

Kinderhook State Bank

"Serving our community Since 1919"
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Newsletter



November 2006

2006 Legal

Holidays Observed

November 11th - Veterans Day

November 23rd - Thanksgiving

December 25th - Christmas

Thanksgiving History

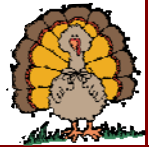
Throughout history mankind has celebrated the bountiful harvest with thanksgiving ceremonies.

Before the establishment of formal religions many ancient farmers believed that their crops contained spirits which caused the crops to grow and die. Many believed that these spirits would be released when the crops were harvested and they had to be destroyed or they would take revenge on the farmers who harvested them. Some of the harvest festivals celebrated the defeat of these spirits.

Harvest festivals and thanksgiving celebrations were held by the ancient Greeks, the Romans, the Hebrews, the Chinese, and the Egyptians.



LET US GIVE THANKS



Santa is Coming to KSB



Santa will be making his annual stop at KSB December 23, 2006. He will have gifts for all - young and old. Along with Santa the Kinderhook Historical Society will have a cookie and candy bake sale just in time for the holidays!

KSB Holiday Hours

Monday-December 25th closed for Christmas Day.

Friday-December 29th close books. **All transactions for 2006 need be done by 3:00.** (Doors will remain open until 6pm)

Monday-January 1st closed for New Year's Day.

Quote

GREAT MINDS discuss ideas, average minds discuss events, small minds discuss people.

Admiral Hyman Rickover
U.S. Navy

Veterans Day

Veterans Day is the American name for the international day of remembrance formerly called Armistice Day. It falls on November 11, the anniversary of the signing of the Armistice that ended the First World War, reported to have taken place the 11th hour of the 11th day of the 11th month. Veteran's Day has evolved into a time to honor all living veterans who have served in the military during wartime or peacetime. So this Veteran's Day, thank a Vet for the freedoms we enjoy 365 days of the year!

Money Smart Kids

Here are some ways to make your kids' allowance an effective learning tool:

- Pay it regularly and on time
- Give younger kids a weekly allowance, but consider paying teens on a monthly basis to reinforce budgeting skills.



- Give out allowance in small denominations. For example if it is \$2 give out a \$1 bill and four quarters. This will help young kids learn money equivalents.
- Clearly explain what the allowance is expected to cover. Are the kids to purchase school lunches with it? Purchase clothes and gifts? Or is it just for personal use and treats?
- Provide guidance, but leave decisions about how the money will be spent up to your kids (except if the proposed purchases are unhealthy, unsafe contrary to your family's principles.)
- Allow your kids to make mistakes. These can be powerful learning experiences.

Travelers Club News



The KSB Travelers Club recently took a

Trip to the Lincoln Presidential Museum and Dana Thomas House in Springfield. A Great time was had by all despite the cool fall weather. To join please call Janet Main at 432-8309. There is no member fee or obligation to any trips by becoming a member.



Denny ~ Greg ~ Marcia

Meet our Staff

Last month we introduced our loan staff. Now we would like to introduce you to our operations staff.

Marcia Fesler has worked at the bank since June 1982. Through her diligent work learning all aspects of banking she has become our Vice-President of Operations over seeing the daily operations of the bank. Marcia enjoys spending time with her grandchildren in her free time.

Greg Meyer has been with KSB for 3 years. He is our Bookkeeper and System Administrator. Greg is responsible for day end and Ach processing, ATM & wire transactions, and keeping us up and running. Greg enjoys playing Halo and the drums. He also enjoys spending time with his wife wave running.

Denny Dodd is the President/CEO of KSB. Denny has been with the bank since 1969. His experience has taken him through all areas of banking. Understanding that the banking industry is constantly evolving, he believes the Kinderhook State Bank's personal service and dedication to each customer as an individual should never change.

This Month in History

- Rodeo Cowboys Association founded, 1936
- First intercollegiate football game, 1869
- Artist Norman Rockwell died, 1978
- WWI ended, 1918
- Figure skater Oksana Baiul born, 1977
- Antarctica discovered, 1820
- Texas Rangers organized, 1835
- H. Carter first to enter tomb of King Tut, 1922

Win a Home for the Holidays!



Have you ever dreamed of winning something? How about a home? Well if this is one of your dreams there is something you can do from November 1 through December 31, 2006. All KSB debit card holders will be entered to win a home for the holidays by signing when they use there Debit Master Card through these dates. For more details pick up a flyer at the bank or visit priceless.com/winahome

Traditional Thanksgiving

Well it's that time of year again. A time when friends and families gather around and eat themselves sleepy! Each of us has our own idea of what makes Thanksgiving traditional or special for us. The staff has compiled some items and time saving tips that might help make your Thanksgiving more memorable.

- Real cranberry sauce not the

kind from a can

- Plan your menu ahead to avoid last minute shopping
- Grandma's homemade noodles
- Make up grocery list ahead of time to save time at the store
- Spend time with your family
- Figure up the number of people you will be feeding
- Make any dishes you can ahead of time
- Wear tight clothes to avoid over eating, if your dieting
- Make reservations
- Homemade rolls are a must
- A good game of football with the family
- Dressing with giblet gravy



Jokes

A teacher gave her second grade students an essay assignment on "What I'm thankful for on Thanksgiving". She couldn't agree enough with one of the wisest students in her class who wrote that she was thankful that she was "not" a turkey.

What do you get when you cross a turkey with an octopus?

Enough drumsticks for Thanksgiving

**HAPPY
THANKSGIVING**

