

Kinderhook State Bank

NEWSLETTER



DECEMBER 2007



Merry Christmas!

Wishing you all the Joys of a Happy Holiday
and a wonderful New Year.

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Santa Craft

This Santa is easy to make and makes a fun table decoration!

You will need the following items:

- * 1 empty, clean metal can (soup size) * white, peach and pink acrylic paint * medium pink pom pom
- * 2 small wiggle eyes * cotton balls * 6-8 medium white or silver sparkle pom poms
- * 1 sheet red glitter felt * 2” wide x 8” long strip of white glitter felt * white craft glue * hot glue gun



How to make it:

1. Paint the entire aluminum can with white paint. (smooth any rough edges of the can with sandpaper)
2. Paint the front section of the can peach for the face
3. Take one cotton ball and stretch it out so that it fits all the way around the rim of the can. Glue in place about 1/2” below the rim. This is for Santa’s hair.
4. Lay strip of white glitter felt on the table. With hot glue gun, fold over edges and tack in place on both sides. This will create a thick and smooth brim for Santa’s hat that will not show any uneven cutting lines.
5. Position the red glitter felt around the top of the can, above the hair. Glue in place and let dry. You will finish Santa’s red hat in a later step.
6. Meanwhile, glue the white felt in place over the top of the red felt and the cotton to form the brim of Santa’s hat.
7. Using white craft glue, add Santa’s beard by gluing cotton balls all around the can, leaving enough room open for his face.
8. To complete Santa’s hat , tuck the red felt into a cone shape, using hot glue to tack in place. Fold felt over side of can and hot glue to the side. (For added stability, add a large rock before gluing on the hat.)
9. Hot glue the silver or white glitter pom poms to the end of the red felt hat.
10. Using a cotton ball dab a small amount of pink paint on for cheeks.
11. Glue on the pink pom pom for the nose.
12. Glue the wiggle eyes in to place.



Coloring Fun

Wish List



Cooking in the Kitchen

That time of year is here. Everyone hurries to their kitchens to make their favorite Christmas cookies and Christmas candies. We hope you enjoy this unique twist on brownies!

1 package German chocolate cake mix
 1 cup chopped nuts
 1/3 cup + 1/2 cup evaporated milk-divided
 1/2 cup melted butter
 60 caramels unwrapped(14oz package)
 1 cup semisweet chocolate chips

Preheat oven 350 degrees
 Servings: 24



In a large mixing bowl, combine dry cake mix, nuts, 1/3 cup evaporated milk and melted butter. Press half of batter into the bottom of a greased 13x9x2 inch glass baking dish. Bake in a preheated 350 degree oven for 8 minutes.

In the microwave or top of a double boiler melt caramels with remaining 1/2 cup evaporated milk. When caramel mixture is well mixed, pour over baked layer. Cover with chocolate chips. Chill for about an hour or until the caramel is hard.

Press the remaining batter on top of chocolate chips and harden caramel. Return to the oven and bake 28 minutes (or less for gooier brownies). Let cool before cutting.

Helpful tip: These brownies are really rich, so I like to cut them in 1 inch squares and put on my goodie trays!

At Christmas, play and make good cheer, for Christmas comes but once a year! ~ Thomas Tusser~

Christmas Trivia

1. What is the most popular tree topper?
2. In *Frosty the Snowman*, who brought Frosty back to life?
3. What country started the tradition of exchanging gifts?
4. Who tells you she's in town by tap, tap, tappin' at your window pane?
5. What are tiny, inexpensive gifts usually called?
6. Where was I when I saw Mommy kissing Santa Claus?
7. What WW II First Lady wrote a Christmas story about a girl named Marta?
8. Who said "God Bless Us everyone"?
9. What flower does Moore compare St. Nick's cheeks to?
10. What reindeer is never mentioned in "The Night Before Christmas"?
11. What *Saturday Evening Post* artist was known for his whimsical pictures of Santa Claus?
12. What type of can pie filling is a big seller at Christmastime?
13. What Emmy Award winning cartoon was based on a newspaper editorial?
14. What holiday drink contains, sugar, milk and eggs?
15. In *It's a Wonderful Life*, how did Clarence cleverly save George's life?
16. In what city did *Miracle on 34th Street* take place?
17. In the song "Grandma Got Run over by a Reindeer" what did Grandma go to get?
18. What carol contains the line "O tidings of comfort and joy"?
19. Traditionally, does the oldest or youngest family member open the first present?
20. What was Scrooge's first name?

Scam Alert

We all take summons for jury duty seriously, but enough people skip out on their civic duty that a new kind of scam has surfaced. Someone calls pretending to be a court official who strongly indicates a warrant has been issued for your arrest because you didn't show up for jury duty. The caller claims to be a jury official. If you state that you never received a summons for jury duty, the scammer asks you for your Social Security number and date of birth so they can verify the information and cancel the arrest warrant.

The FBI website states that the judicial system does not contact people by telephone to ask for personal information. The FBI warns people to be aware of this scam and anything else out of the ordinary!

How To Avoid Costly Scams

There has been an explosive growth in counterfeit personal and business checks, Cashier's checks and money orders in the last few years. Consumers and businesses often lose thousands of dollars in transactions with con artist. One of the biggest losses occurs when a consumer or business deposited a check from a stranger, withdrawals the funds and then spends or sends the money or merchandise back to the stranger before their financial institution discovers that the check is fraudulent.

In any of these cases the depositor is most likely to held responsible for the entire amount of the fraudulent check. Why? Because by depositing the check and withdrawing the money, the consumer is taking responsibility for the funds that have been spent or sent before the check is found worthless. And often the withdrawal cannot be cancelled or reversed, especially with wire transfers.

Things to remember:

If you deposit a check from a stranger, discuss the situation with your financial institution before spending that money or handing over anything of value.

Walk away from any deal if you get a check for more than the amount due and you're instructed to return the difference.

Take additional precautions to make sure a check is good.

Immediately report if you think you're a victim of a check fraud or if you notice something suspicious. Contact your financial institution as well as the local office of the FBI listed in your phone book. Also notify the National Fraud Information Center, www.fraud.org or 800-876-7060.



Holiday Hours

We would like to remind everyone of our Holiday Hours

We will be closed all day the following days:
December 25th
January 1st

We will be closing at noon
December 24th

Books for 2007 will be closed on December 31st

All transactions for 2007 will need to be presented by 12:00. (Lobby and drive up will remain open until 3:00)

FIND PREVIOUS MONTHS NEWS LETTERS ON THE WEB!



Trivia Answers

1. Angel
2. Santa Claus
3. Italy (Romans)
4. Suzy Snowflake
5. Stocking Stuffers
6. On the Stairs
7. Eleanor Roosevelt
8. Tiny Tim
9. A Rose
10. Rudolph
11. Norman Rockwell
12. Pumpkin
13. Yes, Virginia there is a Santa Claus
14. Eggnog
15. He jumped into the river first
16. New York
17. Her Medication
18. "God Rest Ye Merry Gettlemen"
19. The Youngest
20. Ebenezer