

# Kinderhook State Bank

“Serving our community Since 1919”  
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## Newsletter



October 2006

### 2006 Legal

#### Holidays Observed

October 9th - Columbus Day

November 11th - Veterans Day

November 23rd - Thanksgiving

December 25th - Christmas

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#### Savings Bond and Your Privacy

You may have noticed if you have gotten a new bond lately that your Social Security Number, Taxpayer Identification Number, or Employer Identification Number are not completely present on your bond.

As of August 1, 2006 the Federal Reserve started partially masking these numbers. All savings bonds and retirement securities inscribe and mailed will have the masked numbers. This action will help protect against identity theft and your privacy. The new masking will show the first five digits of the number replaced by asterisks, however the complete number will continue to be required for registrations in issue records.



## Trick-or-Treat



### Customer Appreciation



Once again Customer Appreciation Day was a huge success!! Thank you all for joining us and for all your support throughout the year! Also a special thanks goes out to the Howell's and H&H Food Service for making such a great meal for everyone to enjoy!



### Safety First!

It's that time of year again, and all the ghouls and goblins will be out in full force this year looking for those sweet treats. We would like to remind everyone to

be careful during the Halloween season.

Here are a few safety tips to help keep everyone safe.



For Kids:

- Carry a flashlight
- Walk, don't run
- Stay on sidewalks
- Obey traffic signals
- Stay in familiar neighborhoods
- Make sure your costume fits properly
- Avoid wearing shoes that don't fit, even if they don't match your costume
- Wear clothing with reflective markings or tape.

For Parents:

- Look for costumes made of flame-retardant material
- Young children of any age should be accompanied by an adult.
- Older children should know where they can reach you and carry quarters in case they need to call
- Encourage your chil-

dren to bring home candy for inspection  
Home owners:

- Make sure your yard is clear of things that can be tripped over
- Pets can be frightened on Halloween. Put pets up to protect them from cars or inadvertently biting a trick-or-treater
- Battery powered candles are preferable to real flame for jack o' lanterns

### Just for Fun

What do you call a skeleton that won't work?

Lazy Bones

When is it bad luck to meet a black cat?

When you're a mouse

What kind of mistakes do spooks make?

Boo Boos





Janet Martin & Don Hoffman

### Meet Our Loan Department

Last month we put the spotlight on our tellers. This month we would like to introduce you to our loan team.

Don Hoffman is a loan officer. He has been in banking for over 21 years, and with KSB since March of 2004. He handles consumer, residential, and commercial loans. While not working, Don enjoys going to his children's sports events and spending time with his family.

Janet Martin just joined our staff as a loan processor. She is looking forward to meeting everyone and learning the ropes. Janet likes to spend time with her family, go to her daughter's school activities, and travel. Stop by and meet Janet; she is a wonderful addition to our staff.

Next month we will feature the operational side of our team!

### Breast Cancer Awareness Month



October is National Breast Cancer Awareness Month.

For more than 20 years, National Breast Cancer Awareness Month (NBCAM) has educated women about early breast cancer detection, diagnosis and treatment. NBCAM continues reaching out to women with several key messages, most notably, the importance of early detection through annual mammography screening for

women over 40, or earlier for women at increased risk.

### Fire Prevention Week



Every 20 seconds, a fire department responds to a fire somewhere in the nation. Fire Prevention Week was started October 9, 1911 as a chance to bring attention to the importance of fire safety and the public's role in fire prevention. This year Fire Prevention Week will be held October 8-14. Here are a few simple rules to live by when helping to prevent fires:

- Fire extinguishers should be mounted in the kitchen, garage, and workshop.
- Prepare a floor plan of your home showing at least two ways out of each room.
- Use a fireplace screen to prevent sparks from flying.
- Install and maintain heating equipment correctly.
- Never leave home with the clothes dryer running.
- Do not use light bulb wattage which is too high for the fixture.



### This Month In History

- US Navy Est. Oct. 13th, 1775
- Edison showed first motion pictures in New Jersey, 1889
- First Manned Apollo mission Launched, 1968
- Gunfight at the O.K. Corral, 1881
- Hall-of-Famer Mickey Mantle born, 1931



Day Light Saving will end October 29th. Don't forget to turn your clocks back!

### Home-Buying Making an Offer

Once you decide on a house you want, your next step is to make an offer. In most states your Realtor will help you determine what to say or even say it for you. Some states may require an attorney to take part in the transaction. Here are some things to consider in doing this.

- Get recent selling prices of similar home in the area to justify your offer price.
- Be careful not to let your feelings rule. Remember, if the offer is turned down, there are usually other homes to your liking
- Do a background check on the property. How long has it been on the market? Why is it being sold? What are its good and bad points? Doing your homework will help you make an offer that meets the needs of both buyer and seller.
- Check out the neighborhood and speak to the neighbors.
- Consider the home's resale value.
- Negotiate about the offer price and other items to be covered in the offer before you sign any formal papers.

### Quote

Imagination is the strongest Nation on earth.

