



SECURITY
State Bank
Elma, IA



2024



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!



SECURITY STATE BANK

Holiday Hours:

Sat., Aug. 31st CLOSED

Mon., Sept. 2nd CLOSED

In observance of.....



We will be
CLOSED
on
COLUMBUS DAY

Monday, October 14, 2024

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

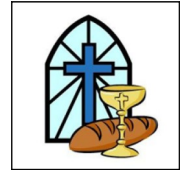
**WAYS TO PROTECT YOURSELF
FROM DEBIT CARD FRAUD:**
**Don't Make Purchases On line
With Your Debit Card...**
**Use a credit card, which offers
greater protection against fraud,
rather than a debit card.**
Stick to Bank ATMs...
**Bank ATMs tend to have better
security (video cameras)
than automated teller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

SECURITY STATE BANK
has many checking account options available...
All include free online banking, mobile banking, mobile deposit, and
unlimited transactions except for the Premium Freedom account. Stop
in or give us a call, we would be happy to inform you of our services we
offer. We also have a variety of ways to bank!



HOLY ROSARY CLUSTER MASS SCHEDULE FOR SEPTEMBER/OCTOBER

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



October 12, 19, 26, 4:00 p.m., OLL-Lourdes.
October 5, 12, 6:00 p.m., St. Bernard's-Alta Vista.
October 6, 20, 27, 25, 7:15 a.m. IC-Elma.
October 6, 13, 27, 9:00 a.m., IC-Riceville,
October 6, 13, 20, 10:45, St. Peter's-New Haven.
8:00 a.m. mass daily, IC-Elma, Thursdays at Care Center.

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

September 8, 15, 22, 29/October 6, 13, 20, 27, 10:00 a.m. Worship Service, Sunday School 9:00 a.m.
September 1, Worship in the Field at 10:00 a.m. followed by lunch at the Steve and Rose Christensen's Farm.

ST. PETER LUTHERAN CHURCH
Services @ 9:00 a.m.

ELMA CHRISTIAN CHURCH
Sunday Fellowship 9:00 a.m.-9:15 a.m.
Sunday Worship Service 9:15 a.m.-10:00 a.m.



Security State Bank will be **CLOSED**
Sat., Aug. 31st and Mon., Sept. 2nd
in observance of Labor Day. Stay safe and enjoy!

AMERICAN LEGION POST 597 - 2024 SHOW AND SHINE CAR SHOW



First Monday of the month 5:00-8:00 p.m., Elma, IA
Sept. 2nd-Last one for the season



- Sept. 1 WHITESIDEWALLS, Elma Park, gate opens at 5:00 p.m., concert-6:00 p.m. to 8:00 p.m. with fireworks to follow. See last page for more details.
- Sept. 3/Oct. 1...Bridge Organization Meeting, 12:00 p.m. at the Elma Community Complex community room.
- Sept. 3/Oct. 1...American Legion Meeting, Elma, 7:00 p.m.
- Sept. 6, 20/Oct. 4, 18...City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.
- Sept. 9/Oct. 14...Elma City Council Meeting, 7:00 p.m. at the Elma Community Complex community room.
- Sept. 9/Oct. 14...Colonial Manor Auxiliary meeting, 10:00 a.m. Everyone welcome.
- Sept. 13 KICK BALL TOURNAMENT-Elma Park, 6:00 p.m., see pg. 6 for more details.

Sept. 22



First Day of Autumn



The Equinox (Vernal & Autumnal) The "nearly" equal hours of day and night is due to refraction of sunlight or a bending of the light's rays that causes the sun to appear above the horizon when the actual position of the sun is below the horizon. Additionally, the days become a little longer at the higher latitudes.

Sept. 26, 27, 28 FALL OPEN HOUSE-E&E Woodcraft; Cedar Valley Craft Show; Be home Décor; Crane Creek Boutique & Laser Works.



FIRE PREVENTION WEEK Oct 6-12.

Open House at the Elma Fire Station.
Oct. 12th, 2:00 p.m. to 6:00 p.m.
Dedication @ 2:00 p.m.
Refreshments will be served.



Oct. 14 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. 15 Alta Vista Firefighters' Association 5TH ANNUAL PANCAKE BREAKFAST, see pg. 5 for details.

Oct. 26 FIRE FIGHTERS OF ELMA MASQUERADE DANCE 8 p.m., see pg. 6 for more details.

Oct. 27 KIDS HALLOWEEN MASQUERADE 4 p.m., Elma Memorial Hall, see pg. 6 for more details. and Alta Vista, 4:00 p.m.-Alta Vista Memorial Hall, trick or treating to follow.

Oct. 31

Oct. 31



Corn and Beans

As of this writing, cash corn is \$3.62 and soybeans are \$9.29. Corn is \$.85 lower and soybeans are \$2.07 lower than one month ago. September corn futures are \$3.71 with support at \$3.71 and then at \$3.69, resistance is at \$3.77 and then at \$3.81. September soybean futures are \$9.61 with support at \$9.57 and then at \$9.46, resistance is at \$9.67 and then at \$9.78. USDA's August Crop Report was a bearish report with a sharp increase in the expected soybean yield of 53.2 bushel per acre compared to last year's 50.6 bushel per acre increasing carryover supplies to 560 million bushels. Corn numbers were considered neutral but price was influenced by the soybean market. Markets bottom on bearish news. The news is bearish but the markets have already

discounted the majority of this news. Soybeans appear close to finding a bottom with major technical support at about \$9 per bushels with \$8 all the way back to 2007. Corn has major support at \$3.50. For corn 2022 appears like 2012 and 2013/14 also similar to 2023/24. If this follows we have 3-5 years of building demand back up with low prices finding more uses for corn and soybeans just as high prices cut demand through rationing usage. The upcoming years will be more challenging than the last 3 years but should also create some opportunities we can't see today. As the saying goes everything that goes up will go down and everything that goes down will go up. If there is a theme to this it is hang in there better days will come.

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

Cattle

Cash cattle trade is \$185 to \$186, down \$3 to \$4 from last month.



INVESTMENTS

Terms in Months	Min. Balance	APY
6	\$5000.00	5.00%
12	\$5000.00	4.65%
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:

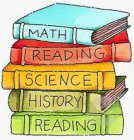
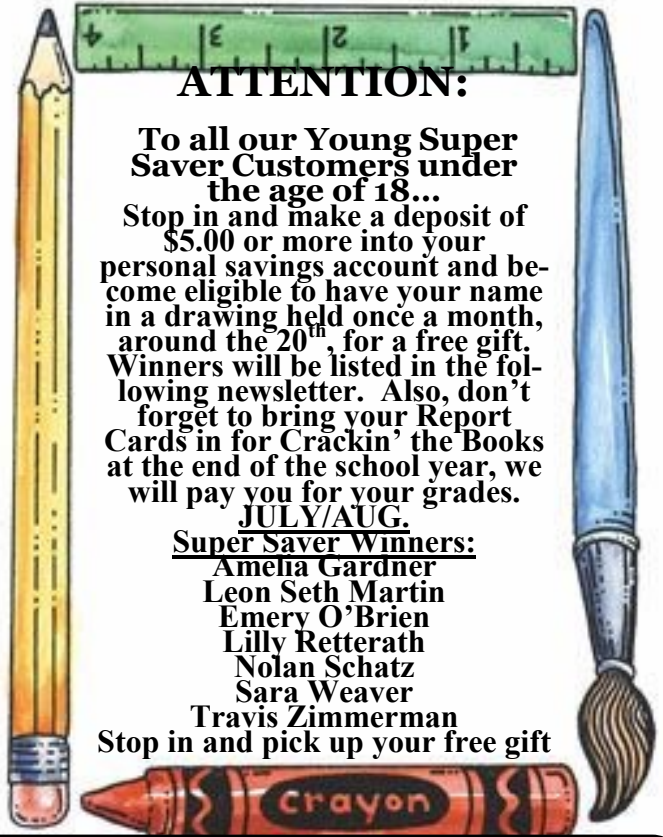
To all our Young Super Saver Customers under the age of 18... Stop in and make a deposit of \$5.00 or more into your personal savings account and become eligible to have your name in a drawing held once a month, around the 20th, for a free gift. Winners will be listed in the following newsletter. Also,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

JULY/AUG.

Super Saver Winners:

Amelia Gardner
Leon Seth Martin
Emery O'Brien
Lilly Retterath
Nolan Schatz
Sara Weaver
Travis Zimmerman

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.

**IMMACULATE CONCEPTION
RICEVILLE**



Sunday, October 6, 2024

10:30 a.m. to 1:00 p.m. Beef & Ham Dinner (Drive Thru Only)

Serving: Beef, Ham, Mashed Potatoes, Gravy, Sweet Corn, Bun, Fruit, Milk and Choice of Pie



**Alta Vista Firefighters Association
5th Annual PANCAKE BREAKFAST**

**Drive thru or dine in at the
Alta Vista Fire Station**

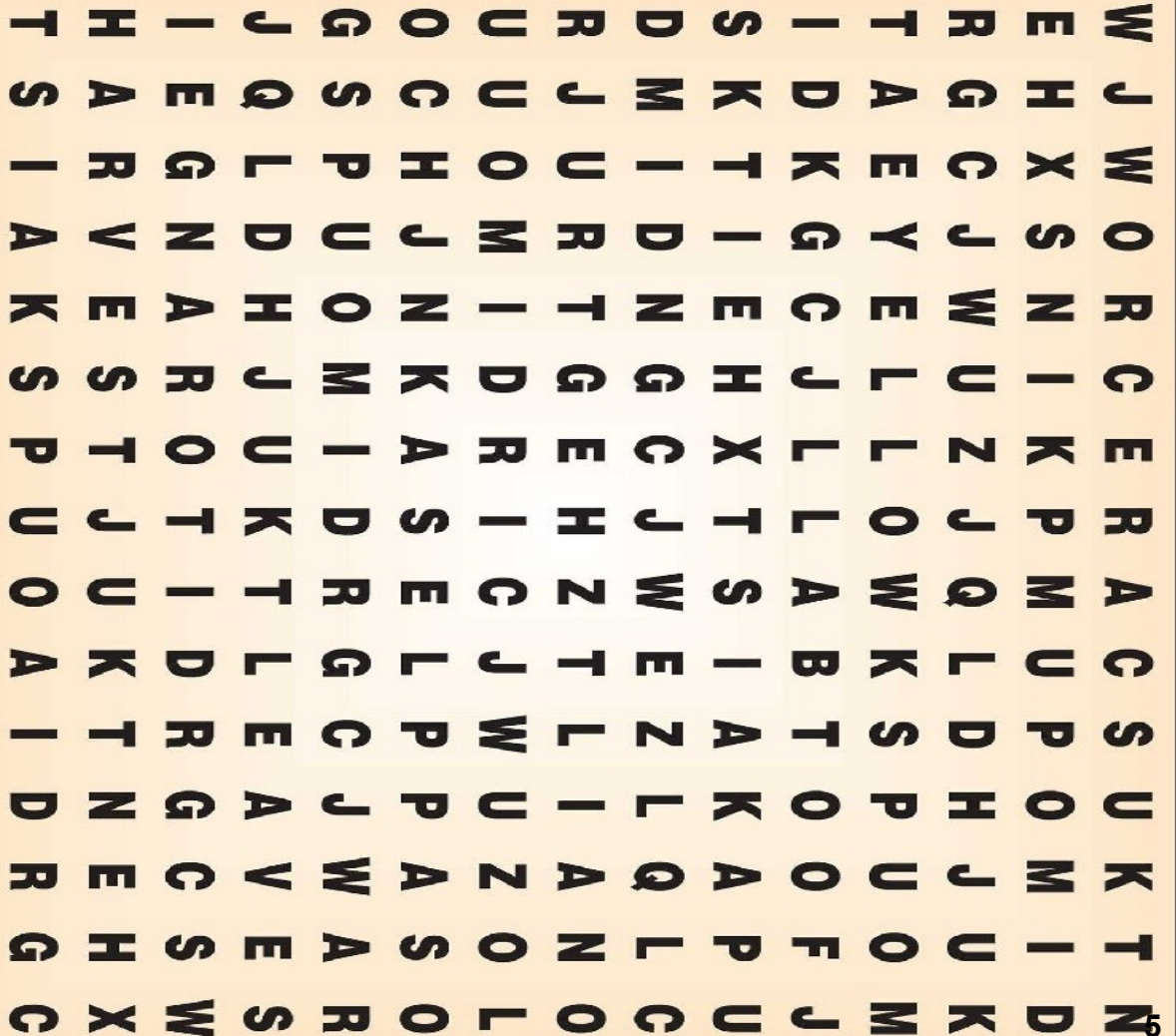
**Sunday, October 13, 2023
from 7:30 a.m. to 11:00 a.m.**

**Delivery available in our fire district-call
641-229-6523 by 7 p.m. Sat., Oct 12th**

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.

See how many of these autumn related words you can find in the puzzle.
The words can be forward, backward or diagonal.



- 1. Autumn
- 2. Fall
- 3. Leaves
- 4. Colors
- 5. Raking
- 6. Harvest
- 7. Pumpkins
- 8. Apples
- 9. Gourds
- 10. Football
- 11. Season
- 12. Scarecrow
- 13. Corn
- 14. Maize
- 15. Yellow
- 16. Orange



KICK ball
TOURNAMENT

SEPTEMBER 13, 2024
GPM KICKOFF
ELMA CITY PARK

CONCESSION STAND HOSTED BY TROOP 64 ELMA BOY SCOUTS
*PROCEEDS FROM CONCESSIONS WILL SUPPORT THE TROOP

TEAM SIGN UP NOW UNTIL SEPTEMBER 6, 2024
CALL TONY FOR MORE DETAILS
641.220.0553

Proceeds go to updating the Elma dugouts
Any and all donations are welcome

BROUGHT TO YOU BY THE FIREFIGHTER'S OF ELMA

KID'S HALLOWEEN MASQUERADE

OCTOBER 27, 2024 4:00 PM
ELMA MEMORIAL HALL

TRICK OR TREATING TO FOLLOW!



ALTA VISTA COMMERCIAL CLUB
Kid's Halloween Masquerade

October 27, 2024
4:00 p.m.
Alta Vista Municipal Hall



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 in September. Additionally, the application will be posted on Tossed & Found's Facebook page .

Applications must be returned with proof of non-profit status and postmarked by Sept. 30th, 2024 to Tossed & Found, P.O. Box 15, Elma IA 50628.

Winners will be determined by a 3-member panel and notified by Oct. 11th. Funds will be given with photo taken at Tossed & Found October 15, 2024.

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

FIREFIGHTER'S OF ELMA

MASQUERADE DANCE

October 26, 2024 8 PM - Midnight
Elma Memorial Hall

Costume Judging at 9:00
Admission \$5





SEPTEMBER & OCTOBER 2024 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

CLOSED: Fri.-Mon., August 30,31 & Sept. 1st & 2nd for Labor Day Weekend.

Have a Fun & Safe weekend!

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

BINGO -Tues., September 10 & October 8, 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 SEPTEMBER 5th and OCTOBER 3rd to reserve a lunch.**



Crochet Club: Wed., Sept. 11th & 25th and October 9th & 23rd from 9:00 - 11:00 AM; All are welcome to join.

Memorials: Dan & Diane Gardner gave in memory of Mary Ann Broghammer, Kenny & Janice Fangman in memory of Jerry Schwickerath and Janet Platte, Emma Ruth Clynch in memory of Emma Clynch, R.N., Pat Sir in memory of Cale Jackson, Carol Schwake in memory of Janet Platte, Bryce & Mary Ellen Larsen in memory of Janet Platte, Millie Whiting in memory of Janet Platte and Dennis Farrington, John & Ardel Boyle in memory of Janet Platte and Cale Jackson, Kaye Hayden in memory of Janet Platte. Your thoughtfulness is very much appreciated.

SEPTEMBER Books & Movies

Books for Adults: Warflower by Robert Stark, A Woman of No Importance by Sonia Purnell, Abandoned Iowa by Mitch Nicholson, Alternative Cures by Bill Gottlieb, Forever Home by Anh Lin, Some Murders in Berlin by Karen Robards, Snowed in at the Ranch by RaeAnne Thayne, Heart of Gold by B.J. Daniels, West Texas Nights by Sherry Woods, The Tinderbox by Beverly Lewis, Frontier Want Ad Bride by Lyn Cote, A Run at Love by Toni Shiloh, The Roads We Follow by Nicole Deese, Coal River by Ellen Marie Wiseman, Walk the Blue Line by James Patterson, The Divorce Party and The First Husband by Laura Dave, By a Thread by Lucy Score

Books for Youth: 2022 The World Almanac, Guinness World Records 2024, Journey Through Heart Songs by Mattie J.T. Stepanek, To Ride a Butterfly by Multiple Authors, Space Songs by Myra Cohn Livingston, Wilderness Survival Guide for Kids by Rick Bayne, Why Do Elephants Have Big Ears by Steve Jenkins, There's Such Thing As Vegetables by Kyle Lukoff, Lucky Luke Adventure: Jesse James by Gosciny, Are You Big? by Mo Williams, Out at Second by Matt Christopher, Holler of the Fireflies by David Barclay Moore, Hocky Wars Book 1 by Sam Lawrence, The Island of Adventure by Enid Blyton, Henry Heckelbeck Chills Out by Wanda Coven, The Berenstain Bears Gone Fishin'! and Share & Share Alike! by Mike Berenstain, Trim Sets Sail by Deborah Hopkinson, The Lost and Found, Journal of a Miner 49er by Jack Dublin, One For My Enemy by Olivie Blake, Death Sets Sail by Robin Stevens, Bad Kitty-Gets a Bath, Meets the Baby & Happy Birthday Bad Kitty by Nick Bruel. **Graphic Novels:** I Survived Attack of Grizzlies and The American Revolution by Lauren Tarshis, Investi-Gators by John Patrick Green, Encyclopedia Brown-Boy Detective & The Case of the Secret Pitch by Donald J. Sobol, Creepella Von Cacklefur - The Thirteen Ghosts & Meet Me in Horrorwood by Geronimo Stilton, What Are the Summer Olympics by Gail Herman;

Spanish/English: Sophia and Alex Prepare for Kindergarten by Denise Bourgeois-Vance, She Doesn't Want Worms by Karl Beckstrand.

SEPTEMBER New Movies: Iron Man 2, Avengers-Infinity War, American Girl-4 pack, The Bee Keeper and Lawmen-Bass Reeves.

OCTOBER Books & Movies: Books for Adults: A Christmas Memory by Richard Paul Evans, Three Ordinary Girls by Tim Brady, The War Outside My Window by Janet Elizabeth Croon, 12 Months To Live by James Patterson, The Longmire Defense by Craig Johnson, Desert Star by Michael Connelly, Resurrection by Danielle Steel, Eight Hundred Grapes by Laura Dave, Rock Bottom by Lucy Score, Impossible Love and Amish Daisy by Samantha Price, One Last Shot by Susan May Warren, Love, Unscripted by Denise Hunter, Someday With You and The MacKade Brothers: Devin & Shane by Nora Roberts, Come Home to Deep River by Jackie Ashenden, Bayou Baby by Lexi Blake.

Books for Youth: Green Ember #2 Ember Falls by S.D. Smith, V is for Victorine by Anne Nesbet, Deephaven by Ethan M. Aldridge, Hockey Wars #2-The New Girl by Sam Lawrence, Ice Magic by Matt Christopher, Lost and Found Vol. 2, Journal of a Miner 49er by Jack Dublin, The Castle Adventure by Enid Blyton, The Berenstain Bears Play Football!, Gifts of the Spirit-Family, Fair is Fair and Trust, The Big Halloween Party by Mike Berenstain, The Berenstain Bears and the Haunted House by Jan & Mike Berenstain, The Mouse in the Hammock, A Halloween Tale by Bethany Brevard, Lucky Luke Adventure-Billy the Kid by Gosciny, Bad Kitty VS Uncle Murray, For President & School Daze by Nick Bruel, Te Amo, Bebe by Stephan Lomp, Creepella Von Cacklefur- Ghost Pirate Treasure & Return of the Vampire by Geronimo Stilton, Encyclopedia Brown - Finds the Clues & Gets His Man by Donald J. Sobol, ESPN-Caitlin Clark by ESPN staff, Creepy Carrots & Creepy Crayon by Aaron Reynolds.

Graphic Novels: I Survived The Nazi Invasion and The Great Chicago Fire by Lauren Tarshis.

OCTOBER New Movies: The Man From Toronto, Mission Impossible-Dead Reckoning, Cars 1-3, Avengers: Age of Ultron, Unsung Heroes.



- Join us in Elma for a Rock & Roll performance by
- **THE WHITESIDEWALLS.**
- Sunday, September 1, 2024
- Gates open at 5:00 p.m. Cost is \$10 at the gate.
- Concert is from 6:00 p.m. to 8:00 p.m.
- Fireworks to follow.
- Proceeds go towards improvements in Elma's park.
- Food Trucks and Beverage Tent will be open from 5:00 p.m to 9:00 p.m.



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.

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



PO BOX 357 • ELMA, IOWA 50628
ADDRESS SERVICE REQUESTED

PRSR1 STD
US POSTAGE
PAID
ELMA, IOWA 50628
Permit No. 18

SECURITY
Elma, IA
State Bank