

#### **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 emailpsb@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 Facebookl Search for Security State Bank Elma on Facebook then click like!



FDIC

SECURITY STATE BANK Holíday Hours... Wíll be CLOSED Saturday, Apríl 19th.

The Staff at SECURITY STATE BANK wish you and your families HAPPY EASTER!

ATTENTION: Security State Bank customers...

If you order a "FOR DEPOSIT ONLY" stamp make sure you have the account name on it also. Thank you. **IRA/HSA** 

Tax deductible contributions + Interest bearing account = MORE MONEY FOR YOU! Learn more or to open an account Call 641-393-2301 Or find us on the web at www.mysecuritystate.com

## SECURITY STATE BANK OF ELMA ELMA AREA SCHOLARSHIP

One-year scholarships are available annually to students graduating from Crestwood High School, Charles City High School, New Hampton High School, Osage High School or Riceville High School. Students will need to submit an essay along with application explaining why they consider Elma or Alta Vista, Iowa, their home town and 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.

Applications open January 10, 2025 and are due March 12, 2025. For more information or to apply go to www.cfneia.org or call the Community Foundation of Northeast Iowa at 319-287-9106. Or contact Staci Mueller at 319-243-1359, smueller@cfneia.org





UPCOMING VENTS

HOLY ROSARY CLUSTER MASS SCHEDULE FOR MARCH/APRIL March 1, 8, 15, 22, 4:00 p.m., OLL-Lourdes. March 1, 8, 15, 29, 6:00 p.m., St. Bernard's-Alta Vista. March 9, 16, 23, 30, 7:15 a.m. IC-Elma. March 2, 16, 23, 30, 9:00 a.m., IC-Riceville, March 2, 9, 23, 30, 10:45, St. Peter's-New Haven. 8:00 a.m. mass daily, IC-Elma, Thursdays at Care Center. ASH WEDNESDAY March 5-7:00 a.m.-Elma, 4:30 p.m., New Haven, 6:00 p.m. Lourdes, 8:00 p.m. Riceville.



April 5, 12, 26, 4:00 p.m., OLL-Lourdes. April 5, 12, 6:00 p.m., St. Bernard's-Alta Vista. April 27, 7:15 a.m. IC-Elma. April 6, 20, 27, 9:00 a.m., IC-Riceville, April 6, 27, 10:45, St. Peter's-New Haven. 8:00 a.m. mass daily, IC-Elma, Thursdays at Care Center. HOLY WEEK: Holy Thursday 6:30 p.m.-New Haven. Holy Saturday 8:30 p.m.-Elma. PALM SUNDAY-7:15 a.m.-Elma, 10:45-New Haven.

ST. PAUL'S MAPLE LEAF LUTHERAN CHURCH SCHEDULE FOR MARCH/APRIL March 2, 9, 16, 23, 30, April 6, 13, 20, 27 10:00 a.m. Worship Service, March 2, 9, 16, 23, 30, April 6, 13, 20, 27 9:00 a.m. Sunday School. Ash Wednesday, March 5, 6:45 p.m. Midweek Lenten Services will begin at 6:45 p.m. Easter Morning, April 20, 7:30 a.m. Worship with communion.

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

The season of penitential reflection begins with Ash Wednesday, March 5, 2025 at St. Peter Lutheran, Elma we will have a service of Holy Communion with Imposition of Ashes at 5:00 p.m. Lenten services will be held each Wednesday, March 12th, 19th, 26th, April 2nd, 9th at 6:00 p.m. with a light meal served at 5:00 p.m. Maundy Thursday service will be at 5:00 p.m. April 17th with Holy Communion. Good Friday Tenebrae Service will be at 5:00 p.m. April 18th. Easter Sunday, April 20th, will have a Sunrise Service at 7 a.m. with Holy Communion. An Easter breakfast will be served at 8:00 a.m.. An Easter Festival Service will be held at 9:00 a.m. with Holy Communion.

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

Mar. 4/Apr. 1...Bridge Organization Meeting, 12:00 p.m. at the Elma Community Complex community room.

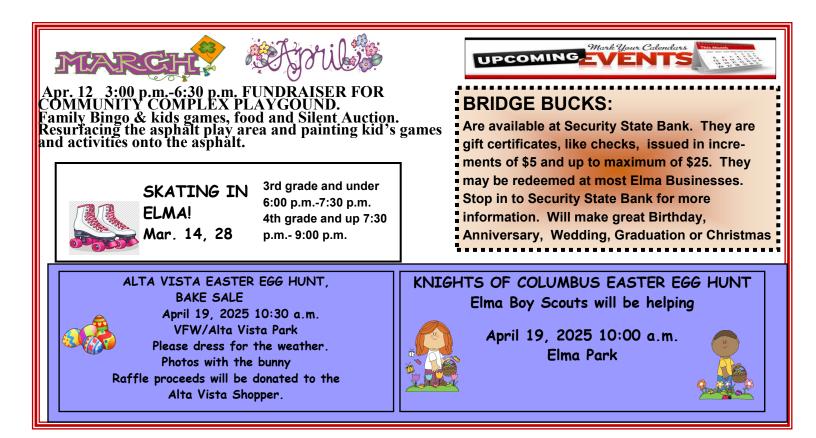
Mar. 4/Apr. 1...American Legion Meeting, Elma, 7:00 p.m.

Mar. 7, 21/Apr. 4, 18...City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.

Mar. 10/Apr. 14...Elma City Council Meeting, 7:00 p.m. at the Elma Community Complex Community Room.

Mar. 10/Apr. 14...Colonial Manor Auxiliary meeting, 10:00 a.m. Everyone welcome.





## Corn and Beans

As of this writing, cash corn is \$4.68 and cash soybeans are \$9.70. Corn is \$.58 higher and soybeans are \$.60 higher than two months ago. March corn futures are \$5.02 with support at \$4.95 and then at \$4.88, resistance is at \$5.06 and then at \$5.10. March soybean futures are \$10.38 with support at \$10.29 and then at \$10.19. resistance is at \$10.44 and then at \$10.51. Grain prices have rallied fairly significantly in the last 2 months. Better demand and lower stocks to use ration helped get the market moving in a positive direction but commodity and index funds have developed very large longs in this market with commercials being very short in the futures market. Planted acreage of corn and soybeans will become a key fundamental over the next few months. With corn acreage expected to jump to 94-95

million acres from 90.6 million. The big risk to the markets are tariffs. The biggest tariff threat is against Mexico and Canada, two of our largest trading partners. In 2024 Mexico bought \$30.3 billion of ag commodities, up 7% from 2023. Canada bought \$28.4 billion, steady for the last 3 years. China bought \$24.7 billion, down 15% from 2023 and down 35% from 2022. Commodity exports ranked by value are : 1) Soybeans \$24.5 billion down 12% in 2024. 2) Corn up 6%. 3) Beef up 6% at \$9.1 billion with many commodities with export value over \$5 billion. Most of us are hoping the threats of tariffs don't materialize. These are commodities our trading partners need and so far export demand is good as we are still the primary supplier of ag products to most countries. Increased competition from Brazil continues to grow due to their increased production and sharp drop in the value of

the real, approximately 6% below a year ago. Seasonally prices should increase for the next 3 to 4 months but outside factors like tariffs and trade disputes could easily overshadow seasonal market factors especially after the gains of the last 2 months. Overall it looks like we are going to deal with uncertainty for the foreseeable future. That makes this time one to not bet big on a home run but spread sales out into multiple small ones.

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

Doug Uthe

## Cattle

Cash cattle are \$206 up \$12 from 2 months ago.



INVESTMENTS										
Ter	ms in Months	Min. Balance	APY							
	6	\$5000.00	4.25%							
	12	\$5000.00 \$5000.00	4.23%							
	24	\$5000.00	3.65%							
	36	\$5000.00	3.50%							
	48	\$5000.00	3.50%							
	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: 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

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.

**MOBLE 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.

**LOCK BOXES:** Available for rent \$15-\$25 per year. **MOBILE WALLET:** Add your debit card to a MOBILE

WALLET, we support the following mobile wallets...



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-Lidtke 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.

FDIC

#### MARCH & APRIL 2025 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

<u>CLOSED</u>: <u>Friday, April 18<sup>th</sup> & Saturday, April 19<sup>th</sup> for Easter Weekend</u> <u>BINGO – Tues., March 11 & April 8, 2025.</u> Bring a \$5.00 donation to have lunch and \$3 donation to play BINGO. <u>Please call the Elma Library 641-393-8100 by MARCH 6<sup>TH</sup> and APRIL 3<sup>RD</sup> to reserve a lunch.</u> Speakers Before Bingo: (11:30-12) March 11<sup>th</sup> – Fraud; (11:30-12) April 8<sup>th</sup> –Common Scams



<u>Crochet Club</u>: Wed., MARCH 5 & 19; APRIL 2 & 16 from 9:00 - 11:00 AM; All are welcome to join. <u>Sewing Classes:</u> The library is planning to offer beginner sewing classes for ages 7 years and older. Call the library for more details. We may charge a small fee for sewing materials or projects.

**Memorials:** Kenny & Janice Fangman gave in memory of Joe Lentz, Kathleen Thiele & Mike Farrington, Pat & Renee Burke in memory of Mike Farrington, John Lentz & Kathleen Thiele, John & Ardel Boyle in memory of Mike Farrington, Kathleen Thiele & John Lentz, Pat Sir in memory of Steve Dvorak, Joan Mitchell in memory of Mike Farrington, John Lentz, Doris Miller & Dan Heying, Bryce & Mary Ellen Larsen in memory of Kathleen Thiele, Barbara Boyle in memory of Kathleen Thiele, Dean & Paula Zweibohmer in memory of Kathleen Thiele. Your thoughtfulness is very much appreciated.

**Donation:** Books from Robert Palmersheim and Judy Rouchka. Thank you for your donation of books.

#### MARCH Books & Movies

**Books for Adults:** Cupboard Boy by P.T. Saunders, Ordinary Angels by Sharon Stevens Evans, Shotgun Johnny and Devil's Gulch by William Johnstone, Vortex by Catherine Coulter, Happiness for Beginners and Things You Save in a Fire by Katherine Center, Never Say Never by Danielle Steel, Coffee at the Beach House Hotel by Judith Keim, Love at First and The Trials of Mrs. Fisher by Samantha Price, Wild Heart's Haven by Lacy Williams, So Into You by Kathleen Fuller, Christmas in the Castle Library by Ann Swindell, A Love Discovered by Tracie Peterson **Books for Youth**: The Busy Little Tractor by Joe Rathigan, Cheesy Bits by. Jeff Kinney, Encyclopedia Brown: The Case of the Slippery Salamander and The Case of the Disgusting Sneakers by Donald J. Sobol, Ali The Great Saves the Day by Saadia Faruqi, Celebrate Through Heartsongs and Loving Through Heartsongs by Mattie J.T. Stepanek, Bad Kitty Does Not Like Candy by Nick Bruel, What to do When You Feel Like Hitting by Cara Goodwin, PhD, What if Everybody Said That? by Ellen Javernick, <u>Be Kind</u> by Pat Zietlow Miller, <u>Pete the Cat and the Perfect Pizza Party</u> by Kim & James Dean, <u>What's Inside A Bird's Nest?</u> by Rachel Ignotofsky, <u>You and the Bowerbird</u> by Maria Gianferrari.

Youth VOX Books: A Letter for Bob by Kim Rogers, <u>Mama Shamsi at the Bazaar</u> by Mojdeh Hassani, <u>How</u> <u>Dinosaurs Went Extinct: A Safety Guide</u> by Ame Dyckman, <u>Pete the Cat Screams for Ice Cream!</u> by Kim & James Dean, <u>Dakota Crumb and the Secret Bookshop</u> by Jamie Michalak, <u>Grandma's Hair is Ankle Length</u> by Adriana Camacho-Church, <u>Hooked on Books</u> by Margaret Chiu Greanias, <u>Cool Green</u> by Lulu Delacre, <u>The Princess and the</u> (Greedy) Pea by Leigh Hodgkinson, <u>Blue Bison Needs A Haircut</u> by Scott Rothman, <u>Henry Heckelbeck: Camping</u> <u>Expert</u> by Wanda Coven, <u>Wind Rivers: Shipwreck in Seal Bay</u> by Jen Marlin, <u>Flat Stanley's Class Pet Surprise</u> by Kate Egan. **MARCH Movies:** *Hallmark Movies: A Paris Proposal and Her Pen Pal, Conclave, A Quiet Place #1, Inside Out 2, House of the Dragon Disc 3, The Jetsons Disc 5.* 

#### APRIL Books & Movies

**Books for Adults:** Levi's Eyes by Aphrodite Jones, <u>The Girl Nobody Wants</u> by Lily O'Brien, <u>Kill Me Tomorrow</u> and <u>The Forty-Niners</u> by William Johnstone, <u>How to Walk Away</u> by Katherine Center, <u>High Tea at the Beach House Hotel</u> by Judith Keim, <u>The Unwanted Amish Twin</u> by Samantha Price, <u>A Rugged Beauty</u> by Lacy Williams, <u>A Choice</u> <u>Considered</u> and <u>A Truth Revealed</u> by Tracie Peterson, <u>One Step Too Far</u> by Lisa Gardner, <u>Reckoning</u> by Catherine Coulter, <u>This is Why We Lied</u> by Karin Slaughter

**Books for Youth:** The First Cat in Space by Mac Barnett, <u>Inspirational Hockey Stories</u> by Mike Johnson, <u>Max in the House of Spies</u> by Adam Gidwitz, <u>Encyclopedia Brown and the Case of the Two Spies</u> and <u>Cracks the Case</u> by Donald J. Sobol, <u>Catcher With A Glass Arm</u> by Matt Christopher, <u>The Wrong Book</u> by Drew Daywalt, <u>The Librarian of Auschwitz</u>, <u>Mr. S</u> by Monica Arnaldo, <u>Climbing the Volcano</u> by Curtis Manley, <u>Looking for Peppermint</u> by Maxwell Eaton III, <u>Animal Architects</u> by National Geographic, <u>Pretty Ugly</u> by David Sedaris, <u>Are You Small?</u> by Mo Willems, <u>The Mouse in the Hammock: An Easter Tale</u> by Bethany Brevard

<u>Youth VOX Books:</u> Bear and Bird by Jarvis, <u>Drag and Rex: Forever Friends</u> by Susan Lubner, <u>Too Cute! Baby</u> <u>Goats</u> by Rachael Barnes, <u>Animals at Risk! Manatees</u> by Rachel Grack, <u>Coyote's Wild Home</u> by Lily Kingsolver, <u>Big</u> <u>Truck, Little Island</u> by Chris Van Dusen, <u>Cranky</u> by Phuc Tran, <u>What Happened to You?</u> by James Catchpole. <u>The</u> <u>Digger and the Butterfly</u> by Joseph Kuefler, <u>Shy Willow</u> by Cat Min, <u>Let's Build A Dam!</u> by Daniel Fehr, <u>The Walking</u> <u>School Bus</u> by Aaron Friedland, <u>The Loud Librarian</u> by Jenna Beatrice

**APRIL Movies:** The House of the Dragon Disc 4, Twisters, Hallmark Movies-Love Island & Paris, Wine & Romance, Borderlands, Mean Girls, Despicable Me 4, The Jetsons Disc 4, A Quiet Place #2.

SECURITY STATE BANK Checking account options... All include free online banking, mobile banking, mobile deposit, and unlimited transactions except for the Premium Freedom account, see below \*.

BASIC (No interest Paid)	•REGULAR (No interest Paid)
•No min balance requirement	•Min. monthly average balance of \$2500
•Free debit card	•Free debit card and free checks
•\$3 monthly fee for printed statements mailed monthly	•Free Monthly Statements (If avg. balance stays above \$2500)
100% Free with monthly eStatements	•PLUS – Value-Added Benefits*
FREEDOM (Interest Paid)	\$6/mo. charge if avg. balance falls below \$2500
•Min. monthly average balance of \$5000	+\$1 for Paper Statements.     100% Free: if avg. balance stays above \$2500
•Free debit card and free checks	
•Free Monthly Statements (If avg. balance stays above \$5000) PLUS – Value-Added Benefits*	We also offer a <i>PREMIUM FREEDOM</i> * account with higher earning interest! *Limit of 6 debits per month, 100% Free with a min.
•\$6/mo. Charge if acct. avg. falls below \$5000 +\$1 for Paper Statements	monthly bal. of \$10,000+, \$6/mo. fee for avg. bal. below \$10,000, +\$1 for paper statements.
•100% Free if avg. balance stays above \$5000	Other accounts offered include:



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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.



#### **IT'S GRANT TIME!!**

Thanks to our growing customer sales, we are able to increase our semi-annual charitable grants for community betterment projects/programs to \$7500 this current cycle!

Applicants must be a registered non-profit or government entity or sponsored by such with proof of non-profit status provided. Community betterment projects must be in the Elma area; defined as the communities of Elma, Alta Vista, Lourdes or Riceville. Any one application request should not exceed \$1000 and preference is given to projects with matching funds or collaborating partners.

Applications may be found at the Tossed & Found Store, Elma City Clerk's Office or Security State Bank in Elma March 1<sup>st</sup>-22<sup>nd</sup>. Applications along with proof of non-profit status must be received by March 31, 2025 to P.O. Box 15, Elma IA 50628. <u>With longer mailing times now, applications</u> <u>by mail must be postmarked no later than March 26<sup>th</sup>.</u>

All valid applicants will be notified by mail after April 11<sup>th</sup>, with funds dispersed thereafter during a group photo at Tossed & Found. (Details of award dispersal/photo date provided in your letter).

> ELMA FIREMAN'S SPRING GALA

## MARCH 22, 2025

ELMA MEMORIAL HALL

#### Social Hour 4:00 pm

Dinner 6:00 pm

Prime rib dinner catered by Elma Locker Live music by Casey Klein Auction by Fox Auction Company

Tickets \$50 per person. Purchase of full tables will be entered for prizes.

Tickets available at O'Brien PHC or Elma City Clerk's Office

# FISH FRY Fundraiser Dinner

FRIDAY, MARCH 21, 2025

5:00 p.m.-7:00 p.m. or until gone

Adults—\$16.00
Children (10 years and under) - \$10.00

1

ELMA MEMORIAL HALL 702 BUSTI AVENUE

Call 563-379-0999 by 5:00 p.m. Thursday, March 20, 2025 to arrange Elma city limits delivery

All You Can Eat!

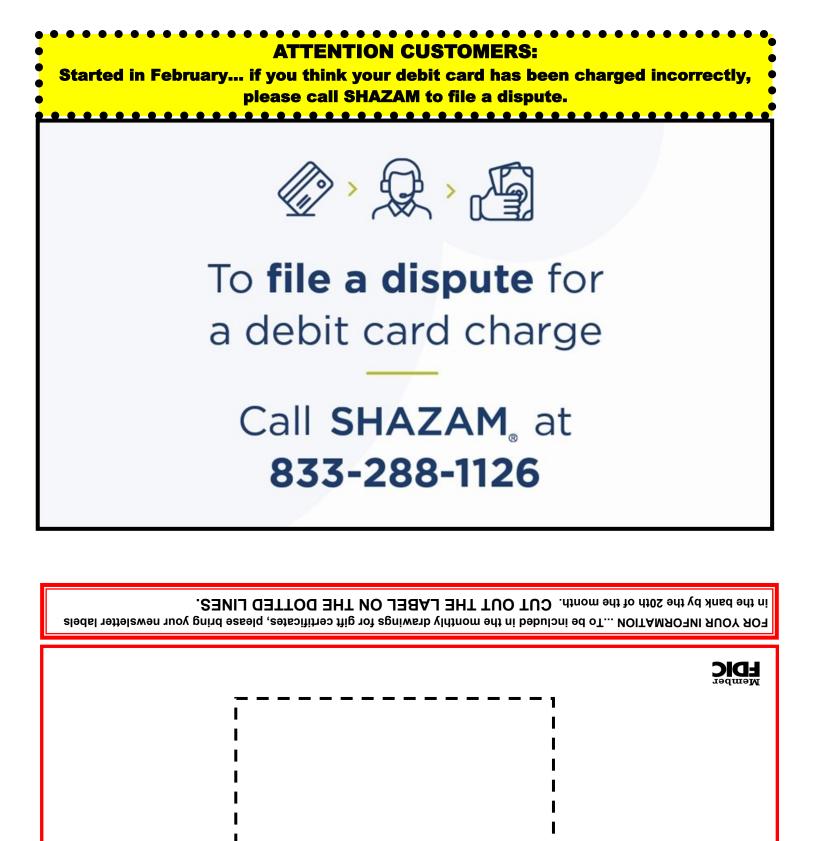
**Carry Out Available for Adults!** 

ON THE MENU: FISH, HOMEMADE TARTER SAUCE, BABY BAKERS POTATOES, COLESLAW, ROLLS AND DESSERT

Fish Prepared by the Elma Sportsman's Club

THE ELMA SPLASHPAD





IMA, IOWA 50628 Permit No. 18

**DIA** 

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AI , DMJE

zpmg;

**VITY**