



**SECURITY**  
**State Bank**  
*Elma, IA*



### SSB HOURS:

Lobby:  
Monday-Friday  
7:30 a.m.-3:00 p.m.

Drive-Up:  
Monday-Friday  
7:00 a.m.-3:30 p.m.

Saturday  
DRIVE-UP ONLY  
7:30 a.m.-10:00 a.m.

Elma and Alta Vista  
ATM/Night Drop  
Available 24/7

All business conducted after  
3:30 p.m. will be posted on  
the next business day.

ATM activity conducted after  
3:30 p.m. will be posted the  
next business day.

328 Main St.  
PO Box 357  
Elma, IA 50628  
Ph. 641-393-2301  
Fax. 641-393-2556  
[www.mysecuritystate.com](http://www.mysecuritystate.com)  
email-  
[psb@mysecuritystate.com](mailto:psb@mysecuritystate.com)

SSB will be glad to print  
community-oriented  
information in the  
CALENDAR OF EVENTS  
feature of our newsletter. If  
you have an item to submit,  
please contact us at (641)  
393-2301. Deadline to  
submit an item is the 15th  
of the month preceding the  
event.

**Don't forget to  
follow us on  
Facebook!  
Search for  
Security State  
Bank Elma on  
Facebook then  
click like!**



## MERRY CHRISTMAS

**To you and your families from the  
Staff at SECURITY STATE BANK.  
Best wishes for the Holidays and  
for health and happiness  
throughout the year!**



**COME JOIN US FRIDAY, DECEMBER 8TH  
FOR KOLACHE DAY!!**

**Kolaches, cookies and beverages will be  
served all day! Come and enjoy  
goodies and social time.**

## SECURITY STATE BANK HOLIDAY HOURS:

### CHRISTMAS

CLOSED Sat., December 23rd

CLOSED Mon., December 25<sup>th</sup>

### NEW YEARS

CLOSED Sat., December 30th.

CLOSED Mon., January 1st, 2024

**ALL 2023 YEAR END BUSINESS MUST BE IN  
BY 3:00 P.M, FRI., DECEMBER 29TH.**





### HOLY ROSARY CLUSTER MASS SCHEDULE FOR DECEMBER

December 2, 9, 16, 23, 4:00 p.m. OLL-Lourdes.  
 December 2, 9, 16, 30, 6:00 p.m. St. Bernard's-Alta Vista.  
 December 10, 17, 24, 31, 7:15 a.m. IC-Elma.  
 December 3, 17, 31, 9:00 a.m., IC-Riceville,  
 December 3, 10, 31, 10:45, St. Peter's-New Haven.  
 8:00 a.m. mass daily, IC-Elma, Thursdays at Care Center.  
 IMMACULATE CONCEPTION, December 8, 7:00 a.m., IC-Elma, 5:30 p.m. IC-Riceville.

### CHRISTMAS SCHEDULE

Christmas Eve Dec. 24...4:00 p.m. IC-Riceville.  
 6:00 p.m. St. Peter's-New Haven.  
 8:00 p.m. St. Bernard's-Alta Vista.  
 Christmas Day Dec. 25... 9:00 a.m. OLL-Lourdes.



### ST. PAUL'S MAPLE LEAF LUTHERAN CHURCH SCHEDULE FOR DECEMBER

December 3, 10, 17, 24, 31, 9:00 a.m. Sunday School  
 December 3, 10, 17, 24, 31, 10:00 a.m. Worship Service

### CHRISTMAS SCHEDULE

Christmas Eve Dec. 24...hymn sing 6:15 p.m. followed by  
 the Christmas Eve Program 6:30 p.m.








### ST. PETER LUTHERAN CHURCH, ELMA Sunday Services @ 9:00 a.m.

### CHRISTMAS SCHEDULE

Advent Dec. 6, 13, 20 5:00 p.m.  
 Christmas Eve 5:00 p.m. Christmas Day Service @ 9:00 a.m.

### ELMA UNITED METHODIST CHURCH Sunday Fellowship 9:00 a.m.-9:15 a.m. Sunday Worship Service 9:15 a.m.-10:00 a.m.

- Dec. 1 City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted. 
- Dec. 2 SANTA IS COMING TO TOWN, Alta Vista 3:00 p.m. to 6:00 p.m., see page 4 for more details.
- Dec. 3 Alta Vista Commercial Club Pancake Breakfast, 8:30 a.m. to 11:30 a.m. see pg. 4 for more details.
- Dec. 5 American Legion Meeting, Elma, 7:00 p.m.
- Dec. 7 St. Peter LWML, Elma-CHRISTMAS POTLUCK at noon. Gift Exchange. Free will donation for Elma Early Childhood Center.
- Dec. 8 KOLACHE DAY at Security State Bank. Kolaches, cookies and beverage served all day.
- Dec. 9 SANTA IS COMING TO TOWN, Elma Community Complex Center 10:00 a.m., see pg. 4 for more details.
- Dec. 9 TOSSED AND FOUND CHRISTMAS SHOPPING DAY, see page 4 for more details.
- Dec. 11 Elma City Council Meeting, 7:00 p.m. at the Elma Community Complex community room.
- Dec. 11 Bridge Organization Meeting, 6:00 p.m. at the Elma Community Complex community room.
- Dec. 15 City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted. 
- Dec. 21  
- Dec. 23 Security State Bank will be CLOSED.
- Dec. 25 MERRY CHRISTMAS- Security State Bank will be CLOSED.
- Dec. 29 City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted. 



## INVESTMENTS

Terms in Months	Min. Balance	APY
6	\$5000.00	4.25%
12	\$5000.00	5.00%
24	\$5000.00	4.00%
36	\$5000.00	3.75%
48	\$5000.00	3.65%
60	\$5000.00	3.50%

### SUBSTANTIAL PENALTY FOR EARLY WITHDRAWAL. MEMBER FDIC.

These rates are effective now, rates may change weekly. For current yields, please call the bank at (641) 393-2301.  
APY= Annual percentage yield.

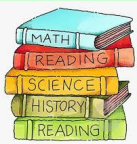
## ATTENTION:

**To all our Young Super Saver Customers under the age of 18...**  
Stop in and make a deposit of \$5.00 or more into your personal savings account and become eligible to have your name in a drawing held once a month, around the 20<sup>th</sup>, for a free gift. Winners will be listed in the following newsletter. Also, don't forget to bring your Report Cards in for Crackin' the Books. We will pay you for your grades.

**NOV. Super Saver Winners:**  
Zachary Newswanger  
Emery O'Brien  
Titus Roethler  
Jayvin Shirk  
Shane Shirk

Member  
**FDIC**

Stop in and pick up  
your free gift!!



## ATTENTION: CRACKIN' THE BOOKS

There will only be one deposit for the school year. Bring your report cards in at the end of the school year and we will deposit \$10 in to your savings account!

## SSB PRODUCTS AND SERVICES

**FDIC**

SSB WEBSITE: [www.mysecuritystate.com](http://www.mysecuritystate.com)

**INTERNET BANKING:** Sign up now by going to our website [www.mysecuritystate.com](http://www.mysecuritystate.com). Getting the most current banking information is a powerful feature. You will be able to keep track of your accounts, giving you more control over your money. Some of the Banking tasks you will be able to do are:

- \*Check current balance
- \*Transfer money between accounts
- \*Access interest information
- \*View transaction and activity information
- \*View and print an entire statement
- \*Reconcile your account without waiting for a monthly statement
- \*View both current and previous months' statements
- \*And much more
- \*You can NOW see images of checks/deposits.

**E-STATEMENTS:** Sign up at the bank or call to enroll. Once you have signed up you will receive an email telling you your statement is available in Online Banking.

**MOBILE BANKING:** Call us for a user ID and temporary password to get started if you are not enrolled in on-line banking. Then download the app - SSB Sutherland. Follow the steps. Or stop in or call and we can assist you in getting signed up.

**MOBILE DEPOSIT:** After signing up for mobile deposit, go to settings-deposits-and agree to the mobile deposit agreement..

**24 HOUR VOICE ACCESS:** You may call 24 hrs. a day, 7 days a week to receive bank information on your account. Call (641) 393-2750 or (877) 540-7444.

**GIFT CARDS:** Security State Bank of Elma has Gift Cards available for any occasion. The minimum amount to apply on a card is \$10.00. These gift cards may be used at any merchant location where debit cards are accepted. There is a \$2.00 fee for each card. Stop in and see us for more details.

**HAWKEYE SANITATION SCHEDULE-Howard County Rural**  
1st/3rd Monday Cresco (County Shop-Fairgrounds) 7 a.m. to 3 p.m.  
2nd/4th Monday Elma (County Shop) 7 a.m. to 1 p.m.  
1st/3rd Tuesday Saratoga 7 a.m. to 1 p.m.  
2nd/4th Tuesday Lime Spring (County Shop-Lidtk Mill) 7 a.m. to 1 p.m.

### ATTENTION SSB CUSTOMERS

If your license has been renewed, please stop in and let us scan it to update it on your customer information. Moving? Don't forget to call us with your new address, phone numbers etc. Thank you.

\*\*\*\*\*  
**ANNUAL ALTA VISTA COMMERCIAL CLUB PANCAKE BREAKFAST**  
 \*\*\*\*\*  
**Sunday, December 3rd**  
**8:30 a.m.—11:30 a.m.**  
**VFW Hall, Alta Vista**  
**Dine in and Carry out available**  
**Free will donation**  
**Menu: Pancakes, sausage patties, biscuits, scrambled eggs. Sign up for turkey and ham giveaways.**  
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SANTA IS COMING TO TOWN in Alta Vista.  
 Sponsored by the Alta Vista Public Library.

3:00 p.m. to 6:00 p.m. at the Linden Park.

Sleigh rides too!



**Saturday, December 9th**  
**10:00 a.m.**  
**Elma Community Complex,**  
**East door.**

Receive a treat bag, talk to and take a picture with Santa.  
 Horse drawn wagon rides, weather permitting.  
 Bring your letter to Santa. Everyone welcome.  
 Sponsored by Elma Boy Scouts & The Bridge Organization.

**TOSSED AND FOUND at 321 Main St, Elma will have Christmas Shopping from 8:00 a.m.—10:00 a.m. Sat., Dec. 9th for children (6TH GRADE AND YOUNGER) they will receive a \$5 credit to be used for Christmas gifts for immediate family members.**  
 Christmas wrapping will be available at the Elma Community Complex 9-11:30 a.m.



## Corn and Beans

As of this writing, cash corn is \$4.53 and soybeans are \$13.00. Corn is \$.13 lower and soybeans are \$.57 higher than one month ago. December corn futures are \$4.67 with support at \$4.64 and then at \$4.55, resistance is at \$4.72 and then at \$4.80. January soybean futures are \$13.40 with support at \$13.30 and then at \$13.06, resistance is at \$13.55 and then at \$13.80. USDA increased the corn yield by 1.9 bushels per acre. From 173 to 174.9, increasing carryover by 45 million bushels even with a higher usage forecast. Carryover is now estimated at 2.156 billion bushell, stocks to usage ratio of 15.1%, the highest in the last 5 years. World ending stocks increased from 312.4 mmt to 314.99 mmt, last year's world carryover was 299.22 mmt. Soybean yield was also

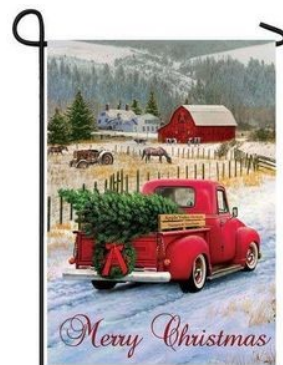
raised but not enough to negatively affect prices. Dry weather in South America has been providing support to the soybean market for the last month. However, even if South American yields are down they still could set a production record due to increased acres. If dry weather continues South American delays in the Safrinha corn crop might be harder hit due to later planting into the hottest and driest part of their growing season. The U.S. planting season is still 5 months away but most are predicting soybean acres to increase verses corn acres for 2024 due to the current corn/soybean ratio. Current corn prices seem low compared to the last two years but with 15% stocks to usage ratio rallies need to be rewarded with sales. If soybeans recover from last weeks hard drop they also need to be rewarded with sales. Bull markets like we saw start in 2020 build

supplies and ration demand to the point of declining prices followed by a bear market like what started in 2023. This is followed by several years of flat sideways base building. Feel free to contact Logan or myself with your marketing plans or concerns.

Merry Christmas and Happy New Year. Doug Uthe

## Cattle

Cash cattle last week traded at \$178, down \$8 from the prior week.



## DECEMBER 2023 LIBRARY LIMELIGHT

Elma Public Library Website: [www.elma.lib.ia.us](http://www.elma.lib.ia.us)

**Facebook:** Elma Public Library-Elma, Iowa-Phone 641-393-8100

**Library Address:** 319 Oak St., P.O. Box 287

**Hours:** Monday 9 AM - 6 PM, Tuesday 1 - 6 PM, Wednesday 9 AM - 7 PM, Thursday 9 AM - 6 PM, Friday 9 AM - Noon & Saturday 9 AM - 2 PM, Sunday – CLOSED  
(The library is open 41 hours a week.)



### **LIBRARY HOLIDAY HOURS –CLOSED December 23, 24, 25, 26.**



#### **Tuesday, December 12th at 11:30 AM –BINGO & CHRISTMAS PARTY**

**\$5 Lunch, Speaker, Bingo** Lunch at 11:30 AM, Speaker at Noon, BINGO at 12:30 PM.

Community Bingo is for everyone! (\$5.00 if you'd like to purchase a lunch)

**Bring a Treat to Share, (no Bingo Prizes Needed this Month) If you signed up for 'Secret Santa' bring your gift for that.**

**To Reserve a lunch please let the library know by Thursday, December 7th.**

**Crochet Club** - Wed., December 6 & 20 from 9:00 - 11:00 AM; Anyone is welcome to join the group.

**Memorials:** Bill & Cathy Chihak gave in memory of Kenny Chihak. Your thoughtfulness is very much appreciated.

**Donation:** Pat & Eileen Sweeney gave a monetary donation and Robert Palmersheim donated new books. Thank you for thinking of the library.

**Books for Adults:** The Last Christmas Cowboy and Claiming the Rancher's Heir by Maisey Yates, Christmas Kisses with my Cowboy by Diana Palmer, Honky Tonk Christmas by Carolyn Brown, One Charmed Christmas by Sheila Roberts, Season of Joy by Annie Rains, Together for Christmas by Debbie Macomber, Christmas at Holiday House by RaeAnne Thayne, Too Late and Slammed by Colleen Hoover, Yellowstone Hellfire and Yellowstone Inferno by Bobby Akart, The Happiness Plan by Susan Mallery, Strawberry Lane by Jodi Thomas, Before She Was Found by Heather Gudenkauf, The Lonesome Gun, This Man Must Die and A Month of Doomsdays by William Johnstone, The Christmas Train by David Baldacci, I Will Find You by Harlan Coben, The Exchange by John Grisham, The Quilting House by Elizabeth Bromke, Two to Tango by Kathleen Fuller, Brides of Weber Valley (1-6) by Charity Phillips, Holiday Hearts Vol. 2 and Vol. 3 by Josie Riviera, Sweet Tea & Christmas Tree by Rachel Hanna, An Unexpected Amish Christmas by Rachel J. Good, Mail Order Brides for The Pastor's Sons by Katherine St. Clair.

**Books for Youth:** Twilight, Life and Death, New Moon, Eclipse, Bree Tanner, Breaking Dawn, Midnight Sun by Stephenie Meyer, Boogie Bass, Sign Language Star by Claudia Mills, A Discovery of Dragons by Lindsay Galvin, Threads That Bind by Kika Hatzopoulou, Dog Man, Mothering Heights and Twenty Thousand Fleas Under the Sea by Dav Pilkey, Christmas According to Humphrey by Betty G. Birney, Five Little Pumpkins by Ben Mantle, Construction Site Gets A Fright! by Sherri Duskey, Tractor Mac Saves Christmas by Billy Steers, I Spy Christmas by Jean Marzollo, Auntie Loves Me by Jena Frost, I Can Do Hard Things by Gabi Garcia, The Girl Who Could Fix Anything by Mara Rockliff, Advent Series: Jotham's Journey, Ishtar's Odyssey, Tabitha's Travels and Bartholomew's Passage by Arnold Ytreeide, The Year of the Perfect Christmas Tree by Gloria Houston, Cobweb Christmas by Shirley Climo, The Legend of the Candy Cane by Lori Walburg, Christmas in Noisy Village by Astrid Lindgren, Christmas in the Big Woods by Laura Ingalls Wilder, Night Tree by Eve Bunting.

**New Movies:** *Oppenheimer*, *Stagecoach Santa*, *Christmas Oranges*, *80 for Brady*, *A Sunday Horse*, *Golda, Centennial (6 disc series)*, *Elvis*.





## CHRISTMAS GIVING TREE

Security State Bank will have our Christmas Giving Tree again this year. If you wish to share your Christmas generosity, we will have more information about individuals and families available December 1st. Gifts need to be returned by December 15th.

If you or someone you know could use a little help this Christmas contact Ann O'Brien @ 641-393-2301 or [aobrien@psbiowa.com](mailto:aobrien@psbiowa.com) by November 30th. You may also put your wish list in the night deposit at SSB Elma, put attention, Ann, on the envelope. Your name is never shared or shown to anyone else.



### BRIDGE BUCKS:

Are available at Peoples Savings Bank. They are gift certificates, like checks, issued in increments of \$5 and up to maximum of \$25. They may be redeemed at most Elma Businesses. Stop in to Peoples Savings Bank for more information. Will make great Birthday, Anniversary, Wedding, Graduation or Christmas gifts.

**IRA/HSA**  
*Tax deductible contributions*  
+  
*Interest bearing account*  
=  
**MORE MONEY FOR YOU!**

Member  
**FDIC**

Learn more or to open an account:  
Call 641-393-2301, E-mail  
[psb@mysecuritystate.com](mailto:psb@mysecuritystate.com) or find us on  
the web at [www.mysecuritystate.com](http://www.mysecuritystate.com)

FOR YOUR INFORMATION... To be included in the monthly drawings for gift certificates, please bring your newsletter labels in the bank by the 20th of the month. **CUT OUT THE LABEL ON THE DOTTED LINES.**

Member  
**FDIC**



ADDRESS SERVICE REQUESTED  
PO BOX 357 • ELMA, IOWA 50628

**SECURITY**  
*State Bank*  
Elma, IA



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