

The Courier

December 17, 2025 Volume 27 Number 15



Exclusive interview with
Santa Claus. See page 6

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Ruggiere named new golf director

The Ocean Pines Association announced the hiring of Matt Ruggiere as the new Director of Golf for the Ocean Pines Golf Club, effective December 8.



Matt Ruggiere

Ruggiere was born and raised in Ocean Pines, where he spent his childhood participating in the community's summer camps and golf programs. After graduating from Stephen Decatur High School in 2014, he moved to Florida to work as an Assistant Golf Professional at LPGA International. During that time, he also took part in several professional golf tours, including the Florida Professional Tour and the West Coast Professional Tour.

In 2021, Ruggiere relocated to Colorado to serve as an Assistant Golf Professional at Indian Peaks Golf Course. He returned to the Eastern Shore in 2023 after reaching out to John Viola about launching a local golf academy.

"I am very excited about the position," Ruggiere said. "I'm passionate about Ocean Pines and its golf community, and I look forward to helping it grow and creating a great experience for our residents."

Ocean Pines General Manager John Viola expressed his excitement to have Ruggiere as a member of the team.

"I am thrilled to welcome Matt Ruggiere as the new Director of Golf in Ocean Pines," said Viola. "His experience and knowledge make him an excellent fit for the role, along with his reputation for customer service."

OPA Director of Finance Steve Phillips also commented on Ruggiere's hiring, saying "We're excited to welcome Matt Ruggiere as our new Director of Golf. His extensive teaching and operational experience, along with his proven success in growing instructional programs, makes him a valuable addition to the team. We look forward to the energy and leadership he will bring to the club."

More information on the Ocean Pines Golf Club can be found here www.oceanpinesgolf.org.

Pines residents responsible for ditch clearing

With winter here, the Ocean Pines CPI Department reminds residents to keep their ditches clear of leaves and debris to help prevent flooding and other water-related issues.

Homeowners are responsible for maintaining their ditches. If needed, residents may bring paper bagged leaves and loose debris to the Public Works Yard free of charge.

The Yard is open Monday through Saturday, from 8 a.m. to 3 p.m., throughout December (closed December 24 and 25 and January 1). It is also open year-round on Wednesdays from 8 a.m. to 3 p.m.

Ocean Pines Public Works no longer collects loose leaves and debris, only those in paper bags. To schedule a pick-up of paper bags, call Public Works at 410-641-7425.

Stickers required for yard waste drop off

Residents must display a sticker on their vehicle to drop off leaves or yard debris at the Ocean Pines Public Works yard during posted hours. Stickers are free. Ocean Pines will continue bagged leaf pickup in December, while Republic Services maintains its collection program. Public Works no longer operates a vacuum truck; homeowners are responsible for bagging leaves in drainage ditches on their property. Residents should not drop debris at the Worcester County Recycling Center. The center accepts newspaper, mixed paper, magazines, glass, plastic, aluminum and bi-metal cans, cardboard and textiles. All other items are prohibited. Security cameras are on site, and violators may be ticketed. To pick up your yard sticker visit Public Works at 1 Firehouse Lane. For more info or questions on yard stickers, call Public Works at 410-641-7425.

**The Courier will be on hiatus for the
 Christmas & New Year
 holidays. We'll be back January 7**



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Annual Penguin Swim returns

Get ready to dunk your penguin tail in the frigid waters of the Atlantic Ocean to support our community’s healthcare heroes!

The 32nd annual Penguin Swim is set for Thursday, January 1 and will take place once again on the beach at the Princess Royale Oceanfront Hotel at 91st Street and the ocean in Ocean City, Maryland.

The Penguin Swim is a fun, annual family-friendly fundraiser where hundreds of “penguins” from throughout the community come together to raise funds to help Atlantic General Hospital provide the excellent quality care our community depends on.

Event day check-in and registration will run from 9 a.m. to 11:30 am. The swim will take place at noon on the beach. All participants must register either online or in person and check in with event staff to receive a wristband to access the swim area.

Individuals and teams are invited to join in the fundraising in categories for adults, youth, families, business and community groups. Registration is \$30. Shirts for participants who

register after December 10 will be available while supplies last. The registration fee will increase to \$35 on December 31. Learn more and register at www.aghpenguinswim.org.

Individual participants who raise or donate \$100 or more will also be eligible to receive an official 2026 AGH Penguin Swim long-sleeve t-shirt while supplies last. Participants can register online now to start collecting donations. First, second, and third place trophies will be awarded to the individuals and teams who raise the most money.

Unable to attend? Participate in the “cyber swim” to take a dip wherever you are and post a photo or video of your personal Penguin Swim on social media using #OCPenguinSwim.

The Atlantic General Hospital Foundation invites you to become a sponsor of the 32nd annual Penguin Swim. To learn more about sponsorship opportunities, contact Laura Powell at laura.powell@tidalhealth.org or 410-641-9858. All proceeds benefit Atlantic General Hospital Foundation.



New officers - On November 20 the Republican Women of Worcester County held their annual dinner and installation of new officers at the Lighthouse Restaurant. The new officers for 2026/2027 are (pictured right to left) **Gwen Crisafulli** (Recording Secretary), **Mary Weezie Carey** (Corresponding Secretary), **Delores Matthews** (2nd Vice President), **Jane Wolnik** (Treasurer), **Jennie Allen** (President), **Carol Frazier** (First Vice President) and **Linda Moran** (Assistant Treasurer/membership).



May the joy of the season fill your hearts with peace, gratitude and love.

Senator Mary Beth Carozza

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Merry Christmas

BY Authority: James R. Bergey, Jr, CPA, Treasurer

I believe

Never have I glimpsed Santa's sleigh riding across a darkened sky. Yet, in this crazy, topsy-turvy world much can be gained if we allow ourselves to believe in the spirit embodied in a bright red suit and adorned with whiskers white as snow. Hope

about his business as he has for centuries. Trends and fads concern him not, because what he offers is pure and unadulterated for those willing to believe. For you see the passage of time cannot alter or dull that which is timeless: the pure, honest emotions we feel when we embrace the ones we love, when we toast the health of those around us and remember those who are not. Opening our minds to what we don't fully understand but nonetheless believe is a lasting gift.

The good cheer Santa Claus spreads is worn handsomely by those who believe. It is as comfortable as a well worn sweater. For those who have faith it can protect the soul

and warmth are found when we keep ourselves open to a presence that embraces the best of who we are. Simply, I believe in Santa Claus and the older I get, the more I want, nay, need to believe.

There's something wonderful about fairy tales, four leaf clovers and the magic of watching a child sit on Santa's knee for the first time. There's a lot of joy and happiness that can be shared by simply believing.

I believe in the attraction of mistletoe, the magic of a first snow and the whimsy of making a wish beside a well. I believe in these things and more, just because.

I believe in good cheer and good times and good friends. I believe in wonder and hope and fond memories yet to be held. And I believe in the charity of the man who rides in a red sleigh sharing joy.

I believe a child's smile, and ours as well, becomes more vibrant in the presence of Santa Claus. The spirit embodied by the twinkle in his eye is more powerful than a skeptic's glance. It's a spirit that soars upon the unfettered wings of who we'd like to be; it nourishes our souls, giving us strength to become our very best.

I believe much is gained when we unfurl our imaginations, relinquish despair and allow a little "Ho, ho, ho" to resonate in our hearts.

Santa Claus is alive and well. During this time of year, he goes

from sadness, heal scars of despair and wipe away tears shed of pain. For inasmuch as some would like to believe otherwise the spirit of Santa Claus doesn't have to be left behind in childhood. It can stay with us, although sometimes buried beneath the weight of everyday living. But it's there. We just need to look. We just need to believe.

When we allow ourselves to believe in the spirit of Santa Claus our soul glows most brilliantly, most warmly and most honestly. It's the very best gift we can give to those around us.

I believe.



It's All About. . .

By **Chip Bertino**

chipbertino@delmarvacourier.com



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you and your family only
happiness and joy.*

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Season's Greetings



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Exclusive

An interview with Santa Claus

By **Elaine Bean**

Publisher's Note: For a rare and exclusive look into the magic of Santa's Workshop, The Courier sent Elaine Bean to the North Pole to interview the world's most recognizable gift-giver, Santa Claus.

Known around the world by names such as Père Noël, Papá Noel, Sinterklaas and Babbo Natale, Santa is the personification of Christmas spirit. For many centuries, the efforts of Santa and his elves changed little. That's no longer the case in a world so interdependent on technology. Santa and his team have adapted.

Just after Thanksgiving, Santa took time from his schedule to share his thoughts and experiences about his annual 24-hour all-nighter, what kids today want for Christmas and his wish to keep the spirit of Christmas alive. The interview took place in Santa's office, just off the toy production facility. Sitting in a large red leather chair beside a fire roaring in

a stone fireplace, Santa spoke with The Courier.

The Courier: You have a long 24-hour day on Christmas Eve, delivering gifts to all the children of the world. That must be exhausting. How do you do it?

Santa: When you have a list as long as I do and you don't want to disappoint children, we just tough it out. We're a strong team, focused on the objective, with depth and experienced players.

The Courier: Do you train for this grueling event?

Santa: I'm glad you asked that question. We train in all kinds of weather since climates vary around the world. (Santa points to a framed original map above his ornate gold desk. The map was a gift from Gerardus Mercator in 1569). We fly daily routes to build stamina. We work on our diet and strength-building. And we also practice teamwork – ensuring

the reindeer stay in line. We don't want anyone offside! After my Christmas is over, the reindeer and I rest up for about two weeks. Then we're back at it again.

The Courier: Let's talk about your night flying around the world on Christmas Eve. You have a long record of success. Do you have any favorite spots on your itinerary, places you like to spend a little extra time every year?

Santa: Ho! Ho! Ho! There is this little spot on the East Coast of the Americas popular with the reindeer. They like to swoop down along the beach and boardwalk looking for fries. Rudolph is the worst and will slam on the brakes looking for fries under a bench. His nose starts glowing!

The Courier: And you personally are probably looking for snacks for your little round belly that shakes when you laugh like a bowlful of jelly. Anything come to mind?

Santa: (whistling) I love those Berger Cookies and the Otterbein sugar cookies in holiday shapes. Some nice folks along the coast leave out salt water taffy or caramel corn or beach fudge. I love boardwalk food! But, I must say, the folks in Ocean Pines who leave out crab dip and crackers every year are a must-stop for me. It's the Old Bay, definitely.

The Courier: You must have seen a tremendous change in what's on children's wish lists through the centuries. Can you fill us in?

Santa: Heavens, yes! Long ago, even as late as 50 years ago, children asked for trains with real steam and dolls that cried real tears and bikes with handlebar streamers. Now, it's phones. Drones. Science kits. Virtual games. Something called Lululemon. Makes my head ache trying to keep up with it all. This is a challenge for my elves, too. We're constantly having to change our game plan.

The Courier: Ok, so here's what everyone really wants to know. How do you determine who is naughty and who is nice? What's your criteria and how do you fact-check?

Santa: (laughs) Our new Gift Security Elf Division makes sure we've received accurate information about every child and their behavior before we take off on Christmas Eve. At the



Santa reviewing the Nice & Naughty list.


top of our "Nice" list is kindness to others, trying their best, a commitment to learning, and personal growth. Our "Naughty" list includes meanness to people and animals, sluffing off at school and personal laziness. And we have our ways of fact checking! But – and this is important – everyone makes mistakes. It's never too late to turn that around. Even before Christmas Eve! We're fact-checking up until the last minute.

The Courier: If you had one thing to tell the people of this world, what would it be? What is your Christmas message 2025?

Santa: As we fly high above the Earth, almost touching the stars on Christmas Eve, circumnavigating the globe, we marvel at how small the world really is. We look down on rooftops in snow-covered fields, on sandy beaches, on high mountains, and in deep valleys. We land on rooftops made of clay, asphalt, wood, metal, or simple branches. Under the rooftops are people who just want a home filled with love and joy and peace on Earth. My message on Christmas? Love thy neighbor. It's a small world, after all. And don't forget to write thank you notes!

Courier Almanac

On December 17, 2003, "The Lord of the Rings: The Return of the King," the final film in the trilogy based on the best-selling fantasy novels by J.R.R. Tolkien, opens in theaters. The film was a huge box-office success and won 11 Academy Awards, including Best Picture and Best Director, for Peter Jackson. The Lord of the Rings trilogy became one of the highest-grossing franchises in movie history, netting billions of dollars worldwide in box-office proceeds and related merchandise.



Christmas is an important date on the calendar for faithful Christians across the globe. Given the fanfare around Christmas, it would seem that all Christians celebrate the holiday. However, some Christians do not celebrate Christmas. Denominations such as Jehovah's Witnesses and certain branches of the Churches of Christ do not observe Christmas. Their reasoning may be a lack of explicit biblical instruction to celebrate the holiday. The Bible does not command or even mention the early church celebrating the birth of Jesus. Others have concerns about the pagan origins of some Christmas traditions, such as mistletoe, holly, the yule log, and even Christmas trees. So, they simply opt out entirely.

**The
Courier**

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7-Eleven helps multiple families during holiday season

The Worcester County Chamber of Commerce in Ocean Pines announced support of local partner Patrick Spicer, owner of the 7-Eleven Ocean Pines, in collaboration with Worcester Youth and Family Counseling Services, Inc., to assist families most in need this holiday season with Thanksgiving meals and Christmas essentials.

Mr. Spicer, who is deeply committed to giving back to the community, approached the Worcester County Chamber of Commerce in Ocean Pines to help bring his vision to life - supporting families associated with Berlin Elementary School. The Chamber then partnered with Worcester Youth and Family Counseling Services, Inc., who identified

families facing the greatest need this holiday season.

Born and raised in Worcester County, Spicer has owned the Ocean Pines 7-Eleven for 15 years. "The cost for a Thanksgiving meal and presents for Christmas has skyrocketed," Spicer said. As a soon-to-be first-time father, he felt compelled to give back in a meaningful way to help families in his hometown thrive. He also emphasized the importance of supporting local businesses, noting, "I am as

local as it gets," and shared his hope to make this an annual tradition.

Christine Felix, Navigation Coordinator for Worcester Youth and Family Counseling Services, Inc., accepted the donation on behalf of the organization. "It's rare for someone from the community to step up and personally donate their money to help others," Felix said. "We're overjoyed that Patrick was able to help our families during this great time of need."



Pictured are **Amity Aldrich**, **Patrick Spicer** and **Christine Felix**.

Christmas tree recycling offered

The Solid Waste Division of Worcester County Public Works is hosting its annual collection of Christmas trees December 26, through January 31. Area residents can drop off Christmas trees at the Central Landfill in Newark and the Berlin, Pocomoke, and Snow Hill Homeowners Convenience Centers at no cost.

Businesses and organizations that sold trees will not be permitted to drop off trees at the convenience centers, but may take them to the

Central Landfill where applicable tipping fees will be assessed.

The trees will be ground into mulch for use at the Central Landfill. Remember, you can make a difference by recycling. For more information, contact Recycling Manager Bob Keenan at 410-632-3177, ext. 2405.

The Courier will be on hiatus until January 7. Enjoy the holidays



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New class for caregivers offered

Wor-Wic Community College is offering a new non-credit class, “The Joy of Creative Engagement: Finding Joy in Your Caregiving Journey,” through its continuing education and workforce development division. The class is in partnership with the nonprofit Stories Love Music, and will be taught by its executive director, Ilyana Kadushin.

The class is recommended for both professional and family caregivers of people with dementia. It is appropriate for health care workers

in memory care settings, recreational directors, nursing assistants and students in health care fields, as well as family members. It will coach participants on how to use music as an emotional anchor, stress management tool and artistic intervention. Participants will explore diverse forms of creativity in a supportive environment where they can share experiences and connect with other caregivers. It will also provide access to practical tools for navigating the complex emotional landscape of caregiving.

The class will meet on five Thursdays starting January 15, from 6 p.m. to 8 p.m., in Room 300 of Fulton-Owen Hall on the Wor-Wic campus. To register, visit the non-credit offerings section of worwic.edu and look under professional development on the health care page.

In addition to her work with Stories Love Music, Kadushin has served as an adjunct faculty member at New York University’s Tisch School of the Arts, among other teaching and artistic experiences.

Santa Claus is inspired by St. Nicholas, a Greek bishop from the 4th century who lived in what is now Turkey. He was known for his kindness and secret gift-giving, such as leaving coins in people’s shoes.



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How to find relief from carpal tunnel and hand pain

By **Billy Hamilton**

For many people, the holiday season is filled with celebration, family gatherings, and long-awaited traditions. But for those dealing with carpal tunnel syndrome or chronic hand pain, this time of year often brings an increase in symptoms.



Billy Hamilton

As a physical therapist who frequently treats hand and upper-extremity conditions, I see a clear seasonal trend: winter holiday activities tend to aggravate numbness, tingling, and wrist discomfort. The combination of repetitive tasks, cold temperatures, and added strain on the hands creates a perfect storm for irritation of the median nerve.

One of the biggest contributors is the sudden rise in repetitive hand use. Wrapping gifts requires gripping, folding, cutting, and pinching - movements that place constant demand on the small muscles and tendons of the hand and wrist. Holiday cooking adds another layer of strain, with prolonged chopping,

stirring, kneading, lifting heavy pans, and carrying mixing bowls. Decorating brings its own challenges: hanging ornaments, climbing ladders, gripping rails, and holding tools in awkward positions. Any one of these activities might be tolerable in isolation, but together they dramatically increase cumulative stress on the wrist and make carpal tunnel symptoms more noticeable.

Shopping can also contribute. Carrying heavy bags, boxes, or stacked items requires more grip strength than people realize. Meanwhile, online browsing often leads to sustained periods of holding a phone or tablet, which keeps the wrist bent for too long. Both positions increase pressure within the carpal tunnel. On top of that, cold winter temperatures reduce circulation, making muscles and tendons stiffer and more prone to irritation. Many people find their symptoms are worse in the morning or after being outside, because cold tissues tighten and become less flexible.

As a result, December is often the month when people notice more frequent numbness, tingling, aching, or even weakness in the hands. The good

news is that several simple strategies can help keep symptoms manageable and prevent flare-ups.

One of the most effective approaches is pacing. Breaking tasks into smaller segments prevents overuse from building up. Wrap gifts in short sessions instead of all at once. Prepare holiday meals in stages with rest breaks in between. Divide lifting between both arms, avoid carrying overloaded bags, or use carts or rolling bins whenever possible. Small adjustments like these reduce strain without slowing down productivity.

Keeping the hands warm is another powerful tool. Wearing gloves outdoors, running your hands under warm water before starting a task, or using thin compression gloves indoors can improve circulation and reduce stiffness. During tablet or phone screen use, taking brief breaks every twenty to thirty minutes helps ease tension. Gently shaking out the hands, rolling the shoulders, or stretching the wrists for just a few seconds can significantly decrease pressure on the nerve.

Home exercises can also support mobility and nerve health. Gentle

tendon-gliding and nerve-gliding movements allow the median nerve and surrounding tendons to move more freely within the carpal tunnel. Light wrist stretches or squeezing a soft foam ball can help maintain flexibility and circulation. Many individuals also benefit from wearing a night splint to keep the wrist in a neutral position. Because the wrist often bends during sleep, a splint can prevent early-morning numbness or tingling by reducing pressure on the nerve overnight.

It is also important to pay attention to changes in symptoms. If numbness, tingling, pain or weakness become more frequent or start interfering with normal daily tasks such as typing, gripping objects, grooming, or cooking it may indicate that the nerve is becoming more irritated than usual. Early intervention matters. A physical therapist who specializes in the hand and upper extremity can evaluate strength, flexibility, nerve mobility, and overall movement patterns to determine the source of the irritation and design a personalized plan to restore comfort and

*please see **relief** on page 10*

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Great Christmas stories for children

December is filled with opportunities to make magical memories, particularly for families with young children. Christmas commands a lot of thought and attention, and parents know such efforts are worth it to see smiles on children's faces. Stories help set the holiday scene and enable children to hold tight to all of the magic. Whether they are read together as a family or children read them on their own, these literary works can enhance special holiday moments.

"The Gift of the Magi" by O. Henry:

This story tells the tale of a young married couple who have to sacrifice in order to buy Christmas presents for one another.

"A Christmas Carol," by Charles Dickens: No Christmas season would be complete without reading (or watching) "A Christmas Carol." When three ghosts visit Ebenezer Scrooge, he learns an important lesson about charity, friends and family.

"The Berenstain Bears Meet Santa Bear: A Christmas Book for Kids" by Stan

and Jan Berenstain: Kids of all generations have grown up reading Berenstain Bears books. This volume has Mama and Papa showing Sister and Brother that the true meaning of the holiday is about giving.

"Mr. Willowby's Christmas Tree" by Robert Barry: When Mr. Willowby's tree arrives for Christmas, it is too tall for his parlor. He must cut off the top so it will fit, and that top is passed along again and again to spread holiday cheer.

"The Greatest Gift" by Philip Van Doren Stern: Written in 1943, this story is

about a man named George who is contemplating his life while standing on a bridge on Christmas Eve. This tale became the basis for the classic film, "It's a Wonderful Life."

"How the Grinch Stole Christmas" by Dr. Seuss: Famed children's writer Dr. Seuss was a master of imbuing life lessons in his stories and this book is no different. Isolated and angry, the Grinch learns to appreciate his neighbors in Whoville and comes to realize that Christmas is about being with loved ones and not material gifts.

relief
from page 9

function. Treatment may include manual therapy, stretching, strengthening, activity modification, splinting, and strategies to reduce inflammation and nerve compression.

While the holidays can certainly aggravate existing hand problems, this season does not have to feel discouraging or limiting. With thoughtful pacing, improved ergonomics, and an understanding of how daily activities affect the wrist, individuals with carpal

tunnel syndrome can participate fully in their favorite traditions. By paying early attention to symptoms and seeking skilled physical therapy when needed, it is entirely possible to enjoy a more comfortable and joyful holiday season—one where the hands feel just as capable and resilient as the spirit of the celebrations themselves.

William "Billy" Hamilton Jr., DPT, Certified Hand Therapist (CHT) is owner of Hamilton Hand to Shoulder (Ocean Pines & Salisbury). He can be reached at Billy@HamiltonHand.com or by phone at 410-208-3300.

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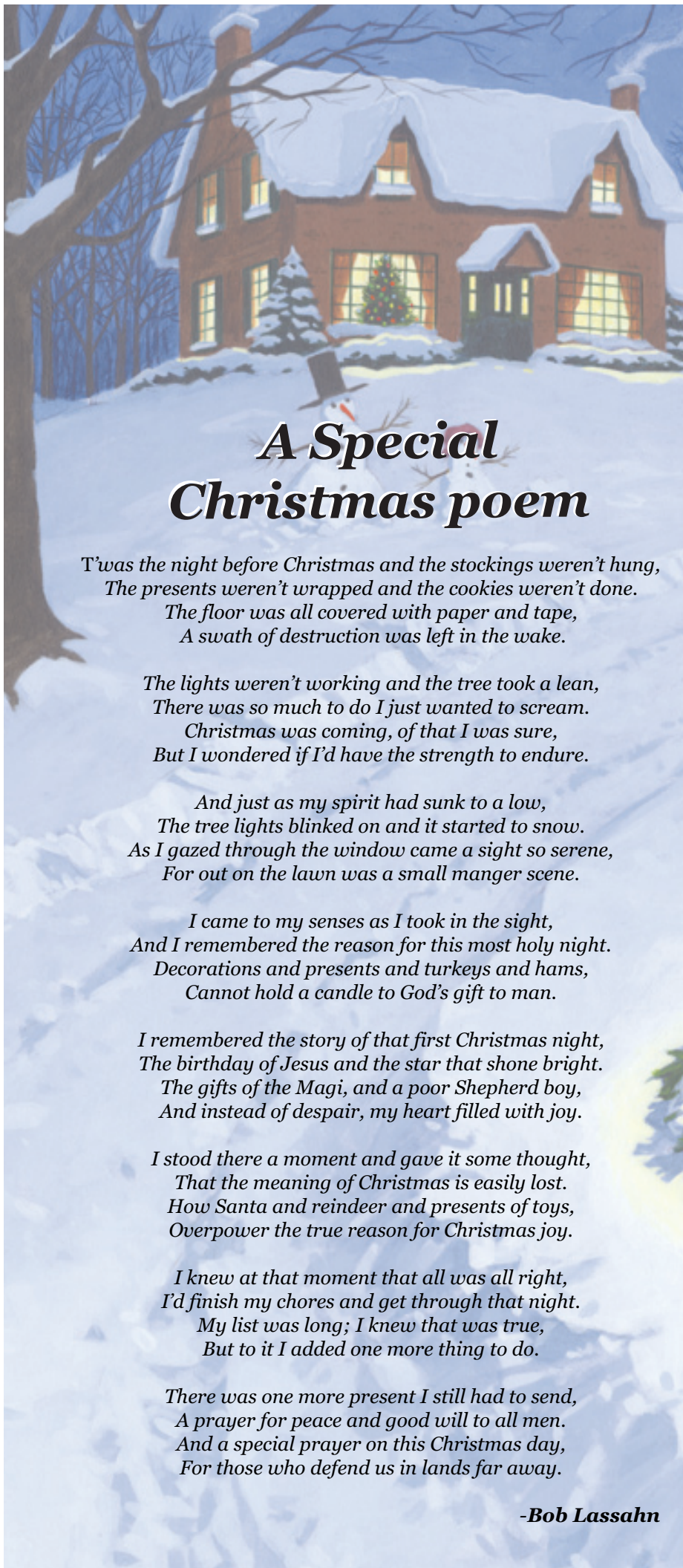
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A Special Christmas poem

*T'was the night before Christmas and the stockings weren't hung,
The presents weren't wrapped and the cookies weren't done.
The floor was all covered with paper and tape,
A swath of destruction was left in the wake.*

*The lights weren't working and the tree took a lean,
There was so much to do I just wanted to scream.
Christmas was coming, of that I was sure,
But I wondered if I'd have the strength to endure.*

*And just as my spirit had sunk to a low,
The tree lights blinked on and it started to snow.
As I gazed through the window came a sight so serene,
For out on the lawn was a small manger scene.*

*I came to my senses as I took in the sight,
And I remembered the reason for this most holy night.
Decorations and presents and turkeys and hams,
Cannot hold a candle to God's gift to man.*

*I remembered the story of that first Christmas night,
The birthday of Jesus and the star that shone bright.
The gifts of the Magi, and a poor Shepherd boy,
And instead of despair, my heart filled with joy.*

*I stood there a moment and gave it some thought,
That the meaning of Christmas is easily lost.
How Santa and reindeer and presents of toys,
Overpower the true reason for Christmas joy.*

*I knew at that moment that all was all right,
I'd finish my chores and get through that night.
My list was long; I knew that was true,
But to it I added one more thing to do.*

*There was one more present I still had to send,
A prayer for peace and good will to all men.
And a special prayer on this Christmas day,
For those who defend us in lands far away.*

-Bob Lassahn



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A child’s question captivates the imagination; the answer resonates throughout history

By **Chip Bertino**

During the 19th century, newspapers were the predominant news media. Newspapers published numerous editions each day that were sold by scores of newsboys hawking them on street corners. Newspapers played a critical role in forming public opinion. The power of newspapers across the United States was unsurpassed as they held sway over politicians and readers alike. So, it was in 1897, when the *New York Sun* received a rather unique letter from a young reader, Virginia O’Hanlon, wanting to know whether or not there was a Santa Claus.

The letter ended up on the desk of veteran editor, Francis P. Church. Mr. Church was the son of a Baptist minister. He had covered the Civil War for the *New York Times* and had worked for the *New York Sun* for 20 years becoming the paper’s anonymous editorial writer. Mr. Church realized neither he nor the paper could ignore the child’s question. He must answer it and answer it truthfully. His response became one of the most memorable editorials in newspaper history.

Again, this holiday season, *The Courier* thought it would be interesting to step back in time when things seemed a little simpler and the answer to a child’s question could captivate and resonate through time.

Editor:

I am eight years old. Some of my little friends say there is no Santa Claus. Papa says “If you see it in *The Sun* it’s so.” Please tell me the truth, is there a Santa Claus?

Virginia O’Hanlon.

Virginia,

Your little friends are wrong. They have been affected by the skepticism of a skeptical age. They do not believe except what they see. They think nothing can be which is not comprehensible by their little minds. All minds, Virginia, whether they be men’s or children’s, are little. In this great universe of ours, man is a mere insect, an ant, in his intellect as compared with the boundless world about him, as measured by the intelligence capable of grasping the whole of truth and knowledge.

Yes, Virginia, there is a Santa Claus.

He exists as certainly as love and generosity and devotion exist, and you know that they abound and give to your life its highest beauty and joy. Alas! how dreary would be the world if there were no Santa Claus! It would be as dreary as if there were no Virginias. There would be no childlike faith then, no poetry, no romance to

please see question on page 13

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question
from page 12

make tolerable this existence. We should have not enjoyment, except in sense and sight. The external light with which childhood fills the world would be extinguished.

Not believe in Santa Claus! You might as well not believe in fairies. You might get your papa to hire men to watch in all the chimneys on Christmas Eve to catch Santa Claus, but even if you did not see Santa Claus coming down, what would that prove? Nobody sees Santa Claus, but that is no sign that there is no Santa Claus. The most real things in the world are those that neither children nor men can see. Did you ever see fairies dancing on the lawn? Of course not, but that's no proof that they are not there. Nobody can conceive or imagine all the wonders there are unseen and unseeable in the world.

You tear apart the baby's rattle and see what makes the noise inside, but there is a veil covering the unseen world which not the strongest man, nor even the united strength of all the strongest men that ever lived could tear apart. Only faith, poetry,

love, romance, can push aside that curtain and view and picture the supernatural beauty and glory beyond. Is it all real? Ah, Virginia, in all this world there is nothing else real and abiding.

No Santa Claus? Thank God he lives and lives forever. A thousand years from now, Virginia, nay 10 times 10,000 years from now, he will continue to make glad the heart of childhood.

Merry Christmas and a Happy New Year!!!

Mr. Church's editorial was an immediate sensation and was published every year until the paper folded in 1949. Mr. Church married shortly after the editorial appeared. He died in April 1906, leaving no children.

Virginia O'Hanlon went on to graduate from Hunter College with a Bachelor of Arts Degree at the age of 21. The following year she received a Master's degree from Columbia. In 1912 she began teaching in the New York school system and

later became a principal. After 47 years as an educator she retired. Throughout her life she received a



steady stream of mail about her Santa Claus letter. Virginia O'Hanlon Douglass died in 1971 at the age of 81 in a nursing home in Valatie, NY.



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*Wishing everyone a
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Money Watch

AI in personal finance: The promise and the limits

By **John Bennish**

Your smartphone buzzes with an alert: Your budgeting app has spotted an unusual spending pattern and suggests transferring \$50 from your savings account to your checking account. Later that day, a robo-advisor automatically rebalances your investment portfolio. Welcome to the age of artificial intelligence (AI) in personal finance, where technology is reshaping how we manage money.

What AI can do for your wallet. From tracking every latte to forecasting next month's bills, AI-powered tools are making financial management more accessible than ever. Some apps categorize transactions automatically, while other platforms offer conversational financial advice through text messages. These tools can monitor your credit score, suggest budget adjustments and even negotiate lower bills on services like cable and internet.

The investing landscape has transformed as well. Robo-advisors use algorithms to build diversified portfolios, automatically rebalance holdings and apply strategies to minimize tax bills. Educational tools powered by AI can explain complex concepts through interactive games and simple question-and-answer formats, making financial literacy more accessible.

Where AI falls short. Here's what the algorithms can't do: understand what truly matters to you.

AI doesn't know whether you value sustainable investing over maximum returns. It can't weigh the emotional complexity of saving for a child's education versus retiring early. When sudden illness strikes or a job change upends your plans, AI lacks the context and empathy to guide you through those human moments.

Technology can crunch numbers brilliantly, but it can't offer wisdom. It can't replace human judgment, experience or ethical reasoning. Robo-advisors' predetermined algorithms may not suit investors with complex financial needs like estate planning or com-

prehensive tax planning. The human touch still matters. This is where human financial advisors remain indispensable. They provide what technology can't: -Long-term perspective: Help you maintain focus when markets get volatile and emotions run high -Goal coordination: Balance competing priorities, help partners merge their financial visions and remind you of goals you've tucked away and didn't know still mattered -Accountability: Keep you on track with your financial strategy through life's inevitable changes -Emotional support: Offer reassurance and wisdom during major financial decisions

Research validates it: Those who regularly work with a financial advisor and have a financial strategy are more likely to feel optimistic about their financial future than those who manage finances on their own, according to 2025 research from Edward Jones and Morning Consult. Find the right balance. The future likely lies in a hybrid approach: combining data-driven AI insights with the human wisdom of a financial advisor who understands your values, priorities and life's inevitable curveballs. Think of AI as a powerful calculator and your financial advisor as the mathematician who knows which equations to use.

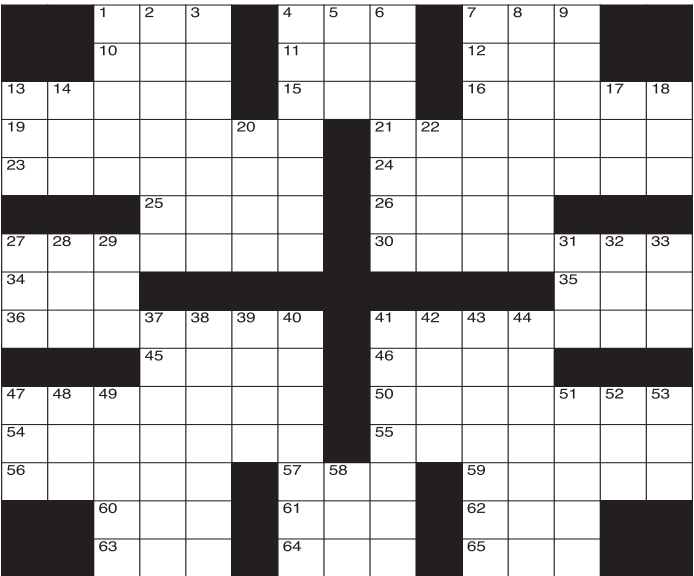
As these technologies evolve, the key is treating AI as a tool, not a guide. Stay curious about what technology can do for your finances. Stay critical of its limitations. And remember: What matters most in your financial life is something only you can define.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor John Bennish, Ocean Pines. He can be reached at 410-208-9083. Edward Jones, Member SIPC.



John Bennish

*The Courier will
be on hiatus
until January 7.
Enjoy the holidays!*

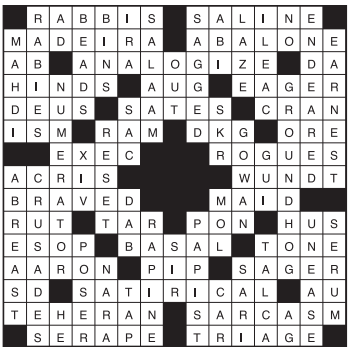


CLUES ACROSS

1. American automotive titan
4. Tire term
7. Two-year-old sheep
10. Indigenous people of Thailand
11. Anti-Soviet Cold War group
12. Actress de Armas
13. Not moving
15. Cool!
16. Plants of the arum family
19. Connected with touch
21. Pen stain
23. Monetary units
24. School kids' art project
25. Early Bell Canada executive
26. Sword
27. Hates
30. Fixed in one place
34. Pie ___ mode
35. Moved swiftly on foot
36. Carrier on vehicle
41. A path to get through
45. "Rule, Britannia" composer
46. Spiritual leader
47. Flowing
50. Respectful compliments
54. Cure
55. Soft, lightweight fabric
56. Building material
57. Japanese delicacy
59. A way to cause to be swollen
60. One and only
61. You might get one in summer
62. Wreath
63. Thus far
64. They ___
65. Employee reference number

CLUES DOWN

1. Policemen (French)
2. Toy dog
3. Intestinal condition
4. Muscular weaknesses
5. Helps little firms
6. Alphabetical lists
7. Takes down
8. Facilitates
9. Ethnic people of Ethiopia
13. Engine additive
14. Explorers group
17. Written account
18. Consumed
20. Opposite of first
22. No (slang)
27. Government lawyers
28. NY Giants great
29. Small amount
31. A way to save for your future
32. Fall behind
33. Midway between northeast and east
37. Head pain
38. Wildly popular sport
39. "Princess Diaries" actress
Hathaway
40. Boat race
41. About fish
42. Nursemaid
43. Able to be marketed
44. Not as large
47. Parts per billion (abbr.)
48. Paddle
49. Oneness
51. Bitter chemical
52. Not around
53. Very fast airplane
58. Main tributary of the Rhine



Answers for December 10

Some things to think about

Gathered from the internet
by **Jack Barnes**



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Thank You!

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The Memorial benefits greatly from the financial donations of individuals and businesses. Additionally many individuals volunteer countless hours throughout the year to assist in the numerous programs like student visitations and events such as the Memorial and Veterans day celebrations.

Our community is indebted to the men and women who have and are currently serving our country.

Our Memorial is indebted to our community and those it honors.

Thank you to the businesses and individuals that have supported the Memorial during this year.

May the blessings of the season touch all those who support our service men and women.



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