



**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. 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!**



★ ★ ★ ★ ★

**MEMORIAL DAY**  
REMEMBER & HONOR



**SECURITY STATE BANK**

**HOLIDAY HOURS:**

**CLOSED Sat., May 25th and**  
**CLOSED Mon., May 27th**  
**In observance of Memorial Day.**

**MAY IS BEEF MONTH!**

**Security State  
Bank is proud  
to support the  
beef industry!**



If you're looking for a bank that understands  
agriculture, come see us.

- Whether your focus is crops, livestock, vegetables or even processing, our ag lenders are eager to work with you.
- We have experience in servicing agricultural businesses of various sizes.
- We offer a variety of financing solutions including long term fixed rate financing.
- All loan decisions are made locally in a timely manner.

Member  
**FDIC**

**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

Member  
**FDIC**



**SECURITY STATE BANK IS PROUD TO  
SUPPORT THE DAIRY INDUSTRY!**

**June is National Dairy Month and we are proud to  
support our local dairy producers who take pride in  
producing quality milk for America's consumers.**

**SECURITY STATE BANK**  
**ELMA**  
**Will be CLOSED**  
**June 19th**  
**in observance of...**

★  
**JUNETEENTH**  
★  
FREEDOM DAY  
★





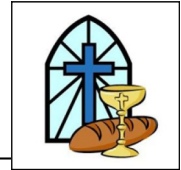
UPCOMING EVENTS

Mark Your Calendar



HOLY ROSARY CLUSTER MASS SCHEDULE FOR MAY/JUNE

May 4, 11, 25, 4:00 p.m., OLL-Lourdes.
May 4, 18, 25, 6:00 p.m., St. Bernard's-Alta Vista.
May 5, 12, 19, 7:15 a.m. IC-Elma.
May 5, 12, 19, 26, 9:00 a.m., IC-Riceville,
May 12, 19, 26, 10:45, St. Peter's-New Haven.
8:00 a.m. mass daily, IC-Elma, Thursdays at Care Center.



June 1, 8, 15, 29, 4:00 p.m., OLL-Lourdes.
June 1, 8, 22, 29, 6:00 p.m., St. Bernard's-Alta Vista.
June 2, 9, 16, 23, 7:15 a.m. IC-Elma.
June 9, 16, 23, 30, 9:00 a.m., IC-Riceville,
June 2, 16, 23, 30, 10:45, St. Peter's-New Haven.
8:00 a.m. mass daily, IC-Elma, Thursdays at Care Center.
ELMA ROSARY SOCIETY will host a CHICKEN DINNER
(chicken by Mike Reicks) Sun., June 23, 11 a.m. to 1 p.m.

ST. PAUL'S MAPLE LEAF LUTHERAN CHURCH SCHEDULE FOR MAY/JUNE
May 5, 12, 19, 26—June 2, 9, 16, 23, 30, 10:00 a.m. Worship Service.

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.

May 1 May Day May Day is a public holiday usually celebrated on 1 May. It is an ancient Northern Hemisphere spring festival and a traditional spring holiday in many cultures. Dances, singing, and cake are usually part of the festivities.

May 3, 17, 31/June 14, 28...City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.

May 7/June 4...American Legion Meeting, Elma, 7:00 p.m.

May 12 Happy Mother's Day

May 13/June 10...Bridge Organization Meeting, 6:00 p.m. at the Elma Community Complex community room.

May 13/June 10...Elma City Council Meeting, 7:00 p.m. at the Elma Community Complex community room.

May 25 Peoples Savings Bank will be CLOSED.
May 27 Peoples Savings Bank will be CLOSED.
MEMORIAL DAY

May 27 MEMORIAL SERVICES AMERICAN LEGION-ELMA.
St. Patrick of St. Cecilia-8:00 a.m.; Colonial Manor- 8:30 a.m.; Maple Leaf-9:00 a.m.;
Lourdes-9:30 a.m.; Elma-11:00 a.m.
Open to the public: Short Program at 12:30 p.m. Lunch will be available for a free will offering.

Happy Father's Day! June 16th
FIRST DAY OF SUMMER JUNE 21
Elma Splash Pad will open end of May/1st part of June.

June 19 Security State Bank will be CLOSED in observance of Juneteenth.



In the United States, Flag Day is celebrated on June 14. It commemorates the adoption of the flag of the United States on June 14, 1777 by resolution of the Second Continental Congress. The United States Army also celebrates the U.S. Army birthday on this date; Congress adopted "the American continental army" after reaching a consensus position in the Committee of the Whole on June 14, 1775.

## AMERICAN LEGION POST 597 - 2024 SHOW AND SHINE CAR SHOW

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

May 6, June 3, 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 it's 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.

### 18th Annual Elma Trail Days 5K/10K Run/Walk Saturday, July 13, 2024 7:30 a.m.

This year, the 18th Annual Trail Elma Days will be offering both a 5k and 10k race and BOTH races will begin at 7:30 am. The 5k participants will be shuttled out to Lyle's Marsh to start their race. The 10k participants will start in Elma at the finish line, run out to Lyle's Marsh, turn around, and run back into Elma. The event follows the Old Roundhouse and Wapsi Great Western Line Trail and concludes just north of the water tower in Elma. Pancake breakfast (included in entry fee) and awards presentation takes place immediately following the race at the Memorial Hall. Join us on one of the flattest, fastest, and scenic courses in Northeast Iowa.

**Entry Fee 5k:** \$20.00 Early Bird Registration prior to May 5, 2024  
\$25.00 Registration is May 5 to July 5, 2024  
\$30.00 Late Registration is July 6 to July 12, 2024. No guarantee for a shirt and/or goody bag.  
\$35.00 Same Day Registration is July 13, 2024. No guarantee for a shirt and/or goody bag.

**Entry Fee 10k:** \$25.00 Early Bird Registration prior to May 5, 2024  
\$30.00 Registration is May 5 to July 5, 2024  
\$35.00 Late Registration is July 6 to July 12, 2024. No guarantee for a shirt and/or goody bag.  
\$40.00 Same Day Registration is July 13, 2024. No guarantee for a shirt and/or goody bag.

**Entry Fee 10k:** \$25.00 Early Bird Registration prior to May 5, 2024  
\$30.00 Registration is May 5 to July 5, 2024  
\$35.00 Late Registration is July 6 to July 12, 2024. No guarantee for a shirt and/or goody bag.  
\$40.00 Same Day Registration is July 13, 2024. No guarantee for a shirt and/or goody bag.

**\*\*Early Packer Pick Up & Registration @ Memorial Hall, Friday, July 12, 2024 is from 4:00-6:00 pm**

#### Race Day Information for Saturday, July 13, 2024

- 5:45 am — Memorial Hall in Elma opens for packet pickup and late registration
- 6:20 am — 1st shuttle bus for 5k departs Memorial Hall for Lyle's Marsh
- 6:45 am — Late Registration / packet pick up ends
- 6:50 am — Last shuttle bus for 5k leaves Elma
- 7:30 am — Races Begin [20k at Elma Trail Finish Line; 5k at Lyle's Marsh]
- 8:00 am — Pancake breakfast begins (included in your registration)
- 9:15 am — Awards and medals presentation at Elma Memorial Hall (approximately)
- 11:00 am — Parade begins and other events continue throughout the day & night

*\*\*Follow "Run Elma" on Facebook!\*\**

**\*\*DR-FIT SHIRT & SIZE OPTIONS:** Standard cotton shirt included in entry fee. If Dr-fit shirt is desired, add \$5 to entry fee. If XXXL or Tall size is wanted for either standard cotton or Dr-fit, please add additional \$3 to entry fee.

**\*\*Contact us with any questions: elmask@yahoo.com or telephone Marian McGee at 641.393.2539**

**\*\*\* CIRCLE Which Race: 5K OR 10K**

**Entry Form: 1 form per participant please**

Name \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Age on 7/13/2024 \_\_\_\_\_ Gender \_\_\_\_\_ Email Address \_\_\_\_\_

Adult Cotton Shirt (circle one) S M L XL XXL XXXL/Trail (Add \$3) \_\_\_\_\_

OR Dr-Fit Shirt (Add \$5) S M L XL XXL XXXL/Trail (Add \$3) \_\_\_\_\_

Child Cotton Shirt 6-8 10-12 14-16 18-20 OR Child Dr-Fit (Add \$5) 6-8 10-12 14-16 18-20 \_\_\_\_\_

Registration fee \$ \_\_\_\_\_

Dr-Fit Shirt upgrade option (add \$5) \$ \_\_\_\_\_

XXXL/Trail sizes option (add \$3) \$ \_\_\_\_\_

Trailhead donation \$ \_\_\_\_\_

Total Amount Enclosed \$ \_\_\_\_\_

Signature (Parent if under 18) \_\_\_\_\_

Date \_\_\_\_\_

Sorry, No Refunds

**Cut & Send this Entry Form + Payment to: Marian McGee, 5K Run/Walk | 409 2nd St | Elma, IA 50628 (Checks payable to: BRIDGE)**

In consideration of you accepting this entry, the above signed intending to be legally bound hereby for myself, my heirs, executors, and administrators, contractually waive and release any and all claims for damages I may now or hereafter have against all sponsors, including but not limited to BRIDGE, and/or the City of Elma, and/or Howard County Conservation, and/or Howard-Winneshiek Community Schools, for any and all injuries, including claims of damages, suffered or sustained by me or my heirs, executors, and administrators, in and/or participation in said race. I understand the race will be conducted on backstop and gravel and it could be hazardous. Further, I attest that I have read and understand the terms and conditions of said grant full permission to the sponsors and authorize them to use any photographs, videotapes, motion pictures, recordings, or any record of this event for any legitimate purpose.

## 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:

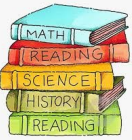
**To all our Young Super Saver Customers under the age of 18...**

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 20<sup>th</sup>, 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.

**MAR/APR.  
Super Saver Winners:**

Darby O'Brien  
Grady O'Brien  
Theodore Pride  
Nolan Schatz  
Myla Schwade  
Kaden Schwarck

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](http://www.mysecuritystate.com)

**INTERNET BANKING:** Sign up now by going to our website [www.mysecuritystate.com](http://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.

**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.

# MAY & JUNE 2024 LIBRARY LIMELIGHT

Elma Public Library Website: [www.elma.lib.ia.us](http://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., May 14 & June 11, 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 at 641-393-8100 by May 9<sup>th</sup> and June 6<sup>th</sup> to reserve a lunch.**

**Crochet Club: Wed., May 8 & 22 and June 5 & 19 from 9:00 - 11:00 AM;** All are welcome to join the group.

**Memorials:** Kenny & Janice Fangman gave in memory of Ron Tierney, Gerry Heying and John Ries, Dean & Paula Zweibohmer in memory of Mary Link and Leonard Shatek, Pat Sir in memory of Leonard Shatek and Father Kopacek, Roger & Marilee Nibaur in memory of Leonard Shatek and Joan Mitchell in memory of Mary Link and John Ries. Your thoughtfulness is very much appreciated.

**Monetary Donations:** Kent Cook & Ann Sullivan and Anonymous. Thank you for thinking of the library.

**Book Donations:** Robert Palmersheim – new books we didn't have on our shelves. Thanks So Much!

**National Library Week.** Thank you to the people who helped with and came to the Library's Open House. 3 Top Door Prizes went to: Amelia Gardner-Hammock, Ivan Haeflinger-Glow-In-Dark Lawn Darts and Eian Haeflinger-Toss Across, plus 11 Miscellaneous prizes were also given away.

**Special Program for May – Tues., May 21 from 1-2 PM in the Community Room–** St. Croix Hospice on Hospice Services.

**CLOSED: May 24, 25, 26, 27 for Memorial Day Weekend.- Happy Memorial Day! Drive Safe!**

**Special Programs for June – Start of Summer Reading Program** (Watch Facebook for Details or Check In at the Library)

**Monday, June 10<sup>th</sup> – Dr. Michael Bechtel and his Exotic Animals at 2:30 PM at the Library.**

## MAY BOOKS AND MOVIES

**Books for Adults:** Cow Tales by David Zobeck, A Life Lost and Unsafe by Cathy Glass, Cold Cases of Stearns County, Minnesota by Robert M. Dudley, Reaching for the Starts by Jose M. Hernandez, Oath and Honor by Liz Cheney, I Can See Clearly Now by Dr. Wayne W. Dyer, Go Tell the Bees That I Am Gone by Diana Gabaldon, No Plan B by Lee Child, Never Too Late by Danielle Steel, A Baby's Bones by Rebecca Alexander, Daughter Dalloway by Emily France, Death at Greenway by Lori Rader-Day, Dark Angel by John Sandford, Cross Down by James Patterson, The Amish Quiltmaker's Unexpected Baby by Jennifer Beckstrand, Sisters by the Sea by Wanda Brunstetter, Edge of Dusk and Two Reasons to Run by Colleen Coble, Lighthouse on the Lake by Elizabeth Bromke, Just Be Here by Susan Page Davis, Bad Hombres, Preacher's Bloody Rampage, Killer's Never Sleep and Nice Guys Finish Dead by William Johnstone, The Good Sister by Sally Hepworth, Rock Bottom and Bitter Pill by Fern Michaels, Meadow Falls and Paradise for Christmas by Carolyn Brown, The Sister Effect by Susan Mallery and Welcome to Beach Town by Susan Wiggs.

**Books for Youth:** Henry Heckelbeck: and the Race Car Derby, Spy vs. Spy, Builds A Robot and Dinosaur Hunter by Wanda Coven, The 5<sup>th</sup> Wave by Rick Yancey, Abeni's Song by P. Djeli Clark, Unfadeable by Maurice Broaddus, Her Radiant Curse by Elizabeth Lim, Field of Screams by Wendy Parris, Not A Box by Antoinette Portis, The Cat in the Hat and Mr. Brown Can Moo! Can You? by Dr. Seuss, Charlie & Mouse Lost and Found by Laurel Snyder, **(Bilingual Books)** My Cousins, My Friends by Diana DelRusso, Sophia and Alex Visit Their Grandparents and Go to Preschool by Denise Bourgeois-Vance, The Forest Where Ashley Lives by Mark & Ashley Vitosh, Quiet Ninja and Humble Ninja by Mary Nhim, The Amazing Planet Earth by Scott Emmons, The Everything Kids' Bugs Book by Kathi Wagner and Great Pioneer Projects by Rachel Dickinson.

**MAY New Movies:** Lea to the Rescue, Super Mario Bros., The Holdovers, Champions, Asteroid City.

## JUNE BOOKS AND MOVIES.

**Books for Adults:** Abandoned Iowa by Mitch Nicholson, Murder in the Heartland by M. William Phelps, Learn to Sign With Your Baby by Cecilia S. Grugan, Baby Sign Language by Lane Rebelo, Neglected and Unwanted by Cathy Glass, For the Sender by Alex Woodard, The Greatest Beer Run Ever by John "Chick" Donohue, Shooting Iron, The Scavengers, The Frontier Overland Company and Dark Night of the Mountain Man by William Johnstone, The Secret by Lee Child, Forever Home by Graham Norton, Break of Day and Dark of Night by Colleen Coble, The Amish Quiltmaker's Unruly In-Law by Jennifer Beckstrand, Letters of Comfort by Wanda Brunstetter, Fireflies in the Field by Elizabeth Bromke, The Tinderbox by Beverly Lewis, Frontier Want Ad Bride by Lyn Cote, The Women by Kristin Hannah, Just Watch Me by Jeff Lindsay, Simply Lies by David Baldacci, A Brambleberry Summer by RaeAnne Thayne, The Talk of Coyote Canyon by Brenda Novak, 19 Yellow Moon Road by Fern Michaels, The MacKade Brothers: Devin & Shane by Nora Roberts, Feels Like Family by Sherryl Woods, The Wildest Ride by Marcella Bell.

**Books for Youth:** The Puppy Place: Waffles by Ellen Miles, Pirate Adventure by Mike Berenstain, Arthur's Fire Drill by Marc Brown, Amos McGee Misses the Bus by Philip C. Stead, Stories of Family and Friendship by Stan & Jan Berenstain, Clifford's Good Deeds by Norman Bridwell, Who Will Win? by Arihonnai David, On Fish, Two Fish and Fox in Socks by Dr. Seuss, I Am Amazing by Alissa Holder, **(Bilingual Books)** Sophia and Alex Learn about Health and Go On A Fieldtrip by Denise Bourgeois-Vance, Daddy and Me by Chris Bridges, Not Quite Snow White by Ashley Franklin, The Lost and Found Journal of a Miner 49er Vol. 1 & 2 by Jack Dublin, Henry Heckelbeck: Is Out of This World, and The Great Frog Escape and Chills Out by Wanda Coven, The Crinkle Crinkle Wall by Helen Holder, The Gnome's Garden by Helen Holder, The Big Book of Silly Jokes by Carole Roman, Body Check, Miracle at the Plate and Out at Second by Matt Christopher, Encyclopedia Brown and the Case of the Treasure Hunt by Donald Sobol, Fire Drill by Paul DuBois Jacobs, I Can Be A Superhero During a Fire Drill by Rachel Tepfer Copeland, Tornado! by Judith Bloom Fradin, The Doomsday Archives: The Wandering Hour by Zack Loran Clark

**JUNE New Movies:** The Chosen-Season 2, The Hill, Among Wolves, On Fire, Elemental.

# Corn and Beans

As of this writing, cash corn is \$4.33 and soybeans are \$10.99. Corn is \$.13 higher and soybeans are \$.37 lower than one month ago. May corn futures are \$4.27 with support at \$4.25 and then at \$4.20, resistance is at \$4.29 and then at \$4.34. May soybean futures are \$11.34 with support at \$11.28 and then at \$11.11, resistance is at \$11.45 and then at \$11.61. We continue to stay in the same trading ranges for corn and soybeans since the April USDA report was just a number of minor changes. The U.S. and world stocks-to-usage ratios continue to build an already adequate supplies. South

American crops currently seem to be better than anticipated this winter and continue to put more pressure on U.S. exports. It appears thoughts of an early spring are giving way to a normal spring as cooler and wetter weather shift back to a more normal pattern. All signs point to the end of El Nino after it caused a historically warm winter and the start of La Nina. The National Weather Service's Climate Prediction Center estimates an 85% chance of El Nino to neutral pattern by April-June and 60% odds of La Nina developing by June-August. La Nina arriving by summer would favor a warm, dry summer across much of the corn belt. It is far from a sure timeline. If La Nina wouldn't arrive until late summer,

dry weathers effect on crop yields would be very minimal. Unless we have significant planting and/or yield issues price rallies are going to be very limited due to stocks-to-usage numbers in the U.S. and world.

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

# Cattle

Cash cattle trade is \$182-\$184, steady with last month.

## 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!

NOW OPEN  
ELMA CAR WASH  
Both sides.  
Owners are...  
Randy and Lisa Thoren

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.



PO BOX 357 • ELMA, IOWA 50628  
ADDRESS SERVICE REQUESTED

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

