



Every year, we sit down at our desks to write a few thoughts about Christmas to share with our clients. We ask ourselves, “What can we say that will spread a little Christmas spirit in some small way? How can we add a little more peace to the world, a little more hope, a little more goodwill?”

Most years, we think it’s easy for people to feel the Christmas spirit. But some years, it’s more difficult. Maybe the year was harder. Maybe life is a little more uncertain. Maybe hope has been shut out by hardship, and goodwill replaced with grudges. Some years, maybe Christmas seems more like a burden than a holiday. Like an obligation more than an opportunity for joy.

Whenever we feel that way, we take a few minutes to read an excerpt from the first Christmas story Charles Dickens ever wrote. No, not *A Christmas Carol* – this story was written almost a decade earlier.

Dickens knew all about hardship. After his father was sent to debtors’ prison, Dickens was forced to leave school to work in a dank, unsanitary shoe factory infested with vermin. To earn more money, he pawned his most prized possession – his books. He was only twelve years old.

Later in life, Dickens’ experiences drove him to push for social reforms. They also filled him with a lifelong love for the spirit of Christmas. The spirit of family and love, giving and goodwill. To him, Christmastime was what the world should be like every day of the year. It was more than just a day. It was a *feeling* that everyone should strive to cultivate in their hearts.

This is what he wrote:

Christmas time! That man must be a misanthrope indeed, in whose breast something like a jovial feeling is not roused - in whose mind some pleasant associations are not awakened - by the recurrence of Christmas. There are people who will tell you that Christmas is not to them what it used to be. That each succeeding Christmas has found some cherished hope or happy prospect of the year before dimmed or passed away. That the present only serves to remind them of reduced circumstances and straitened incomes – of the feasts they once bestowed on hollow friends, and of the cold looks that meet them now, in adversity and misfortune.

Never heed such dismal reminiscences.

There are few men who have lived long enough in the world who cannot call up such thoughts any day of the year. Then do not select the merriest of the three hundred and sixty-five for your doleful recollections, but draw your chair nearer the blazing fire – fill the glass and send round the song – and if your room be smaller than it was a dozen years ago, or if your glass be filled with reeking punch instead of sparkling wine, put a good face on the matter, and empty it off-hand, and fill another, and troll off the old ditty you used to sing, and thank God it’s no worse.

Look on the merry faces of your children as they sit round the fire. Reflect upon your present blessings – of which every man has many – not on your past misfortunes, of which all men have some. Fill your glass again, with a merry face and contented heart. Our life on it, but your Christmas shall be merry, and your new year a happy one!

Who can be insensible to the outpourings of good feeling which abound at this season of the year? There seems a magic in the very name of Christmas. Petty jealousies and discords are forgotten. Social feelings are awakened, in bosoms to which they have long been strangers. Kindly hearts that have yearned towards each other but have been withheld by false notions of pride and self-dignity, are again reunited, and all is kindness and benevolence.

Would that Christmas lasted the whole year (as it ought) and that the prejudices and passions which deform our better nature were never called into action among those to whom they should ever be strangers.¹

To us, this is what Christmas is really all about. It's more than a day. It's a *feeling*. A feeling of giving and gratitude. A feeling of home, hearth, and hope. A feeling shared between family and friends.

That feeling is the Christmas spirit.

We want you to know that we feel it, and that it's in part because of you and our relationship. We count ourselves blessed to know you, and to work with you. We hope you feel that spirit this holiday season, too.

So, on behalf of everyone at Hudock Capital Group...

**MAY YOUR CHRISTMAS BE MERRY, AND YOUR NEW YEAR A
HAPPY ONE!**

Sincerely,



Barbara B. Hudock, CIMA®, CPM®
Chief Executive Officer
Founding Partner



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

¹ Charles Dickens, "A Christmas Dinner," *Bell's Life in London*, 1835. <https://www.charlesdickenspage.com/a-christmas-dinner.html>