
July 3, 2026

The American Abundance Story

Why freedom, production, ownership, and innovation still point toward a better future

As we approach this Independence Day, it is easy to focus on what is broken. I've seen and heard too many thoughtful people get trapped by the headlines: debt, inflation, war, political dysfunction, and the disruptive side of artificial intelligence — along with the sense that many Americans feel less confident about the future.

I understand and share some of the concerns. In fact, one of the deeper risks is that many Americans no longer understand the source of our prosperity — and that leaves us vulnerable to bad ideas, bad policy, and misplaced fear. At ALTIUS, we pay attention to those risks every day. But they are not the whole story.

The deeper American story has never been about decent politicians, markets that always go up, or always rosy conditions. It has been about free people using their minds to build, trade, invest, invent, and improve their lives. That is the American abundance story. Abundance does not mean the absence of problems. It means the freedom to solve them.



We see it in ways so common we almost stop noticing them: full grocery shelves, instant communication, modern medicine, air travel, energy at the flip of a switch, and new technologies that move from unimaginable to ordinary in a single generation. None of this appeared by accident. It was produced — by minds, capital, risk, work, trade, and the freedom to try.

Artificial intelligence may be the newest example. Like every powerful technology, it will create disruption, mistakes, and excess enthusiasm. But it is also a tool — a potentially extraordinary one — for improving productivity, expanding knowledge, accelerating discovery, and helping people do more with their minds. That is not something to automatically fear. It is something to understand, use wisely, and invest around with discipline. This is also why ownership matters.

Quote of the Day:

"Let us therefore animate and encourage each other, and show the whole world that a Freeman, contending for liberty on his own ground, is superior to any slavish mercenary on earth."

— George Washington

2026 EVENTS

July 9 – Client Appreciation Event

Sept 2 – Q3 Workshop

Nov 17 – Q4 Workshop

Dec 3 – Holiday Party

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Road to Independence Feature by Krescent

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The American Abundance Story (cont.)

When we own a diversified portfolio of productive businesses, we are not just owning ticker symbols on a statement. We are owning claims on human creativity, problem-solving, and future production. Businesses are still investing. Entrepreneurs are still solving problems. Technology is still improving productivity. Capital still tends to flow toward better ideas. And despite all the noise, long-term investors still can own a piece of that progress. That is what ownership means.

Markets will not move in a straight line. They never have. Some headlines matter — in fact, next month we'll dive deeper into one that matters a lot.

Some risks are real. But the case for long-term investing does not rest on the world becoming calm or politics becoming sane.

It rests on something much deeper: free people, using their minds, continuing to build. As we celebrate Independence Day, that is the story I remember and celebrate.

Taylor's Take: Miracle on Grass

My husband and I recently watched the movie *Miracle*, which tells the story of the U.S. Men's Olympic hockey team and their unforgettable win over the previously undefeated Soviet team at the 1980 Olympics. The movie is a great reminder that collaboration, discipline, and belief can build something far greater than the sum of its parts — even when the odds seem stacked against you. Afterward, we talked about the current World Cup and whether we might be watching a “Miracle on Grass” of sorts. Once again, the U.S. enters as an underdog on the world stage, but this time we are also defending home turf. And what a home turf it is.

One thing I love about this World Cup is that players and fans from around the world are getting to experience American cities, stadiums, energy, diversity, and abundance firsthand. It is a fun reminder that the prosperity we sometimes take for granted is still remarkable to much of the world.

So, what will unfold for the USMNT? I don't know — but I'll be cheering. And either way, it is pretty special to watch the world come here and see America in motion.

The Road to Independence

As we count down to celebrate the 250th anniversary of the United States of America, ALTIUS is exploring freedom-inspired ideas in our **Road to Independence** campaign. In this spirit, we've curated a list of works to Read & Watch, enriching the connections between our nation's independence and one's financial freedom.

[Check out the Read & Watch list here:](https://altiusfinancial.com/lpr) altiusfinancial.com/lpr

Jenn's Jangle: FirstBank-Stay Connected

To ensure we continue providing you with the highest level of service, please let us know if your contact information has changed recently, including your mailing address, phone number, or email address. As we work through the recent FirstBank transition, we've discovered that some client records may need updating. Keeping your information current helps us communicate important updates promptly and ensures you don't miss any time-sensitive information regarding your accounts.

- Questions about your former FirstBank account?

If you had a FirstBank account and need assistance transitioning your Charles Schwab account to PNC, I'm happy to walk you through the process and answer any questions you may have. Automatic Transfers: PNC plans to automatically provide new account and routing numbers to existing recurring merchants and billers.

- Using your ALTUS Client Vault?

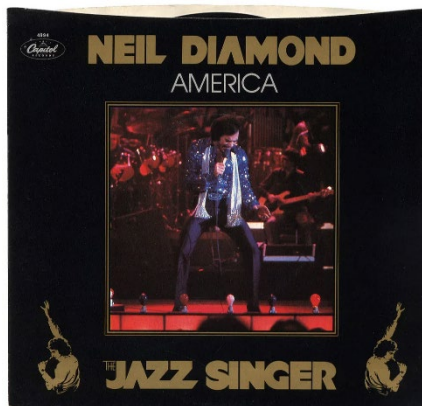
If you upload documents to your vault, please send me a quick note so we can review them as soon as possible.

- Update My Contact Information with ALTIUS Financial

Thank you for helping us keep your records current. As always, please reach out if there's anything we can do to assist you. If you need to update your information, please contact Jenn or use this link: [I want to update my contact information with ALTIUS Financial](#)

Thank you for your attention to this, and as always, feel free to reach out if you have any questions or want to review your contact information on file

Krescent's Road to Independence Feature: Keep Freedom's Light Burning Warm



More For those who know me well, they know I love to travel. I've been all over the world and the United States—from places like Argentina, to Kenya, to the Canary Islands—and I've loved them all. There are very few places I've visited that I wouldn't return to. But to me, nothing feels quite as meaningful as celebrating the hope, prosperity, and spark of freedom found in the United States of America, especially on Independence Day.

Because of that, this month's recommendation was a difficult one to choose. There's so much to explore on our Road to Independence Read & Watch list, and even more that we simply couldn't fit. After much thought, I landed on Neil Diamond's "America." As a self-proclaimed sucker for strings and a pursuer of realistic optimism, I believe "America" captures

something timeless about what it means to be an American. It's an anthem for generations who have viewed America not simply as a place on a map, but as an idea.

Last year, ALTIUS hosted a workshop called "Roots & Revelations," where Bob Masson presented on the basics of genealogy research and how to begin uncovering hidden details about your family history. After that workshop, I decided to explore my own family tree using the tools Bob shared and learned when many of my ancestors made their journey to the United States. A few arrived before the American Revolutionary War, coming to British Colonial America from Scotland and Germany. Others came during the 1800s from Wales, Sweden, Ireland, France, and England. Seeing a map of where they all came from put their journeys

and the risks they took into perspective. They crossed the Atlantic by boat (I would have been seasick the entire time) during an era before artificial light or indoor plumbing was commonplace. They left everything familiar behind with the hope that the future held greater opportunity.

Every generation has had people willing to make that journey, even if the journey itself looked different. And if you're a citizen of the United States, you've either been a product of or personally participated in the ongoing pursuit of America's promise. A promise that opportunity exists, even though success has never been guaranteed. While your story is different from mine, we're connected by a shared belief that tomorrow can be better than today. Neil Diamond opens "America" with the lyrics, "Far, we've been traveling far, without a home, but not without a star." To me, that star represents that enduring belief that a better tomorrow is possible, no matter what today looks like.

That same spirit lies at the heart of financial freedom. True independence is about more than accumulating wealth. It's creating the ability to make choices aligned with your values, care for the people you love, and pursue opportunities with confidence. Two hundred fifty years after our nation's founding, Neil Diamond's "America" reminds us that freedom is both a remarkable inheritance and an ongoing responsibility to oneself. Like the generations before us, we each have the opportunity to continue writing the next chapter of the American story and "keep freedom's light burning warm."

250 Years Later: Lives, Fortunes, and Sacred Honor

As we approach the 250th anniversary of the Declaration of Independence this year, I'm reflecting each month on the enduring spirit of liberty that drove real people to risk everything—not the slogans or stagecraft we often see today, but as a lived commitment to self-determination, dignity, and financial freedom. That same spirit continues to shape our values and the work we do at ALTIUS.



The Declaration of Independence did not end with comfort or certainty. It ended with a pledge.

The signers committed their lives, their fortunes, and their sacred honor to the cause of independence - to freedom. While they held several contradictions (the ugliest being slavery), they understood that freedom was a birthright to humankind and a responsibility to be defended and built.

This is still the deeper meaning: it is not merely voting, having enough money, or setting off fireworks once a year. It is having independence, self-ownership, and resilience to live by one's own judgment rather than fear — and to build a life worthy of the freedom we celebrate.

This Independence Day, we can be grateful not only for what they risked, but for what their ideas made possible: a country where free people can still think, work, build, invest, and pursue happiness. Let's rediscover and reinvigorate that spirit.

Freedom begins with ownership—of your choices, your money, and your future.

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