



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!**



ELMA TRAIL DAYS

July 12th,
13th, 14th
See page 5
for more
details.



eStatements

Security State Bank offers eStatements to our customers.

We encourage our customers to sign up for this FREE service. Don't wait for the mailman – Get Electronic Statements!

Why wait for your statement to arrive in the mail when we can send your eStatement the day it is prepared?

An eStatement is an electronic version of your bank statement; it contains all the same information including images of your checks and deposits. eStatements allow you to receive your bank statement via your Security State Bank Online Account. It's timely, secure and provides for quicker reconciliation of your accounts!

- Quicker access to bank statements, you must have Internet access with the capability to open PDF files with Adobe Acrobat Reader.
- Customers must have a checking or savings account to qualify for e-statements.
- Print a copy of your statement and check images at any time.

Login to www.mySecurityStateBank.com Online and enroll in eStatements today! Or give us a call for any questions you may have.





HOLY ROSARY CLUSTER MASS SCHEDULE FOR JULY/AUGUST

July 6, 13, 20, 4:00 p.m., OLL-Lourdes.
 July 6, 13, 27, 6:00 p.m., St. Bernard's-Alta Vista.
 July 7, 14, 21, 28, 7:15 a.m. IC-Elma.
 July 14, 21, 28, 9:00 a.m., IC-Riceville,
 July 7, 21, 28, 10:45, St. Peter's-New Haven.
 8:00 a.m. mass daily, IC-Elma, Thursdays at Care Center.



August 3, 10, 17, 24, 4:00 p.m., OLL-Lourdes.
 August 3, 10, 17, 31, 6:00 p.m., St. Bernard's-Alta Vista.
 August 11, 18, 25, 7:15 a.m. IC-Elma.
 August 4, 18, 25, 9:00 a.m., IC-Riceville,
 August 4, 11, 25, 10:45, St. Peter's-New Haven.
 8:00 a.m. mass daily, IC-Elma, Thursdays at Care Center.
 August 25, HOLY ROSARY CLUSTER SOCIAL PICNIC.

ST. PAUL'S MAPLE LEAF LUTHERAN CHURCH SCHEDULE FOR JULY/AUGUST

July 7, 14, 21, 28/Aug. 4, 11, 18, 25, 9:00 a.m. Worship Service.
 VBS July, 21, 22, 23, 24, 25
 WELCA Rummage/Bake Sale and Lunch Stand Aug. 9, 10.

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.

July 2/Aug. 6...Bridge Organization Meeting, 12:00 p.m. at the Elma Community Complex community room.

July 2/Aug. 6...American Legion Meeting, Elma, 7:00 p.m.

July 4 Security State Bank will be CLOSED.



July 6...9th ANNUAL ELMA TRACTOR PULL, 10:00 a.m., see page 3 for more details.

July 8/Aug. 12...Elma City Council Meeting, 7:00 p.m. at the Elma Community Complex community room.

July 8/Aug. 12...Colonial Manor Auxiliary meeting, 10:00 a.m. Everyone welcome.

July 12, 13, 14 ELMA TRAIL DAYS, see pages 5 for more details.

July 12, 26/Aug. 9, 23...City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.

UPCOMING RUMMAGE SALES AND MORE ELMA AND ALTA VISTA Town-Wide

Fri., Aug. 9th 8:00 a.m. -4:00 p.m.
 Sat., Aug. 10th 8:00 a.m.-2:00 p.m.

Rummage sales, Tossed and Found Thrift Store,
 Maple Leaf's Church- annual Rummage/bake sale and food
 stand at the Elma Memorial Hall.

Please contact Marsha Hidding at 641-228-0893 by Thursday,
 August 1st to be included on the list of sales. List of sales will
 be available at Elma Express, Elma Locker Security State Bank
 -Elma, Av Express and on the Elma Facebook page on
 Tuesday August 5th, after 5 p.m.

July 27...26th ANNUAL STEEPLE DAY,
 Our Lady of Lourdes.

Aug. 2-3...WAPSIPINICON FESTIVAL,
 Riceville.

Aug. 23...Schools start
 in the area.



**Elma Splash
 Pad is OPEN
 daily.**

AMERICAN LEGION POST 597 - 2024 SHOW AND SHINE CAR SHOW

First Monday of the month 5:00-8:00 p.m., Elma, IA

July 1, Aug. 5, Sept. 2



ELMA MUSEUMS AND TRAILHEAD-WELCOME CENTER



Weather permitting the Welcome Center/Trailhead will be open between May 4 and Sept. 30. Cameras are in operation for additional security. Thank you to all who donated for the cameras.

The Elma Museums will be open on Sundays from 2-4 p.m. during the months of June, July and August. The Museums will also be open extended hours during Elma Days. Finally, the Museums will be open by appointment. Please contact Tom Platte at 393-2168 or Marian McGee at 393-2539 to schedule a time. Thank you to the Elma Area Community Foundation for its grant in 2023 and 2024. Thanks also to those that donated and those that gave memorials during the past year. The 18th annual Run/Walk will again take place during Elma Days. Kelly Bodermann is the chair of this event. A grain bin gazebo is a project currently underway using proceeds from previous and this year's run. Thanks to the Howard County Community Foundation and Tossed and Found for their financial support of this trail improvement. Thanks also to the sponsors and participants of the Elma 5k for funding the many projects through the years. Finally, thank you to those that donated their time and support of the Museums, Welcome Center/Trailhead and Run/Walk. Please contact Tom or Marian if you have an interest in helping.

Corn and Beans

As of this writing, cash corn is \$4.47 and soybeans are \$11.36. Corn is \$.14 higher and soybeans are \$.37 higher than one month ago. July corn futures are \$4.50 with support at \$4.45 and then at \$4.36, resistance is at \$4.53 and then at \$4.61. July soybean futures are \$11.74 with support at \$11.61 and then at \$11.42, resistance is at \$11.81 and then at \$12.00. Friday June 28th is the USDA Annual Crop Acreage and quarterly Grain Stocks report. Until then US weather and speculation about crop acreage levels will dominate market talk. Crop condition reports show a high percentage of the crop rated good-to-excellent as of now. Most of the Midwest has good and some too much moisture. The trade believes "rain makes grain" which will make any rallies short lived and small before the June

28th report. Due to larger stocks to use ratio's the market will need significant change in the future to rally much from here. Many people are wondering where our economy is headed as it really is giving us mixed signals about the future. Some examples are: the stock market recently went to an all-time high and energy prices continue to be strong. Lumber and metals are not back to pre covid prices but are considerably lower than their high, as demand softens. The trucking industry has went from boom to recession status. In January, UPS announced the layoff of 12,000 employees nationwide. Inflation has been much tougher than the Federal Reserve originally thought. At the start of 2024 the Fed indicated they would likely cut interest rates multiple times this year as early as March. This month they indicated at most only one rate cut late in the year is expected. The economy and grain

markets have a lot of big picture similarities in that each persons perspective is different depending on how it is affecting them. We can't just focus on how we are being affected but focus on the big picture when making decisions. In my opinion the crop looks worse than we've seen since 2013 in this area, but other areas are much different for the crop ratings to be this high. Continue to follow and adjust your marketing plan and reward rallies with sales.

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

Cattle

Cash cattle trade is \$189, up \$5 from last month.



Elma Tractor Pullers Elma, IA

9th Annual Pull-Memorial Pull
Saturday, July 6, 2024
Sign in at 9:00 a.m.
Pull starts 10:00 a.m.
\$25 Hook Fee

Lunch stand provided by Elma Boy Scouts
For more information contact:
Bob Gansen 641-330-0346

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.myscuritystate.com

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:

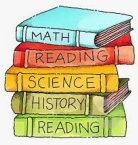
To all our Young Super Saver Customers under the age of 18...

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:**

Kayden Harreld
Spencer Harreld
Andrew Leid
Austin Martin
Adalyn O'Brien
Lucas 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.

ELMA
SPLASH PAD
OPEN DAILY
8AM-8PM

2024 ELMA *Trail Days*



Elma, IA NEW Website

Friday

4-6PM 5k/10k walk/run registration
5PM Ribeye Sandwich Meal @ Elma Park
Food Trucks @ Park
5-11PM Beverage Garden OPEN
5:30PM Kids Pedal Tractor Pull
7-8PM Kids T-Ball

8 - 11PM

Music in the Park by **THE FAIRS**

10 PM

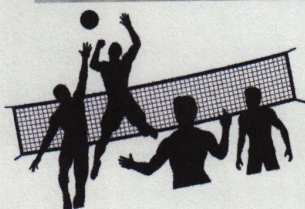
Fireworks



JULY

12 - 14 2024

Saturday
Night
Band



Saturday

7:30AM 5k/10k STARTS
8 - 10AM Regional Health hydration Station
8 - 10AM Pancake Breakfast
8AM - 8PM Trailhead Visitors Center OPEN
9AM - 3PM Makers Market Vendor Fair
11AM **PARADE**
11AM - 10PM Food Trucks in the PARK
Noon- 4PM Show & Shine Car Show
Noon- 4PM School house & Depot Museums Open
Noon- 4PM Kids Inflatables
1-3 PM Tims Mobile Music in the Park
1-3 PM Foam Cannons
1PM Sand Volleyball Tournament -
SIGN UP By July 12: 563-203-7953
3-5PM Kids Firefighter Experience

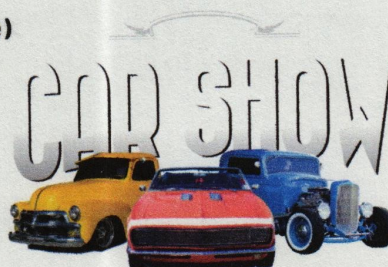
12:30pm - Midnight Beer Garden

8PM- MIDNIGHT LIVE MUSIC Southland Band

(\$10 Cover Charge)

Sunday

8-11AM KC Breakfast
8AM - 8PM Trailhead Visitor Center OPEN
1:30PM Euchre Tournament
2-4PM School House & Depot Museum OPEN



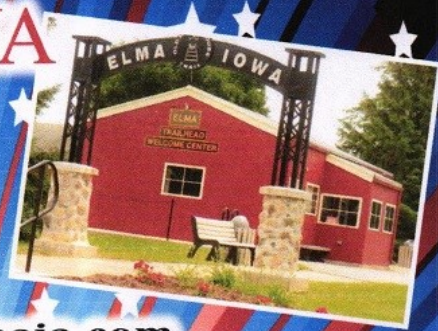
All Events Subject to Change

City of Elma & The BRIDGE Organization

ELMA, IOWA



Conveniently located
between four county
seat towns!
A great little bedroom
community with
surprising amenities.



Learn more at www.elmaia.com

2024 SUMMER & FALL EVENTS IN ELMA

- 1. First Monday of each month May through September 5-8 p.m. Show & Shine**
Car Show/social event with music by "Tim's Mobile Music", food & beverages available, and door prizes. The corners of Busti Avenue & Plum Street (beside the Elma Memorial Hall). Sponsored by the American Legion.
- 2. Memorial Day-Labor Day Elma Splash Pad is open daily 8:00 a.m.-8:00 p.m.**
at the Elma City Park (weather permitting).
- 3. Memorial Day-Labor Day, 7:00 a.m.-8:00 p.m. Elma Trailhead Welcome Center**
open daily at the start of the Old Roundhouse/Wapsi Great Western Recreational Trail.
- 4. Memorial Day-Labor Day Elma Museums are open by appointment.**
The Depot Museum is on south Busti Avenue, across from the Elma Community Complex building. The Schoolhouse Museum is on Busti Avenue near the Trailhead Welcome Center.
- 5. May 27th, 11:00 a.m. Memorial Day Parade** followed by a program at Elma Memorial Hall by the American Legion & Ladies' Auxiliary.
- 6. July 6th, Starting at 10:00 a.m. 9th Annual Elma Tractor Pull** at south 6th Street well area. Sponsored by the Elma Tractor Pullers. Concessions available on site.
- 7. July 12, 13, 14, Elma Trail Days Weekend.** A community festival throughout the city of Elma with a 5k/10k walk/run, parade, fireworks, food & beverage. Friday night music featuring local talent. Live music Saturday night by "Southland" band, kids' activities & more. Many of your old favorite events; check out some new events this year! *Check our Elma website for more details to come!*
- 8. August 10th, Elma Locker Charity Golf Tournament** at Maple Heights Golf & Country Club.
- 9. September 1st, Music in the Park** enjoy the music of "Whitesidewalls" with food & beverages available. Event a fundraiser for Elma City Park.
Details still forming and will be shared on the Elma website later.
- 10. Late September/early October Pumpkin Fest.** Date & details being finalized for this fun family event at the Elma City Park include pumpkin launching, apple launching, pumpkin painting, refreshments & more.



This ad sponsored by Busti Lumber, Elma Locker & Grocery, Security State Bank & The BRIDGE Organization, Inc.

Facebook/Elma, Iowa or visit us at www.elmaia.com



Elma, Iowa - A Great Place To Visit....A Better Place To Live!!



JULY & AUGUST 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

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., July 9 & August 13, 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 July 3rd and August 8th to reserve a lunch.**

Crochet Club: Wed., July 3, 17 & 31 and August 14 & 28 from 9:00 - 11:00 AM; All are welcome to join.

Memorials: Joan Mitchell gave in memory of Ann Conway, Merle Pitz & Joe Ludwig, Kenny & Janice Fangman in memory of Merle Pitz, Joe Ludwig, Donna Cashman & Eleanore Gansen, John & Ardel Boyle in memory of Ann Conway, Joe Ludwig & Eleanore Gansen, Dean & Paula Zweibohmer in memory of Merle Pitz, & Eleanore Gansen, Pat & Renee Burke in memory of Joe Ludwig & Eleanore Gansen, Paul & Mary Ptacek in memory of Joe Ludwig & Merle Pitz, Roger & Marilee Nibaur in memory of Eleanore Gansen, Joe Ludwig & Donna Cashman. Your thoughtfulness is very much appreciated.

Book Donations: Judy Rouchka – new books we didn't have on our shelves. Thanks So Much!

CLOSED: July 4th, 5th, 6th & 7th Have a Fun 4th of July Weekend! Be Safe!

Special Programs for JULY – July 3rd – Magician, Jonathan May at 9:00 AM; Wed., July 10th – Come & Go from 4:00 – 5:30 PM for Activities & Games in the Library; Wed., July 17th – Bitty Bunnies at 9:00 AM

July Books & Movies

Books for Adults: Learn to Sign With Your Baby by Cecilia Grugan, Baby Sign Language by Lane Rebelo, The Most Bizarre True Crimes by Jack Rosewood, Pressure by Eric Canori, Celia, A Slave by Melton McLaurin, The Boy Who Drew Auschwitz by Tomas Geve, The Survivor by Josef Lewkowicz, The Lincoln Highway by Amor Towles, The Corpse in the Closet, The Dead Guy and The Worst Best Man by Lucy Score, The Woman by Kristin Hannah, To Taste the Wine by Fern Michaels, Once in a Blue Moon by Sharon Sala, Sunrise Cabin by Stacey Donovan, Shadow of a Dead Man by William Johnstone, Breakfast at the Beach House Hotel by Judith Keim, London is the Best City in America by Laura Dave, Dark Angel by John Sandford, Cross Down by James Patterson, Death At Greenway by Lori Rader-Day, Never Too Late by Danielle Steel, Sandcastle Inn by Irene Hannon, Fatal Witness by Patricia Bradley, Cottage by the Creek by Elizabeth Bromke, A Simple Change and Amish Rose by Samantha Price, The Amish Quiltmaker's Unconventional Niece by Jennifer Beckstrand, A Patchwork Past by Leslie Gould.

Audio Book: Fortune Cookie by Josi Kilpack.

Books for Youth: Heartsongs by Mattie J.T. Stepanek, National Parks by Bendon, Inc., The Big Book of Silly Jokes by Carole Roman, I Can Be A Super Hero During A Fire Drill by Rachel Copeland, Fire Drill by Paul DuBois Jacobs, Tornado by Judith & Dennis Fradin, The Green Ember #1 by S.D. Smith, Manslaughter Park by Tirzah Price, I Survived The Battle of D-Day by Lauren Tarshis, Life With Papa by Stan & Jan Berestain, The B.B. Blast Off by Mike Berenstain, Learning Adventure Library(Science, People, Places) by Kingfisher, Wild Places by Hayley & John Rocco, Not Quite Snow White by Ashley Franklin, The Gnome's Garden by Helen Holder, Daddy and Me by Chris Bridges, Bunheads by Misty Copeland, The Crinkle, Crinkle Wall by Helen Holder, Inspirational Baseball Stories by Mike Johnson, Cassandra the Cat by Jo Fredell Higgins, I Color Myself Different by Colin Kaepernick, Shhh...There's a Clydesdale in My Closet by Dakota Hruska, The Kid Who Only Hit Homers and Power Pitcher by Matt Christopher, Henry Heckelbeck Breaks a Leg, H.H. and The High-Dive Dare and H.H. Makes Super Slime by Wanda Coven, Mystery in Rocky Mountain National Park and Discovery in Great Sand Dunes National Park by Aaron Johnson. **(Bilingual Books)** Sophia and Alex Play at Home by Denise Bourgeois-Vance,

JULY New Movies: Butcher's Crossing, Wonka, Wish, The Hunger Games: The Ballad of Songbirds & Snakes, Hypnotic.

August Books & Movies

Books for Adults: 'We Had Everything But Money' by Deb Mulvey, The Amish Wife by Gregg Olsen, Dear Jacob by Patty Wetterling, Murder in the Heartland by M. William Phelps, The Stable Boy of Auschwitz by Henry Oster, True Identity by Paul Joseph Fronczak, Lily's Promise by Lily Ebert, Simply by David Baldacci, Only the Brave by Danielle Steel, Daughter Dalloway by Emily France, A Brambleberry Summer by RaeAnne Thayne, Feels Like Family by Sherryl Woods, The Blast From the Past and Forever Never by Lucy Score, The Last Thing He Told Me by Laura Dave, Faith's Love and Amish Tulip by Samantha Price, Bells on the Bay by Elizabeth Bromke, The Amish Quiltmaker's Unlikely Match by Jennifer Beckstrand, How to Plot a Pay Back by Melissa Ferguson.

Books for Youth: The Three Little Tardigrades by Sandra Fay, The Teeny-Weeny Unicorn by Shawn Harris, Learning Adventure-My Body/Machines by Kingfisher, Adventure in Grand Canyon National Park and Danger in Zion National Park by Aaron Johnson, We Love Our Teacher by Mike Berenstain, On the Edge of the Dark Sea of Darkness by Andrew Peterson, Smart Sisters by Mechal Renee Roe, Grumpy Monkey Party Time! by Suzanne Lang, Weird but True! by National Geographic **AUGUST New Movies:** The Chosen-Season 3, Far Haven, American Girl, Be My Valentine Charlie Brown, SuperPets, Arcadian.



ETHAN SWEHLA RECEIVES SECURITY STATE BANK-ELMA: ELMA AREA \$1000 SCHOLARSHIP

My future plans are to attend Iowa State University and receive a bachelor's degree in finance. While in college, I will be studying hard while coming back home to work on our family farm. After graduation, I plan to get a career in the financial advising industry. While working as a financial advisor, I will also be farming with my family. I live on a farm with my parents, Travis and Janell Swehla and my three younger brothers. I enjoy farming, golfing, fishing, hunting, and doing just about anything outside.

Each year Security State Bank: Elma Area Scholarship gives away one scholarship to students graduating from Crestwood High School, Charles City High School, New Hampton High School, Osage High School or Riceville High School and who consider Elma or Alta Vista, Iowa, to be considered their home town. Students must be planning on attending an accredited university, junior college, or trade school within the state of Iowa. Involvement in extra-curricular activities, community service work, and most importantly the student's financial need will be considered. For more information go to the Community Foundation website <https://www.cfneia.org/>.



We support the following
mobile wallets:



SAMSUNG pay

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.**

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SECURITY
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