



# Certified Financial Group, Inc.

Certified Advisory Corp • Certified Benefits Corp • Certified Insurance Corp

---

## 4<sup>th</sup> of July 2012

This year the United States will celebrate its 236<sup>th</sup> birthday. How are you planning to celebrate? If you're like most people, you'll probably do what you did when it turned 235, or 234. Fireworks, barbeque, patriotic music; this is how we celebrate being American. After all, why not? Why would this year be any different? Actually, this year *is* different. It's an election year! In years like this, the words "being American" take on an entirely different meaning.

The average human life expectancy in the United States is 78 years. During many of those years, we don't vote. So very often, saying "I'm American" is a lot like saying, "I have brown eyes," or "I'm left-handed." Being American simply means that you live in America. It says little more about you than the color of your hair.

But in years like this, that changes. No longer is being an American a passive thing. It's a choice; a philosophy. Every few years, we make the decision to take part in one of the noblest experiments in the history of mankind: the experiment to determine if men and women can govern themselves. The experiment to choose for ourselves what we can and ought to be, and the experiment to rid ourselves of dictators, kings, and nobles. To settle once and for all that no man has to bow; that no gender, race, or religion should lord over our common humanity.

You see, every election year we choose the person who leads us. We choose who represents us, both at home and abroad. This process says much about who we are as a nation. Think back on your history lessons. Think how rare it is to live in a country that can have complete shifts in power, with a transition that occurs peacefully. This process is at the core of what makes us so unique. It's an amazing thing that our leaders are willing to set aside their power—not because they don't want it anymore, but because they understand the greater goal of upholding freedom and independence.

This singular phenomenon is the result of more than just laws. It goes beyond even the Constitution. Many governments have laid down similar limits on their chief executive's power, to no avail. So what ensures that *our* leaders don't abuse those rules? We do; us; you and I. When a massive population of people collectively exercises their rights, there is no power in the world that can stop it.

So what are these rights? Here are a few:

- ***Our freedom of religion.*** This is our American Heritage, our most cherished freedom. If we are not free in our conscience and our practice of religion, all other freedoms are fragile. If our obligations and duties to God are impeded, or even worse, contradicted by the government, then we can no longer claim to be a land of the free.
- ***Our freedom of speech.*** We exercise it every time we talk politics by the water cooler. Every time a comedian mocks the most powerful man in the most famous house in the world.

*Planning Tomorrow....Today!®*

1111 Douglas Avenue • Altamonte Springs, Florida 32714-2033

Phone: 407.869.9800 • Fax: 407.869.9700 • [www.FinancialGroup.com](http://www.FinancialGroup.com) • Email: [Plan@FinancialGroup.com](mailto:Plan@FinancialGroup.com)

Fee Planning and Asset Management through Certified Advisory Corp • Securities offered through TransAm Securities, Inc.,  
Member FINRA, SIPC • Employee Benefits Consulting through Certified Benefits Corp

- ***Our freedom of the press.*** We all might grumble about the foibles and biases of the media, but remember what Thomas Jefferson said. “Were it left to me to decide whether we should have a government without newspapers or newspapers without a government, I should not hesitate a moment to prefer the latter.” At no point is our right to a free press more important than during an election year. It’s the only check we have against unscrupulous politicians, against false facts and half-truths. It’s our chief source of information, so that we can make informed choices. It’s our main provider of context, so that the information we acquire is properly weighed and judged. Whether it’s through newspapers, television, or internet blogs, we never pay more attention to the press than during an election. Thus, we will never exercise our right to a free press more than during a year like this one.
- ***Our right to assemble.*** Do we appreciate how rare it is for us to be able to gather and discuss the world we live in? This probably seems so normal today, but for centuries people have had to meet in dark alleyways to share, commiserate, or even conspire. Our ability to organize in support of—or in opposition to—any organization, group, or person is uniquely American.

We exercise this right every time we gather to support one candidate over another, or when we meet in town halls to question our elected representatives. Furthermore, implicit in the right to assembly is the right to association—to affiliate ourselves as we please. Joining political parties or other causes exercises our right to freedom of association.

Now you might be saying to yourself, “We always have these rights no matter *what* year it is.” And that’s true. They’re guaranteed by the Constitution; twenty-four hours a day, three-hundred and sixty-five days a year; in rain, or sleet, or snow; in good times and bad. But it’s during an election year that the majority of us truly *exercise* those rights. And it’s those rights that make America unique. It’s for those rights that we declared independence in the first place. And it’s when we exercise them that we’re truly *being American*.

When you think about being American this Independence Day, think about what we have because of what America’s *truly* about: the basic rights we guarantee ourselves; that we guarantee for *each other*. The rights that men and women have fought for, and died for. The rights that people have sacrificed their lives, fortunes, and reputations to secure. So when we truly exercise our right, that’s when the word “American” ceases to be a noun, but an adjective. “Being American” means “being someone who values and respects my fellow man.” “Being American” means standing up for the self-evident truths that break the bonds of slavery and free us from the shackles of ignorance.

To you and your family, Happy Fourth of July. Now go enjoy being American.

**From all of us at Certified Financial Group, Inc.**