



2022

PSB 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.psbiowa.com

PSB 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
Peoples Savings
Bank Elma on
Facebook then
click like!**



A Division of Security State Bank
of Sutherland, IA



ELMA COMMUNITY COMPLEX UPDATE

The Elma Community Complex (ECC) is making great progress but is not finished yet!

Library- The library has moved but is still settling into the new space. The library is in need of furniture, technology installation and office equipment to resume full services.



Daycare-Flooring and cabinets are installed into the new daycare addition and they hope to move in soon. This new addition will expand the capacity of our community's non-profit daycare. Once the infants are moved into this new room then the existing infant room will get updated with new carpet and paint and will become the preschool room. The existing toddler room will also get new carpet and paint as well. The daycare also needs to complete the outdoor play area.



City Clerk's Office-Construction is now complete and we are just waiting for the cabinets to be installed. Shannon hopes to move into her new office soon!

Entrances and parking lots on the east and south side of the ECC will be added along with updates to the exterior portion of the building. The murals from the former school building will be incorporated into the exterior of the building. There are also plans to remodel the bathrooms in the hallway of the ECC.

An estimated \$72,000 is needed complete all phases of the project. There are several ways to support the project:

-Gifts of Grain- Deliver the corn or soybeans to IAS in Elma. An account has been set up at IAS under City of Elma-Elma Community Complex. IAS will send City of Elma- Elma Community Complex a check for the grain. Farmer will receive a receipt for their gift. Gift is non-deductible on taxes but farmer does not have to declare this amount of grain as income for farming operation.

-Cash donations or IRA distributions are also welcome. These donations can be mailed to Elma Community Complex, City of Elma, PO Box 497, Elma IA 50628.



October Happenings



HOLY ROSARY CLUSTER MASS SCHEDULE FOR OCTOBER

October 8, 15, 22, 29, 4:00 p.m. OLL-Lourdes.
 October 8, 15, 22, 6:00 p.m. St. Bernard's-Alta Vista.
 October 2, 16, 23, 30, 7:15 a.m. IC-Elma.
 October 2, 9, 23, 30, 9:00 a.m. , IC-Riceville,
 October 2, 9, 16, 30, 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 OCTOBER

October 2, 9, 16, 23, 30, 9:00 a.m. Sunday School
 October 2, 9, 16, 23, 30, 10:00 a.m. Worship Service

ST. PETER LUTHERAN CHURCH, ELMA
 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  and **END OF SUMMER BLOCK PARTY - Elma Main St.**

See page 3 for more details.

Oct. 2 **DRIVE THRU MEAL**-Immaculate Conception Church, Riceville 10:30 a.m.—1:00 p.m. see last page for more details.

Oct. 4 **American Legion Meeting, Elma, 7:00 p.m.**

Oct. 7 **City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.**



Oct 10 **Peoples Savings 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. 10 **Bridge Organization Meeting, 5:30 p.m. at the Elma Community Complex community room.**

Oct. 10 **Elma City Council Meeting, 7:00 p.m. at the Elma Community Complex community room.**

Oct. 16 **ALTA VISTA FIRE DEPARTMENT 3RD ANNUAL PANCAKE BREAKFAST**
 8:00 a.m. to Noon. See page 7 for more details.

Oct. 19 **Elma Public Library Game Day, 1:00 p.m.**

Oct. 21 **City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.**



Oct. 29 **FIRE FIGHTERS OF ELMA MASQUERADE DANCE, 8:00 p.m., see page 3 for more details.**

Oct. 30 **KIDS HALLOWEEN MASQUERADE, 4:00 p.m., Elma, see page 3 for more details.**

Oct. 31



End of Summer Block Party

Saturday, October 1st
5:00 p.m.

Main Street—Elma
North of People's Savings Bank

Live Music

Sponsored by
Conway Markham Funeral Home



6:00 to 10:00 p.m.

Car Show Show & Shine

Shine them up
& Show them off!!!

Food Trucks

Wilbur's Back Country BBQ
Casper Friendly Food & Mr. Taco
B-Lo Zero Sno Cones & Minnie Donuts

Free Will Donation at the Gate

Thank you to the community for your continued support!

BYOB

Games

Proceeds to benefit the Elma Emergency Services Building Project

**Kids
Halloween
Masquerade**

October 30 4:00 PM
Elma Memorial Hall
Trick or Treating to follow!

Brought to you by the Firefighter's of Elma!

Admission \$5

Costume
Judging
at 9:00 pm

**FIREFIGHTER'S
OF ELMA
MASQUERADE DANCE**

Proceeds to
benefit
The Elma
Emergency
Services
Building!

October 29, 2022
8 p.m - Midnight
Elma Memorial Hall

PUMPKIN PAINTING!

WILBUR'S BACK COUNTRY BBQ

FOOD TRUCKS

B-LO ZERO SNO CONES & MINNIE DONUTS

PUMPKIN & APPLE LAUNCHING!

PUMPKIN-FEST

October 1
11am - 2pm
Elma City Park

PICK A PUMPKIN FROM OUR PATCH!

HAYRIDES!

BAKESALE!

FALL PHOTO SCENE!

INVESTMENTS

Terms in Months	Min. Balance	APY
6	\$1000.00	1.50%
12	\$1000.00	1.75%
24	\$1000.00	2.00%
36	\$1000.00	2.10%
48	\$1000.00	2.20%
60	\$1000.00	2.40%
6	\$10,000.00	1.75%
12	\$10,000.00	2.00%
24	\$10,000.00	2.25%
36	\$10,000.00	2.50%
48	\$10,000.00	2.60%
60	\$10,000.00	2.65%

**SUBSTANTIAL PENALTY
FOR EARLY WITHDRAWAL.
MEMBER FDIC.**

These rates are effective Sept. 23rd, rates may change weekly. For current yields, please call the bank at (641) 393-2301.

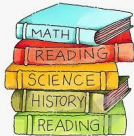
ATTENTION:

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:**

Ruger Balvanz
Max Granahan
Ivan Haeflinger
Spencer Harreld
Kayden Harreld
Denise Shirk
Shane Shirk
Charlie Roethler
Lucas Roethler
Titus Roethler
Derek Zimmerman
Stop in and pick up your free gift!!

Member
FDIC



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!

PSB PRODUCTS AND SERVICES

PSB WEBSITE: www.psb-iowa.com.

INTERNET BANKING: Sign up now by going to our website www.psb-iowa.bank. 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.

FDIC

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 - psb elma. 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: Peoples Savings Bank 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.



ELMA MUSEUMS AND TRAILHEAD-WELCOME CENTER



The Museums are now closed, thank you to all who visited this year. The Trail Head will close October 3rd, hope you enjoyed the trail this past summer and are welcome to ride the trail going forward and hope to see you next Spring!!

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@psbiowa.com
or find us on the web at www.psb-iowa.com

Grain Donation

The Elma Emergency Services Building Project is accepting donations of grain. Call us at 641-229-7063 and we'll come out to the field with a wagon while you are combining between October 30th and November 12th!

If you prefer to deliver the grain yourself donations can be taken to IAS at anytime.



Thank you for your continued support.
Your generosity is greatly appreciated!

Corn and Beans

As of this writing, cash corn is \$6.45 and soybeans are \$14.00. Corn is \$.25 lower and soybeans are \$.43 lower than one month ago. December corn futures are \$6.85 with support at \$6.77 and then at \$6.57, resistance is at \$6.96 and then at \$7.15. November soybean futures are \$14.65 with support at \$14.50 and then at \$14.21, resistance is at \$14.80 and then at \$15.09. Last week's USDA report lowered expected crop yields from August's report, which is considered long-term bullish. Harvested acres were lowered and probably the biggest surprise in the report. Harvested corn acres were down 1.2 million acres and harvested soybean acres dropped 600,000 acres. USDA projected lower exports and domestic consumption. Ending stocks continue to be very tight after the changes. Planting estimates have South America planting pace similar to last year. Friday's Commitments of Traders report shows funds long 241,000 contracts of corn, up 15,000 last week. Soybeans are long 113,000 contracts up 14,000 last week. If you combine all 3 wheat contracts, funds are short 5,000 contracts, down 6,000

from last week. The US dollar charted a new 20 year high overnight on support the Fed is likely to continue raising interest rates aggressively later this year. The Swiss National bank announced a 0.75% rate hike, ending negative interest rates in Europe. Ukraine has taken back another large area from Russia. Putin pushed back threatening to escalate with nuclear weapons threat again and criticizing the grain export deal made in August. Putin claims Ukraine shipments to wealthy European neighbors rather than poorer countries in Africa. The original deal expires in November and will need to be rewritten. Tight ending stocks remain long term bullish while all the things I just wrote about lead to volatility for grain prices for some time. The good news for us is most yields in our area appear to be good. Yields and current prices should give most of us a profitable crop right now. Next years inputs continue to move higher which will put us into a loss position sometime in the future. Not new news to any one, right? Let's not try to hit the high with grain sales but rather follow your marketing plan making multiple small sales and don't let the current profit get away if something causes

the markets to drop outside of the trading ranges. Hopefully that will help take some of the stress out of sales in these volatile times. The harvest is off to a later start this year, remember to take breaks and have a safe harvest.

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

Doug Uthe

Cattle

Cash cattle are \$145, down \$2 from last month.

Hogs

Cash hogs are \$74, down \$10 from last month.



OCTOBER 2022 LIBRARY LIMELIGHT

Elma Public Library Website: www.elma.lib.ia.us

Facebook: Elma Public Library-Elma, Iowa - Phone 641-393-8100

New Library Address: 319 Oak St., P.O. Box 287



Regular Hours: Monday 9 AM - 6 PM, Tuesday 1 - 6 PM, Wednesday 9 AM - 7 PM, Thursday 9 AM - 6 PM, Friday 10 AM - 2 PM & Saturday 9 AM - 2 PM, Sunday – Closed.

Our hours will be reduced through the month of October. We will be short staffed and cannot stay open the full 42 hours a week that we are currently available. This will affect our closing times and possible Saturdays. Watch Facebook for hour changes. Thank you!

All library activities, groups and programs will be held in the new library or the new community room.

THANK YOU! THANK YOU! THANK YOU! For all the wonderful help we received when moving the library contents from the old location to our new location. We had some fantastic helpers who took time out to help us move the majority of materials and shelving over Labor Day weekend and throughout the following two weeks. We are so thankful for your generosity of time and talent!

Still Settling In – we are still settling in to the new library and figuring out where to put things, so please bear with us as we arrange and rearrange. We are open and are ready to check out materials, offer printing services, faxing and scanning. We have two public computers available for use and will have two more up and running soon.

Also, Another Big THANK YOU! – To the people who helped with and supported the library's Rummage Sale/Bake Sale. From setting up to taking down, volunteering to wait on customers, purchasing items and for all the wonderful baked goods we received to sell was very much appreciated! Community help is what keeps us going. Thank You!!!!

Story Time with Helping Services: 10:00 – 10:45 AM – Story & activities for toddlers and their parents in the Elma Library. The date for October Story Time will be posted on Facebook.

**Helping Services offers free resources and assistance to families with young children. They offer challenges for maximum child development, enriched parent-child interaction, family well-being and involved neighborhoods. Family Educators for families with a child, age birth to three.

Crochet Club - Wed., October 12 & 26 from 9:00 - 11:00 AM.

Memorials: Kendra Kleespie gave a memorial in memory of Kathy Sovers Tempis, Corine Sivertsen Vic and Mary Williams, Dean & Paula Zweibohmer in memory of Joan Marcatante. We appreciate your thoughtfulness.

Books for Adults: Revelations from Heaven by Randy Kay, Gold Mine Massacre, When the Shooting Starts and Dead Time by William Johnstone, Chase Wilde Comes Home by Jennifer Ryan, Riverbend Reunion by Carolyn Brown, Country Born by Linda Lael Miller, Charming a Knight in Cowboy Boots by Katie Lane, In Bloom by Fern Michaels, Summer on the Island by Brenda Novak, Sunday at the Sunflower Inn by Jodi Thomas, Cliffhanger by Susan Page Davis, Where the Road Bends by Rachel Fordham, The Amish Widower's Promise, Their Son's Amish Baby and The Amish Marriage Pact by Samantha Price, Shattered by James Patterson.

Books for Youth: Computer Decoder by Dorothy Vaughan, DKfindout! World War 1 by Brenda Williams, Llama Llama Misses Mama by Anna Dewdney, There Is a Bird on Your Head! By Mo Willems, Florence the Friendship Fairy by Daisy Meadows.

New Movies: *Longmire Season #4*, *Old: It's Only A Matter of Time*, *Joe Bell*, *The Little Things*, *Hallmark Triple Feature: Love, Romance & Chocolate*, *Love on Safari*, *Moonlight in Vermont*, *Boss Baby-Family Business*, *Mister Rogers' Neighborhood-Kindness Collection*, *30 Classic Episodes (1979-1991)*.

Blu-Ray: *Old: It's Only A Matter of Time*.



Columbus Day Word Search



S O T R A V E L N E P L I O J I
 O T T R A D E A E X O A T R A S
 C P I N T A E C W P R N A I P A
 O N I N A C P T W L T D L E A B
 L S Y R O U T E P O U C Y N N E
 U N A V I G A T O R G O A T A L
 M N T I F C F T S E A V S I N L
 B E F R L L H S E R L R R S S A
 U W A E S O A I A T L A N T I C
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 A S A S T S S W R N I C E D S P
 C A P T A I N T N S D A H S T T

ITALY
 EAST
 MAP
 LAND
 SHIP
 FLAT
 SPAIN
 NINA
 WEST

ROUTE
 STARS
 SPICES
 JAPAN
 PINTA
 INIES
 GENOA
 OCEAN
 ASIA

TRAVEL
 AMERICA
 ROUND
 ORENT
 TRADE
 SAILOR
 CAPTAIN
 COMPASS
 CHINA

NAVIGATOR
 ATLANTIC
 SANTA MARIA
 NEW WORLD
 EXPLORERE
 PORTUGAL
 COLUMBUS
 ISABELLA
 FERDINAND

Pancake
Breakfast



ALTA VISTA FIRE DEPARTMENT 3rd ANNUAL PANCAKE BREAKFAST

Sunday, October 16, 2022

8 a.m. to Noon

At the Alta Vista Fire Station

108 E Weber St., AV

Serving pancakes, sausage scrambled eggs, juice, milk and coffee.

FREE WILL DONATION
 "FILL THE BOOT"

Food will be served drive thru or dine in.

All proceeds going towards purchase of self-contained breathing apparatuses (SCBA).

We will also have a drawing for door prizes.

DELIVERY AVAILABLE WITHIN THE ALTA VISTA FIRE DISTRICT

Please call 641-229-6523 by 7 p.m. Saturday, October 15



Elma Emergency Services Building Project Update

The renovation to house the ambulances and full-time staff at the Elma Fire Station has been completed! Work on Phase II of the project will begin shortly. We need to add additional bays to the south of the firehouse to gain the space back that was utilized for the ambulances (Phase I).

Due to fluctuating prices of materials along with unforeseen renovation costs, the projected budget had to be increased. We are looking to raise an additional \$200,000.

Recently, the Elma Emergency Services Building Committee received two extremely generous \$50,000 anonymous donations totaling \$100,000. These donors are challenging Elma, the community members served by Elma Emergency Services and the surrounding communities to rally together to match the \$100,000 by December 31, 2022.

Whether through monetary donations or through donations of grain we believe that together we can meet and surpass this challenge! The entire community of Elma greatly appreciates your support!

Donations can be made out to the Elma Emergency Services Building and mailed to P.O. Box 317, Elma, Iowa 50628.

Donations of grain can be made through IAS in Elma.



"Hey fireman, boys and girls in blue. We could sure use a lot more like you.
You come runnin' in anytime, anything goes wrong." – Luke Bryan



DRIVE THRU MEAL IMMACULATE CONCEPTION CHURCH Riceville, IA

Sunday, October 2, 2022

Mass begins at 9:00 a.m.

Drive thru meal from

10:30 a.m.—1:00 p.m.

(or until food is gone)

Meal cost \$15

**Roast beef, ham, mashed potatoes/gravy,
sweetcorn, rolls/butter, fresh fruit,
pie and milk**

Quilt Raffle

Cash Raffle (4-\$50 and 2-\$100)

2-\$50 10th Hole Restaurant

(Riceville) gift cards



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

ADDRESS SERVICE REQUESTED
PO BOX 357 • ELMA, IOWA 50628



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