



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
email-
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.

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



SECURITY STATE BANK HOLIDAY HOURS...

CLOSED

In observance of ...



Monday, November 11th



Thursday, November 28th



To you and your families
from the staff at
**SECURITY STATE BANK-
ELMA.**

Best wishes for the holidays
and for health and happiness
throughout the year!

Closing at noon on Dec. 24th and CLOSED Dec. 25th

Magical Christmas Lights, Bonfires, Cookies, Hot Cocoa, Coffee at the Trailhead and Chili

Tim's Mobile Music,
BONFIRES, COOKIES, HOT
COCOA, COFFEE AT THE
TRAILHEAD AND CHILI
STARTING AT 3:00 PM AT
THE HALL.

**LIGHTED
PARADE
WILL START
AT 5:00 PM**

(LINE UP ON OAK ST.,
THROUGH COLONIAL MANOR
PARKING, NORTH TO MAIN
ST., NORTH ON 4TH ST, END
AT TRAILHEAD)

**TREE LIGHTING
WILL FOLLOW
PARADE
(APPROX. 5:30)**

**FIREWORKS
IMMEDIATELY
AFTER TREE
IS LIT!**

**10TH ANNUAL
December 1st**



**COME
JOIN US FRIDAY,
DECEMBER 13TH
FOR KOLACHE
DAY!!**

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



Mark Your Calendars
UPCOMING EVENTS



HOLY ROSARY CLUSTER MASS SCHEDULE FOR NOVEMBER/DECEMBER

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



December 7, 21, 28, 4:00 p.m., OLL-Lourdes.
December 14, 21, 28, 6:00 p.m., St. Bernard's-Alta Vista.
December 1, 8, 15, 29, 7:15 a.m. IC-Elma.
December 1, 8, 15, 22, 9:00 a.m., IC-Riceville,
December 8, 15, 22, 29, 10:45, St. Peter's-New Haven.
8:00 a.m. mass daily, IC-Elma, Thursdays at Care Center.

CHRISTMAS SCHEDULE

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



ST. PAUL'S MAPLE LEAF LUTHERAN CHURCH SCHEDULE FOR NOVEMBER/DECEMBER
November 3, 10, 17, 24, December 1, 8, 15, 22, 29 10:00 a.m. Worship Service, Sunday School 9:00 a.m.
No Sunday School on Dec. 29. November 27, Thanksgiving Eve Worship @ 7:00 p.m.

CHRISTMAS SCHEDULE

Christmas Eve Dec. 24...hymn sing 6:15 p.m. followed by
the Sunday School Program 6:30 p.m. all are welcome! No Christmas day Worship.

ST. PETER LUTHERAN CHURCH

Services @ 9:00 a.m.

November 24th will be holding our annual Thanksgiving Service at 9:00 a.m. with a potluck meal starting at 11:30 a.m. We will be taking an offering of monetary donations to benefit the Riceville Food Bank. Also, any money received up to \$5000.00 will be matched for a donation for disaster relief through Orphan Gran Train, Norfolk NE.

December 24th we will be holding a Christmas Eve Candlelight Service with a pageant depicting the birth of our Savior. Everyone is welcome to join us for these joyous events in our church.

ELMA CHRISTIAN CHURCH

Sunday Fellowship 9:00 a.m.-9:15 a.m.
Sunday Worship Service 9:15 a.m.-10:00 a.m.
Dec. 24th Christmas Eve Service @ 5:00 p.m.



Nov. 3



Turn clocks back one hour and remember to change your smoke and carbon monoxide detectors batteries.

Nov. 5/Dec. 3...Bridge Organization Meeting, 12:00 p.m. at the Elma Community Complex community room.

Nov. 5/Dec. 3...American Legion Meeting, Elma, 7:00 p.m.

Nov. 1, 15, 29/Dec. 13, 27...City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.



Security State Bank will be CLOSED

Nov. 11/Dec. 9...Elma City Council Meeting, 7:00 p.m. at the Elma Community Complex community room.

Nov. 11/Dec. 9...Colonial Manor Auxiliary meeting, 10:00 a.m. Everyone welcome.



Nov. 28



Security State Bank will be CLOSED.

Dec. 1 MAGICAL LIGHTS, CHRISTMAS DELIGHTS 5:30 p.m. Elma Trail Head. See front page.

Dec. 1 ALTA VISTA COMMERCIAL CLUB BREAKFAST 8:30 a.m. to 11:30 a.m. Alta Vista Hall.

Dec. 7 SANTA IS COMING TO ALTA VISTA 3:00 p.m. to 5:00 p.m.

Dec. 13 KOLACHE DAY at Security State Bank-Elma. Kolaches, cookies and beverage served all day.

Dec. 14 SANTA IS COMING TO ELMA 10:00 a.m. at the Community Complex Center.
See pg. 5 for more details

Dec. 14 TOSSED & FOUND 8:00 a.m.—10:00 a.m. Christmas shopping for kids,
see pg. 5 for more details.

Dec. 21



Dec. 24



Security State Bank will CLOSE at Noon.

Dec. 25

MERRY CHRISTMAS—Security State Bank will be CLOSED.

FREE EXERCISE CLASS WITH PAULA HEMANN, MUSCLES IN MOTION.
Every Tue. 10 a.m. to 10:40 a.m.
in the Community Room at the Community Complex Center in Elma.

SKATING IS BACK IN ELMA!



Nov. 1, 15.	3rd grade and under 6:00 p.m.-
Dec. 6, 20	7:30 p.m.
Jan 3, 17, 31	4th grade and up
February	7:30 p.m.-
14, 28	9:00 p.m.



WAYS TO PROTECT YOURSELF FROM DEBIT CARD FRAUD:
Don't Make Purchases On line With Your Debit Card...
Use a credit card, which offers greater protection against fraud, rather than a debit card.
Stick to Bank ATMs...
Bank ATMs tend to have better security (video cameras) than automated teller machines at convenience stores, restaurants, and other places.

Stop in at SSB
and check out
what we have
to offer for
Checking and
Savings
accounts.
Call
641-393-2301
or on line
www.mysecuritystate.com

thanksgiving
gather
thankful family
blessed grateful
together
blessings
november

INVESTMENTS

Terms in Months	Min. Balance	APY
6	\$5000.00	4.50%
12	\$5000.00	4.00%
24	\$5000.00	3.50%
36	\$5000.00	3.25%
48	\$5000.00	3.10%
60	\$5000.00	3.00%

**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.

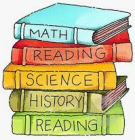
ATTENTION:

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 20th, 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 at the end of the school year, we will pay you for your grades. **SEPT./OCT.**

Super Saver Winners:

Gabbie Gardner
Kayden Harreld
Spencer Harreld
Charlie Roethler
Lucas Roethler
Titus Roethler

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

INTERNET BANKING: Sign up now by going to our website 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 \$5.00 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-Lidtkke 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 1st

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.



SANTA IS COMING TO TOWN in Alta Vista Dec. 7th sponsored by the Alta Vista Public Library and AV Days Committee.

3:00 p.m. to 5:00 p.m. at the Linden Park.





Saturday, December 14th
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. 14th 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.



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 2nd. Gifts need to be returned by December 13th.

If you or someone you know could use a little help this Christmas contact Ann O'Brien @ 641-393-2301 or 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 Security State 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 Security State 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 or find us on
the web at www.mysecuritystate.com

ADD YOUR
DEBIT
CARD TO A
**MOBILE
WALLET**

We support the following
mobile wallets:

You will need to download the digital wallet of your choice and then follow the directions that are displayed. This process is known as provisioning. Once you are approved you may begin using your digital wallet.

Corn and Beans

As of this writing, cash corn is \$3.73 and soybeans are \$9.11. Corn is \$.11 higher and soybeans are \$.18 lower than two months ago. December corn futures are \$4.05 with support at \$4.02 and then at \$3.96, resistance is at \$4.08 and then at \$4.14. November soybean futures are \$9.73 with support at \$9.61 and then at \$9.34, resistance is at \$9.87 and then at \$10.13. October is normally a month of volatile for corn and soybean prices due to harvest pressure. This year is no exception with dry weather speeding harvest along in most of the US. At this time it appears a harvest low in prices has been set. December corn futures rallied from \$4.02 on September 23 to \$4.34 on October 1 and then dropped to \$3.99 on October 17th. The market then completed a key reversal up on that day. Since

the middle of August, November soybean futures have rallied from \$9.55 to \$10.69 on September 30 and then dropped to \$9.68 on October 17. October is also a time of the year the market is watching South American's weather. They had been dry but received some significant rain recently, with more expected putting pressure on the grain markets. Fundamentally what can drive prices to the upside going forward? The law of economics still work, low prices increase demand. Corn usage goes up when the price is under \$4.00 just like it goes down at \$8.00. In a down market like we have had the last 2 years buyers buy hand to mouth only covering today's needs. Once prices bottom they will begin to build back inventory. At the lows worldwide planted

acreage goes down slightly just as it goes higher at high prices. Be safe with the rest of harvest.

Feel free to contact Logan, Cam or myself with your marketing plans or concerns.
Doug Uthe

Cattle

Cash cattle trade is \$188 up \$2 from 2 months ago.



Hours: Sun. Closed, Mon.9-6

NOVEMBER & DECEMBER 2024 LIBRARY LIMELIGHT

Tues.1-6, Wed.9-7, Thurs.9-6

Fri.9-12, Sat.9-2

Elma Public Library Website: www.elma.lib.ia.us

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

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

CLOSED: November 28, 29, 30 Happy Thanksgiving and December 24, 25, 26, and Dec. 31, Jan. 1 & 2, 2025

BINGO –Tues.,Nov. 12 & Dec. 10, 2024. Bring a \$5.00 donation to have lunch and \$3 donation to play BINGO. Lunch at 11:30 AM. Games to follow. **Please call the Elma Library 641-393-8100 by NOV. 7th and DEC. 5th to reserve a lunch.**



Crochet Club: Wed., Nov. 6th & 20th and Dec. 4th & 18th from 9:00 - 11:00 AM; All are welcome to join.

Memorials: Kaye Haden gave in memory of Janet Platte, Paul & Mary Ptacek in memory of Wayne Arnold, Bev Flugge & Jerry Schwickerath, Bill Thies in memory of Bev Flugge, Pat Sir in memory of Wayne Arnold, John & Ardel Boyle in memory of Bev Flugge, Vern & Jean Voves in memory of Wayne Arnold and Kenny & Janice Fangman in memory of Don Boss. Your thoughtfulness is very much appreciated.

Donation: LuRae Mohrfeld gave money to purchase an AED for the Library. Your generosity is very much appreciated.

NOVEMBER Books & Movies

Books for Adults: True Identity by Paul Fronczak, Lily's Promise by Lily Ebert, I Know Why the Caged Bird Sings by Maya Angelou, Ghost Dogs by Andre Bubus III, The Many Lives of Mama Love by Lara Hardin, Briefly, Perfectly Human by Alua Arthur, Rosie the Riveters of Iowa by Linda McCann, The Burning by Linda Castillo, 2034 by Elliot Ackerman, The Corsican Shadow by Clive Cussler, The Magic Strings of Frankie Presto by Mitch Albom, 11/22/63 by Stephen King, Sisters in Paradise by Carolyn Brown, The Wild Lavender Bookshop by Jodi Thomas, Lunch at the Beach House & Dinner at the Beach House by Judith Keim, The Summer Book Club by Susan Mallery, Only the Brave by Danielle Steel, The Proposal Plot by Kathleen Fuller, One Last Chance by Susan May Warren, Kate by the Book by Susan Page Davis, The Summer of Yes by Courtney Walsh, A Cowboy Christmas Legend by Linda Broday, Just a Cowboy's Midnight Bride & Just a Cowboy's Love Story by Jessie Gussman, A Relative Murder by Jude Deveraux, Think Twice by Harlan Coben, Camino Ghosts by John Grisham, Still See You Everywhere by Lisa Gardner, First Lie Wins by Ashley Elston, This Violent Land, Smoke Jensen: The Beginning and The Whip Hand by William Johnstone, Gunpowder Express and This Side of Hell by Brett Cogburn,

Books for Youth: The Ultimate Balloon Book by Shar Levine, ESPN-Caitlin Clark, God Made the Farm by Angela Strunk, Girl Meets Ghost: The Harder They Fall by Lauren Barnholdt, InvestiGators Heist and Seek by John Green, Little Miss Bossy 36 book collection by Roger Hargreaves, Trim Sails the Storm by Deborah Hopkinson, What's Next Door? by Nicola O'Byrne, The Ultimate Book of Planet Earth by Anne-Sophie Baumann, Elsie's Endless Wait, Elsie's Impossible Choice, Elsie's New Life & Elsie's Stolen Heart by Martha Finley, Treasure Island by Robert Louis Stevenson, Encyclopedia Brown-Solves Them All & Keeps the Peace by Donald Sobol, Creepella VonCacklefur-Ride For Your Life! & Fright Night by Geronimo Stilton, Charlie Thorne and the Royal Society by Stuart Gibbs, The Cookie Crumbles by Tracy Badua, Cornbread & Poppy for the Win by Matthew Cordell, 400 Fun Hockey Facts by HCK Press, Survival Skills for Kids by Peter Myers, Dog Man-The Scarlet Shedder by Dav Pilkey, Bad Kitty-Drawn to Trouble & Puppy's Big Day by Nick Bruel, The B.Bs Meet Big Paw by Stan & Jan Berenstain

Spanish/English: Perro Grande, Perro Pequeno by P.D. Eastman.

NOVEMBER Movies: *The Chosen-Season 4, IF, Aquaman & The Lost Kingdom, American Star, Unsung Hero.*

DECEMBER Books & Movies

Books for Adults: The Shooter At Midnight by Sean Cooper, Dutch Girl-Audrey Hepburn by Robert Matzen, Valiant Women by Lena Andrews, A Sacred Oath by Mark T. Esper, A Baby's Bones by Rebecca Alexander, Obsessed by James Patterson, Drowning by T.J. Newman, The Love of My Life by Rosie Walsh, Cradles of the Reich by Jennifer Coburn, Joy by Danielle Steel, Must Love Flowers by Debbie Macomber, Savor the Moment by Nora Roberts, Beyond the Gray Mountains & On the Golden Cliffs by Tricia Goyer, A Man of Legend by Linda Broday, Beyond Ivy Walls by Rachel Fordham, One Last Promise by Susan May Warren, Just a Cowboy's Secret Baby by Jessie Gussman, Wildflower Ridge by Sherryl Woods, The Wildest Ride by Marcella Bell, A Place to Call Home by Nora Roberts,

Books for Youth: Green Ember: The Ember Rising by S.D. Smith, Mr. Men box set by Roger Hargreaves, The Ultimate Book of Horses by Sandra Laboucarie, Bad Kitty Christmas by Nick Bruel, Santa's Squeaky Boots by Charlotte Archer, A Clydesdale Christmas by Dakota Hruska, Partly Cloudy by Deborah Freedman, Winnie the Pooh by Disney, Lyle, Lyle, Crocodile by Bernard Waber, Tryout Trouble Maker by Mack Ryan, Myrtle, Means, and Opportunity by Elizabeth Bunce, Jurassic Jeff-Race to Warp Speed by Royden Lepp, A New Car for Pickle by Sylvie Kantorovitz, Encyclopedia Brown Saves the Day by Donald Sobol, Creepella VonCacklefur-The Phantom of the Theater & A Suitcase Full of Ghosts by Geronimo Stilton, Jurassic Smarts by Jen Agresta, Elsie's True Love, Elsie's Troubled Times, Elsie's Tender Mercies & Elsie's Great Hope by Martha Finley. **Graphic Novels:** InvestiGators-All Tide Up by John Green, I Survived The Attacks of September 11 and Hurricane Katrina by Lauren Tarshis.

DECEMBER

Movies: *Ordinary Angels, Cabrini, Avengers: Age of Ultron, Which Brings Me to You, Trolls Band Together.*

SECURITY STATE BANK HOLIDAY HOURS:

THANKSGIVING

CLOSED Thur., November 28th

Open Fri., November 29th – Regular hours

Open Sat., November 30th – Drive-up only hours



CHRISTMAS

CLOSING at noon, Tue, December 24th

CLOSED Wed., December 25th



NEW YEARS

CLOSING at 3:00 p.m. December 31st

CLOSED Wed., January 1, 2025

ALL 2024 YEAR END BUSINESS MUST BE IN BY
3:00 P.M, TUE., DECEMBER 31ST.



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.

FDIC
Member



PO BOX 357 • ELMA, IOWA 50628
ADDRESS SERVICE REQUESTED

SECURITY
State Bank
Elma, IA



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