



SECURITY
State Bank
Elma, IA



OCTOBER

2023



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. 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!**



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

We will be
CLOSED
on
COLUMBUS DAY

Monday, October 9, 2023

IMMACULATE CONCEPTION RICEVILLE



10:30 a.m. to 1:00 p.m.

Beef & Ham Dinner (Drive Thru Only)

Sunday, October 1, 2023

**Serving: Beef, Ham, Mashed Potatoes, Gravy, Sweet
Corn, Bun, Fruit and Homemade Pie**

Cost: \$15 a meal

**Raffles: Quilt, 2-\$100 cash, 4-\$50 cash,
2-\$50 gift certificates to the 10th Hole.**

**KNIGHTS OF COLUMBUS COUNCIL #4144
HARVEST SUPPER
DRIVE THRU STYLE**

**Sunday, October 8, 2023
@ Elma Memorial Hall**

**Serving from 4:00 p.m. to 6:30 p.m.
Adult-\$15 Under 5-Free**

**Menu: Swiss Steak, Green bean casserole,
potatoes/gravy, Roll, Pie**

**Call Dennis at 641-330-2644 or Sue at 641-330-5689
for delivery, please give your name/address/telephone
number and number of meals for delivery.**



October Happenings



HOLY ROSARY CLUSTER MASS SCHEDULE FOR OCTOBER
 October 7, 14, 28 4:00 p.m., OLL-Lourdes.
 October 7, 21, 28, 6:00 p.m., St. Bernard's-Alta Vista.
 October 1, 8, 22, 7:15 a.m. IC-Elma.
 October 8, 15, 22, 29, 9:00 a.m., IC-Riceville,
 October 1, 15, 22, 29, 10:45, St. Peter's-New Haven.
 8:00 a.m. mass daily, IC-Elma, Thursdays at Care Center.
IC- RICEVILLE FALL FESTIVAL-October 1, 10:30 A.M. TO 1:00 P.M.
CLUSTER CONFIRMATION, OCTOBER 14, 4:00 p.m. IC-ELMA



ST. PAUL'S MAPLE LEAF LUTHERAN CHURCH SCHEDULE FOR OCTOBER

October 1, 8, 15, 22, 29, 9:00 a.m. Sunday School.
 October 1, 8, 15, 22, 29, 10:00 a.m. Worship Service.

ST. PETER LUTHERAN CHURCH Sunday Services @ 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.

Oct. 1 **IMMACULATE CONCEPTION CHURCH FALL FESTIVAL**, see front page for more details.

Oct. 3 **American Legion Meeting, Elma, 7:00 p.m.**

Oct. 6 **City of Elma Recycling, Jendro Sanitation.** Like us on Facebook, updates will be posted.



Oct. 8 **KNIGHTS OF COLUMBUS HARVEST SUPPER**, see front page for more details.

Oct. 9 **Security State Bank will be CLOSED in observance of Columbus Day.**



Columbus Day is a national holiday in many countries of the Americas and elsewhere, and a federal holiday in the United States, which officially celebrates the anniversary of Christopher Columbus' arrival in the Americas on October 12, 1492.

Oct. 9 **Elma City Council Meeting, 7:00 p.m. at the Elma Community Complex community room.**

Oct. 9 **Bridge Organization Meeting, 6:00 p.m. at the Elma Community Complex community room.**

Oct. 14



11:00 a.m. to 2:00 p.m. Elma City Park, see last pg. for more details.

Oct. 15 **Alta Vista Firefighters' Association 4TH ANNUAL PANCAKE BREAKFAST**, see pg 4 for detail

Oct. 22 **City of Elma Recycling, Jendro Sanitation.** Like us on Facebook, updates will be posted.



Oct. 28 **FIRE FIGHTERS OF ELMA MASQUERADE DANCE 8 p.m.**, see back page for more details.

Oct. 29 **KIDS HALLOWEEN MASQUERADE 4 p.m.**, Elma Memorial Hall, see page 4 for more details. and Alta Vista, 4:00 p.m.-Alta Vista Memorial Hall, trick or treating to follow.

Oct. 31



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:

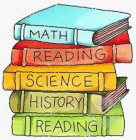
To all our Young Super Saver Customers under the age of 18... Stop in and make a deposit of \$5.00 or more into your personal savings account and become eligible to have your name in a drawing held once a month, around the 20th, for a free gift. Winners will be listed in the following newsletter. Also,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

SEPT. Super Saver Winners:

Diane Leid
Kelvin Grober
Leon Martin
Lily Retterath
Titus Roethler

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

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 \$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.

Tossed & Found
321 Main Street - Elma, IA

IT'S GRANT TIME!!

We're giving out \$5000 in charitable grants to *Elma-area non-profits for new community betterment projects or programs!

Any one application request not to exceed \$1000. Preference given to projects with matching funds or collaborating partners.

Applications may be found at the Tossed & Found store, Security State Bank-Elma or Elma City Clerk's Office. Additionally the application will be posted on the Tossed & Found Facebook page Sept. 1st.

Applications must be returned with proof of non-profit status and postmarked by September 30, 2023 to Tossed & Found, P.O. Box 15, Elma IA 50628.

Winners will be determined by a 3-member panel and notified by October 13th. Funds will be given with photo taken at Tossed & Found on October 19, 2023.

*Elma-area to include towns of Elma, Alta Vista, Lourdes & Riceville.



Alta Vista Firefighters Association 4th Annual PANCAKE BREAKFAST

Drive thru or dine in at the
Alta Vista Fire Station
Sunday, October 15, 2023
from 7:30 a.m. to 11:00 a.m.

**Delivery available in our fire district-call
641-229-6523 by 7 p.m. Sat., Oct 14th**

BROUGHT TO YOU BY THE FIREFIGHTER'S OF ELMA

KID'S HALLOWEEN MASQUERADE

OCTOBER 29, 2023 4:00 PM

ELMA MEMORIAL HALL

TRICK OR
TREATING TO
FOLLOW!



ALTA VISTA COMMERCIAL CLUB Kid's Halloween Masquerade

October 29, 2023
4:00 p.m.

Alta Vista Municipal Hall
Trick or Treating to follow.



Corn and Beans

As of this writing, cash corn is \$4.45 and soybeans are \$12.39. Corn is \$.84 lower and soybeans are \$1.39 lower than one month ago.

December corn futures are \$4.77 with support at \$4.74 and then at \$4.70, resistance is at \$4.79 and then at \$4.83. November soybean futures are \$12.96 with support at \$12.91 and then at \$12.81, resistance is at \$13.02 and then at \$13.12. As you noticed cash corn and soybean prices are down from a month ago. End users have enough supplies until new crop harvest is in full swing and took away any premium they had been giving. USDA will release it's last quarterly Grain Stocks report next Friday. I'm not expecting any significant revisions to 2022 production, we'll see if they just make minor adjustments. The market is expecting a modest increase in old crop corn ending stock compared to a year ago, tight U.S. soybean stocks and relatively comfortable U.S wheat

stocks. The Grain markets in '21 and '22 had a lot of outside money invested in them looking for a return when interest rates where at historic lows. Now that interest rates are higher, that money has left commodities and isn't likely to come back to the commodity markets, with many other options to earn a return on their money. I don't believe interest rates will be dropping anytime soon. When you look at long term interest rate charts the current higher rates are about average, with the lower rates from 2008 to 2022 being the unusual low, with only the 1930's being close. November soybean futures are trading at an \$8.19 premium to December corn futures. In June that same premium was only \$6.24. Historically the current premium could get bigger but not for long as it normally will be cut by 40-50% within a year of peaking. Right now everyone is bullish soybeans on prospects of renewable diesel. Tops are made on bullish news never bearish news. The spread also can narrow with corn

futures rising. Demand will hopefully start to rebuild with current \$4.xx prices. Until we confirm a harvest low, grain prices will experience weakness.

Feel free to contact Logan or myself with your marketing plans or concerns.

Doug Uthe

Cattle

Cash cattle last week are \$1.83 down \$2 from last month.





OCTOBER 2023 LIBRARY LIMELIGHT

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

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 Board Meeting will be held on Monday, October 30 at 5:30 PM in the library.

Meat & Movie Night Raffle Winner – Patti Munkel was our **VERY** lucky winner of both the Meat Raffle and the Movie Night Raffle. Ivan and Eian Haeflinger drew the names for the raffle winners and both boys pulled out Patti's name. Patti has gifted the Movie Night basket to the Jason & Kari Gardner family. Patti and Kari are co-workers at the FSA office in Cresco and Jessica Burke sold them both tickets. Congratulations Patti and Gardner Family and THANK YOU to everyone who bought tickets to support the Elma Library. Your support is greatly appreciated!!!

Flu Shot Clinics at the ECC in the Community Room

Thursday, October 5 from 11:00 AM to 1:00 PM & Thursday, October 26 from 1:00 to 3:00 PM

If you haven't already received your flu shot, these times would be a great opportunity to get that done!

Tuesday, October 10 at 11:30 AM – Our Theme is Halloween – Wear a Costume!

Speaker, Lunch, Bingo Speaker starts at 11:30, Lunch at Noon, BINGO at 12:30 PM.

Community Bingo is for everyone! (\$5.00 if you'd like to purchase a lunch) **Please bring a \$3.00 gift in a brown paper sack for a Bingo Prize; To Reserve a lunch please let the library know by Thursday, October 5.**

Crochet Club - Wed., October 11 & 25 from 9:00 - 11:00 AM; Anyone is welcome to join the group.

Parent/Child Story & Play Time (10-11 AM) – Parents and their children ages 0 to 5 are welcome to join this play group on the third Wednesday of each month. Helping Services does story and play time with the parents and their children.

Howard Co. Extension is Offering 2 Programs (Both programs held in the Elma Complex Community Room)

Please call the library at (641-393-8100) or the Extension at (563-547-3001) to register.

Tuesday, October 17 from 2:00-3:00 PM – SPOT, STOP, & AVOID FRAUD – Learn how to protect yourself and others from being a victim of fraud and how to take action to protect against theft of money, property, or belongings.

Tuesday, October 24 from 2:00-3:00 PM – FINAL ARRANGEMENTS – Get information about funeral/burial options and costs related to Iowa Law. Use a pre-planning checklist to consider end-of-life decisions and learn how to organize documents to help the living.

Memorials: Roger & Marilee Nibaur gave in memory of Jerome Nibaur and Kenny & Janice Fangman gave in memory of Pat Fitzgerald. Your thoughtfulness is very much appreciated.

Books for Adults: Five Chimneys by Olga Lengyel, Survival in Auschwitz by Primo Levi, The Stranger in the Woods by Michael Finkel, Build an Empire by Elena Cardone, Baby, Let's Play House by Alanna Nash, One4Water by Hank Kohler, The Lucky Shamrock by Carolyn Brown, Out of Nowhere by Sandra Brown, An Evil Heart by Linda Castillo, A Very Christian Christmas by Josie Riviera, This is How I Lie and The Overnight Guest by Heather Gudenkauf, The Rancher's Unexpected Pregnant Bride and The Lonesome Cowboy's Abducted Bride by Amelia Rose, The Innkeeper's House by Elizabeth Bromke, Trail of Secrets by Lacy Williams, Secrets of Willow Springs by Tracy Fredrychowski, The Five-Star Weekend by Elin Hilderbrand, The Cowboy's Secret Baby and The Cowboy's Best Friend by Jessie Gussman, Things We Never Got Over by Lucy Score, The Seaside Library by Brenda Novak, The Love Script by Toni Shiloh.

Books for Youth: Mermaid Island by Sarah Ridyard, The King's Secret by Pedro Urvi, Oakleaf Bearers, The Sorcerer in the North and The Siege of Macindaw by John Flanagan, The Blind Colt by Glen Rounds, Surprises According to Humphrey and Secrets According to Humphrey by Betty G. Birney, Pooh's Pumpkin by Isabel Gaines, Tractor Mac-Harvest Time by Billy Steers, The Fascinating Space Book for Kids by Lisa Reichley, My Magical Words by Becky Cummings, That's What Aunts Do by Delaney Spellman, Dotson by Grayson White, Heroes of the Water Monster by Brian Young, Top Marks for Murder by Robin Stevens, Sea of Ice by Monica Kulling, Buried in Ice by Owen Beattie, Do Tarantulas Have Teeth? By Melvin & Gilda Berger, World War II by Simon Adams, Attack on Pearl Harbor by Shelley Tanaka.

Books Donated by Linda Burgart in memory of Deb Ries: What Aunts Do Best by Laura Numeroff and Auntie Loves You! By Helen Foster James.

New Movies: *Lightyear*, *Top Gun Maverick*, *Shepherd*, *Angry Neighbors*, *What If...*, *Sweeney Todd*.





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
Elma, IA
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