



# Merry Christmas

It's that time of year,  
and all of us from Kinderhook State Bank and  
Kinderhook State Banc Insurance & Financial Services  
would like to wish you the Best Holiday Season,  
and thank you, our customers, for all of your business.

We appreciate it,  
and we sincerely hope to serve you even better  
in the coming years.

Best Wishes for a wonderful Holiday Season  
from all of us at  
Kinderhook State Bank &  
Kinderhook State Banc Insurance and Financial Services.



## ~Recipes~

### Creamy Eggnog Punch

8 C. (2 qt.) prepared eggnog  
2 tubs (8 oz. each) whipped topping, thawed  
1 t. ground cinnamon  
1 C. rum \*  
1 C. ice cubes  
Ground nutmeg (optional)

\*Or use 2 t. rum extract.

Mix eggnog, 1 tub of the whipped topping and cinnamon in large bowl. Stir in rum and ice cubes.

Refrigerate until ready to serve. Just before serving, top with remaining whipped topping and sprinkle with nutmeg. Serve with cinnamon sticks.

Store any leftover punch in refrigerator

### Sugarplums

In the days before the food processor, bakers would spend hours chopping and grinding nuts and dried fruits to make these little bonbons. Now the same task is completed in 10 seconds. Use plump, soft fruit and freshly grated nutmeg for a quality candy. Serve with a glass of sherry if desired.

1 1/2 cups (6-ounce package) mixed chopped dried fruits  
1/2 cup slivered almonds  
2 tablespoons brandy or bourbon, or orange juice  
1/2 teaspoon grated nutmeg, preferably freshly grated  
3 tablespoons granulated sugar

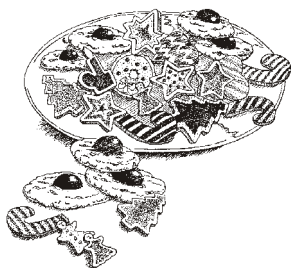
In a food processor, finely chop the fruits and almonds together. Add the liquor or orange juice and nutmeg.

Process just until the mixture is finely ground and sticks together, 10 to 15 seconds.

Place the sugar on a small plate. Line a tray with waxed paper. Dip your fingers in the sugar, then pinch off and form 3/4 to 1-inch balls of the fruit-nut mixture. Roll each in the sugar to coat, then set on the prepared tray to dry for at least 10 minutes and serve.

(The sugarplums can be refrigerated, covered, for up to 1 week or frozen for 1 month.)

Makes about 20.



## Horsing Around

There was a young lady named May,  
Who was taking a ride in her sleigh.  
She ran out of snow,  
Her sleigh wouldn't go,  
Now her horse pulls an old Chevrolet!!

### Christmas and New Years Hours

**Christmas Eve** - Close at noon

**Christmas Day** - Closed

**New Years Eve** - Lobby and year end books for 2004 will close at noon  
-Drive-up will stay open until **3pm** for your convenience

**New Year Day** - Closed

## Farmer's Tax Guide

### ~Interest~

You can deduct as a farm business expense interest paid on farm mortgages and other obligations you incur in your farm business.

**Cash method.** If you use the cash method of accounting, you can generally deduct interest paid during the tax year. You cannot deduct interest paid with funds received from the original lender through another loan, advance, or another arrangement similar to a loan. You can, however, deduct the interest when you start making payments on the new loan.

**Prepaid interest.** Under the cash method, you generally cannot deduct any interest paid before the year it is due. Interest paid in advance may be deducted only in the tax year in which it is due.

**Accrual method.** If you use an accrual method of accounting, you can deduct only interest that has accrued during the tax year. However, you cannot deduct interest owed to a related person who uses the cash method until payment is made and the interest is includable in the gross income of that person.

**Allocation of interest.** If you use the proceeds of a loan for more than one purpose, you must allocate the interest on that loan to each use. Allocate the interest to the following categories.

Trade or business interest; Passive activity interest; Investment interest; Portfolio interest; Personal interest.

You generally allocate interest on a loan the same way you allocate the loan proceeds. You allocate loan proceeds by tracing disbursements to specific uses.

Taken from IRS Publication 225 (2003)

## Soldiers Christmas

'T WAS THE NIGHT BEFORE CHRISTMAS, HE LIVED ALL ALONE,  
IN A ONE BEDROOM HOUSE MADE OF PLASTER AND STONE.

I HAD COME DOWN THE CHIMNEY WITH PRESENTS TO GIVE,  
AND TO SEE JUST WHO IN THIS HOME DID LIVE.

I LOOKED ALL ABOUT, A STRANGE SIGHT I DID SEE,  
NO TINSEL, NO PRESENTS, NOT EVEN A TREE.

NO STOCKING BY MANTLE, JUST BOOTS FILLED WITH SAND,  
ON THE WALL HUNG PICTURES OF FAR DISTANT LANDS.

WITH MEDALS AND BADGES, AWARDS OF ALL KINDS,  
A SOBER THOUGHT CAME THROUGH MY MIND.

FOR THIS HOUSE WAS DIFFERENT,  
IT WAS DARK AND DREARY,  
I FOUND THE HOME OF A SOLDIER,  
ONCE I COULD SEE CLEARLY.

THE SOLDIER LAY SLEEPING, SILENT, ALONE,  
CURLED UP ON THE FLOOR IN THIS ONE BEDROOM HOME.

THE FACE WAS SO GENTLE, THE ROOM IN SUCH DISORDER,  
NOT HOW I PICTURED A UNITED STATES SOLDIER.

WAS THIS THE HERO OF WHOM I'D JUST READ?  
CURLED UP ON A PONCHO, THE FLOOR FOR A BED?

I REALIZED THE FAMILIES THAT I SAW THIS NIGHT,  
OWED THEIR LIVES TO THESE SOLDIERS WHO WERE  
WILLING TO FIGHT.

SOON ROUND THE WORLD, THE CHILDREN WOULD PLAY,  
AND GROWNUPS WOULD CELEBRATE  
A BRIGHT CHRISTMAS DAY.

THEY ALL ENJOYED FREEDOM EACH MONTH OF THE YEAR,  
BECAUSE OF THE SOLDIERS, LIKE THE ONE LYING HERE.

I COULDN'T HELP WONDER HOW MANY LAY ALONE,  
ON A COLD CHRISTMAS EVE IN A LAND FAR FROM HOME.

THE VERY THOUGHT BROUGHT A TEAR TO MY EYE,  
I DROPPED TO MY KNEES AND STARTED TO CRY.

THE SOLDIER AWAKENED AND I HEARD A ROUGH VOICE,  
SANTA DON'T CRY, THIS LIFE IS MY CHOICE;  
I FIGHT FOR FREEDOM, I DON'T ASK FOR MORE,  
MY LIFE IS MY GOD, MY COUNTRY, MY CORPS.

THE SOLDIER ROLLED OVER AND DRIFTED TO SLEEP,  
I COULDN'T CONTROL IT, I CONTINUED TO WEEP.

I KEPT WATCH FOR HOURS, SO SILENT AND STILL  
AND WE BOTH SHIVERED FROM THE COLD NIGHT'S CHILL.

I DIDN'T WANT TO LEAVE ON THAT COLD, DARK, NIGHT,  
THIS GUARDIAN OF HONOR SO WILLING TO FIGHT.

THEN THE SOLDIER ROLLED OVER,  
WITH A VOICE SOFT AND PURE,  
WHISPERED, CARRY ON SANTA,  
IT'S CHRISTMAS DAY, ALL IS SECURE;

ONE LOOK AT MY WATCH, AND I KNEW HE WAS RIGHT,  
MERRY CHRISTMAS MY FRIEND, AND TO ALL A GOODNIGHT.

