it, and contemplating the moment he would eat it. Some would even save it until New Year's Day or later, much like many of us relish saving our Christmas trees and decorations until New Year's just to remind us of the joy of Christmas.

This particular Christmas Day, Jake had started a fight. As punishment for breaking the rules, the orphanage's mother told him that he would not receive his orange. Jake spent Christmas Day empty and alone. Nighttime came and Jake went to bed, but could not sleep. Silently, he sobbed into his pillow. This year he would not have an orange to savor like all the other boys.

Jake was startled when a small, soft hand was placed on his shoulder. He felt an object being quickly shoved into his hands. The child then disappeared into the dark. Jake looked down to find an odd-shaped gift crudely wrapped in a piece of cloth. To his amazement, he discovered a strange looking orange ... an orange made from segments of nine other oranges ... nine highly prized oranges that had to be eaten that Christmas night, instead of saved, admired and cherished until a later date.



*At this wonderful Holiday time, may the orange remind us all of the unselfish love advocated by the world's great religions. There is no doubt that the message of most faiths – **“Love one another and take care of the less fortunate”** – makes this a better world to live in.*