



Santa exists. We can prove it.

We know you probably stopped believing in Santa Claus a long time ago. So did we. And not just Santa, but Rudolph, the elves, the workshop, all of it. We accepted the fact that it was only a story for young children. In short, we grew up.

But we were wrong.

On a winter's night in 1971, a man named Larry Stewart stopped at a diner in the town of Houston, Mississippi.¹ Out of a job and out of money, he hadn't eaten in almost two days. But he went into the diner anyway, ordering a meal before pretending to lose his wallet.

The owner of the diner came over and picked up a \$20 bill off the floor. "Son, you must have dropped this," he said. Thinking it was a miracle, Stewart took the money, paid his bill, and left.

Only afterwards did he realize the truth: the owner hadn't picked up the money from the ground. He'd given it directly to Stewart, in a way that wouldn't embarrass him. From then on, Stewart vowed he would help others the way the owner had helped him ... if only he got the chance.

Nine years later saw Stewart in the town of Independence, Missouri. Once again out of a job (a company he'd started had recently gone under), he stopped at a drive-in to get some food. Seeing that one of the carhops was cold, overworked, and probably underpaid, Stewart gave her a \$20 bill. "Keep the change," he said.

"You're kidding," she replied in disbelief.

"No ma'am, Merry Christmas."

"Sir," she said, crying, "you have no idea what this means to me."

But Stewart did. He remembered his own gift nearly a decade earlier, and his promise. He could have stopped there, but "paying it forward" felt so good that he kept doing it. For over twenty years he gave money to the cold, the hungry, and the needy, especially around Christmas time. While he didn't have a beard, reindeer, or a sleigh, he would sometimes dress up in red. In and around Kansas City he made his rounds, giving \$20 here, \$100 there, even \$1,000 if someone really needed it. Most of the money was given to people he met on the street, or in bus stations,

or at the Laundromat; anyone who looked in need. Race made no difference, nor age, nor anything else. For him, charity is for all who are suffering.

Eventually, word got around. Santa Claus was in Kansas City. A Secret Santa, but Santa nonetheless. No one knew who he was, for he never told anyone his name.

After starting another, more successful business, Stewart began helping people in other places. He went to New York after 9/11. New Orleans after Katrina. Washington, Chicago, California. Remember, Santa can go everywhere. Maybe he couldn't travel the world in a single night ... but wherever he was, there was always someone who needed him.

In 1999, Stewart tracked down the owner of the diner. He gave him \$10,000.

In 2006, Stewart finally revealed who he was.² He passed away a year later, but his legacy continues through the work of other Secret Santas all over the world.³ So that got us thinking: How can we say Santa doesn't exist? Why does he only have to be a myth? Is he not simply someone who gives gifts out of kindness? Maybe the Santa we believed in as a kid isn't real, but the truth is much better anyway: there is no *one* Santa, but a *hundred* Santas, or a thousand. The number doesn't have to end. Anyone can

be Santa. Every time we help someone in need, we're Santa. Every time we make Christmas about *giving* more than getting, we're Santa, too.

We think that's the secret. Maybe the original Santa, if there ever was one, got old and had to retire. But his final gift was to ensure that someone, somewhere, would always be there to carry on his name, someone like Larry Stewart.

This Christmas, we hope we can all take a moment to spread joy to someone who really needs it. Maybe it's a neighbor, or a co-worker, or just someone we meet on the street. But whoever it is, remember . . .

Santa exists. And he could be you.

Sincerely,



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Founding Partner



Michael J. Hudock, Jr., CPM®
President and Founding Partner
Wealth Consultant

P.S. From all of us here at Hudock Capital Group, Merry Christmas!

¹ Nancy Hellmich, "Santa shares his secret," *USA Today*, December 21, 2006. http://usatoday30.usatoday.com/news/nation/2006-12-20-santa-secret_x.htm

² Associated Press, "Illness unmasks generous 'Secret Santa.'" *MSNBC*, November 15, 2006. <http://www.msnbc.msn.com/id/15751409/>

³ "Society of Secret Santas," Secret Santa World, accessed November 28, 2012, <http://secretsantaworld.net/>

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