



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.psb-iowa.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!**



**FRAUD IS ON
THE RISE IN
ALL AREAS
OF LIFE.**

**Help protect your Peoples Savings
Bank debit card account with a free
service called *Brella*.**

**Brella will send you alerts when your
card is used so you can quickly know
when fraudulent activity is attempted
on your account.**

**Download the app off your play store
and get started or contact an
employee at Peoples Savings Bank
and we will help you get set up or
answer your questions.
PH. 641-393-2301**



THE WHITESIDEWALLS

- **September 5, 2022**
- **from 6:00 p.m.-9:00 p.m.**
- **In the Elma Park**
- **\$10 per person at the gate.**
- **Proceeds to benefit...**
- **ELMA EMERGENCY SERVICES.**
- **Fireworks to follow.**
- **Food available from:**
- **Wilber's Back Country BBQ, Johnny's Southern Grill & Seafood, and**
- **The Elma Sportsman's Club.**
- **Proceeds to Benefit Elma Emergency Services.**





SUN	MON	TUE	WED	THUR	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Calendar of Events

August 28th, CLUSTER SOCIAL, Lake Hendricks-shelter house, Riceville.

HOLY ROSARY CLUSTER MASS SCHEDULE FOR SEPTEMBER

September 3, 10, 17, 24, 4:00 p.m. OLL-Lourdes.

September 3, 10, 17, 6:00 p.m. St. Bernard's-Alta Vista.

September 11, 18, 25, 7:15 a.m. IC-Elma.

September 4, 18, 25, 9:00 a.m., IC-Riceville,

September 4, 11, 25, 10:45, St. Peter's-New Haven.

8:00 a.m. mass daily, IC-Elma, Thursdays at Care Center.

SEPTEMBER 18 - DAD'S BELGIAN WAFFLES- IC Church, Elma



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

September 4 Worship in the field at 9:00 a.m.

Location: Steve and Rose Christensen's farm on Hwy 9-Bring your own seating.

September 11, 18, 25, 9:00 a.m. Worship Service.

September 11, 18, 25, 9:00 a.m. Sunday School

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.

Sept. 5 American Legion Shine & Show 5:00- 8:00 p.m., Elma.



Sept. 5 Elma Emergency Services-WHITESIDEWALLS 6:00 p.m.—9:00 p.m., see front page.



Peoples Savings Bank will be CLOSED
Sat., Sept. 3rd and Mon., Sept. 5th
in observance of Labor Day. Stay safe and enjoy!

Sept. 6 American Legion Meeting, Elma, 7:00 p.m.

Sept. 9 City of Elma Recycling, Jendro Sanitation. Like us on Facebook, updates will be posted.



Sept. 12 Bridge Organization Meeting, 5:30 p.m. at the Elma Community Complex community room.

Sept. 12 Elma City Council Meeting, 7:00 p.m. at the Elma Community Complex community room.

Sept. 18 DAD'S BELGIAN WAFFLES, 8:00 a.m. to 11:30 a.m., Immaculate Conception Church, Elma, see page 4 for more details.

Sept. 21 Elma Public Library Game Day, 1:00 p.m.

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



INVESTMENTS

Terms in Months	Min. Balance	APY
6	\$1000.00	.65%
9	\$1000.00	.65%
12	\$1000.00	1.05%
18	\$1000.00	1.05%
24	\$1000.00	1.20%
30	\$1000.00	1.20%
36	\$1000.00	1.30%
48	\$1000.00	1.30%
60	\$1000.00	1.45%

6	\$10,000.00	.85%
9	\$10,000.00	.85%
12	\$10,000.00	1.25%
18	\$10,000.00	1.25%
24	\$10,000.00	1.50%
30	\$10,000.00	1.50%
36	\$10,000.00	1.65%
48	\$10,000.00	1.70%
60	\$10,000.00	1.80%

SUBSTANTIAL PENALTY FOR EARLY WITHDRAWAL. MEMBER FDIC. These rates are effective Aug. 23rd, rates may change weekly on Tuesdays. 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. We will pay you for your grades.

AUG. Super Saver Winners:

Gabbie Gardner

Andrew Leid

Diane Leid

Glenn Leid

Lilly Retterath

Evelyn Riley

Cullen O'Brien

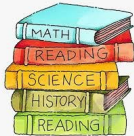
Darby O'Brien

Grady O'Brien

Hayden Ries

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.

Dad's

Belgian Waffles



Serving Waffles, Sausages, Flavored Syrups and Beverage

Sunday, September 18, 2022

8:00 a.m. – 11:30 a.m.

Immaculate Conception Church

207 7th Street, Elma, IA

Adults - \$10.00

Children (6-10) - \$5.00

Children (5 and under) Free

Carry-outs available

All you care to eat waffles!!!

**ASK US ABOUT UR
MERCHANT
PAYMENT OPTIONS
PROGRAM**

If you are a business small or large and want to be able to accept credit cards, debit cards, gift cards and more we may have just the service to help you. If you are currently using a program, check with us to see if you could benefit by switching to our program. Same day credit is just one of the possible benefits. Stop in, call or e-mail us today.



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



Ask us about...

**HELP PROTECT YOUR
IDENTITY
CREDIT RESTORATION,
SINGLE BUREAU CREDIT
MONITORING,
3 BUREAU CREDIT
MONITORING.**

ID TheftSmart

Corn and Beans

As of this writing, cash corn is \$6.70 and soybeans \$14.43. Corn is \$.08 lower and soybeans are \$.05 higher than one month ago. September corn futures are \$6.19 with support at \$6.10 and then at \$5.94, resistance is at \$6.26 and then at \$6.42. November soybean futures are \$14.95 with support at \$13.85 and then at \$13.47 with resistance at \$14.20 and then at \$14.56. We are in the dog days of summer without any real news our markets continue to chop sideways. Last Fridays USDA report didn't give any big news either way, just some minor changes. Ukraine grain has started to be moved out but the big question remains will any ships return to reload with the on going war being waged by Russia against Ukraine. US and world grain stocks remain tight but adequate. Demand is

softening as our economy and most of the worlds economies start to slow down. We will chop sideways until we have more concrete US yield numbers in January from USDA. As new crop comes available the basis will continue to erode lowering cash prices. Gas demand has been sluggish and is predicted to remain that way into 2023. Ethanol output has been steady with stocks up 4.4% from a year ago. Gas prices have fallen for almost 2 months now mostly as a result of the draw down of the Strategic Petroleum Reserve, which is at it's lowest level since the mid 1980's. My personal belief is that lower fuel prices are temporary at this point. Given the geopolitical instability and tensions with Russia and China the draw down of Strategic Reserves makes me uneasy. Prices can move back higher but likely will no go back to last year levels without major cuts to production and/or supply issues end

users to scramble for physical supplies. As harvest approaches keep in mind safety for yourself and everyone around you.

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

Doug Uthe

Cattle

Cash cattle are \$147 with some up to \$149,, up \$2 to \$4 from last month.

Hogs

Cash hogs are \$84, up \$4 from last month.



SEPTEMBER 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

Our phone number will remain the same.



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

Library Bake Sale and Rummage Sale Fundraiser at the Community Complex Meeting Room, September 16, 8 AM-4 PM and September 17, 8 AM – 2 PM.

Looking for people to donate baked goods for this fundraiser for the library. **Contact the Library at (641-393-8100) or Renee at (319-240-9192)** if you would like to donate items for the bake sale. Bring baked goods to the Community Complex Meeting Room on Thursday, Sept. 15 (10 AM - 5:30 PM) or Friday morning, Sept. 16 (7:30 AM-Noon).

CLOSED: September 1st – 5th, 2022 – The library was and will be closed from August 22 – September 5. Sorry I was not able to put this time frame in the August newsletter, but you understand how construction timelines don't always go as planned, so thank you for bearing with us as we make this exciting and wonderful transition to a new library. I hope everyone comes in to see our beautiful new facility!

Library Hours: After we move into the new library our hours will remain the same. Eventually we may change some of the times, but we will have to see after we get settled in.

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

Summer Library Programs – The library staff and helpers had a lot of fun doing special programs with the kids this summer. We had a camping day, made tents inside and put together first aid kits, bird watching, balloons, bubbles and rockets, different craft projects, s'mores, other snacks and a sack lunch; we became pirates for a day and had a pirate visit us another day; we made fox masks and foxes with bushy tails, read books, sang songs, danced and played games. "Read Beyond the Beaten Path" offered a world of activities to explore and We Did lots of Exploring!

THANK YOU!! to all the sponsors: Peoples Savings Bank, O'Brien Plumbing, Heating & Cooling, Elma Locker & Grocery, JED's Construction, Wemark Chiropractic, Maple Heights Golf & Country Club, Innovative Ag Services, ABCM Corp. (Colonial Manor), Paula's House of Styles, Dr. Z's Auto Clinic and to Tossed and Found for the grant to help us pull off wonderful summer programs and activities for our children.

Crochet Club - Wed., September 14 & 28 from 9:00 - 11:00 AM.

Game Day - Wed., September 21 at 1:00 PM.

Memorials: Paul & Mary Ptacek gave a memorial in memory of Lois McAvoy, Ken & Mary Ann Gebel in memory of Berenice Freidhof, Ed & Ann Conway in memory of Carol Griffith (Ann's sister), Joan Mitchell in memory of Neldon Swancutt and the Thompson girls-sisters of Kay Hayden-Kathy Sovers Tempus, Corine Sivertsen Vic and Mary Williams. We appreciate your thoughtfulness.

Books for Adults: How Being a Nomad Saved My Life by Debra Dickinson, Behind the Blue Curtains by Lizzy Hershberger, The Lost Boys of Montauk by Amanda Fairbanks, Escape by James Patterson, His Accidental Amish Family by Rachel J. Good, My Brother's Keeper and The Pregnant Amish Widow by Samantha Price, Mulberry Hollow by Denise Hunter, Love in Plain Sight by Kathleen Fuller, The Fires of Blackstone and Hunter's Moon by William Johnstone, The Family You Make by Jill Shalvis.

Books for Youth: The 91-Storey Treehouse by Andy Griffiths, The Puppy Place-Sugar, Gummi and Lollipop by Ellen Miles, Kylie the Carnival Fairy by Daisy Meadows, We Are in a Book! and The Duckling Gets a Cookie!? by Mo Willems, Pete the Cat and The Surprise Teacher by James Dean, Let's Go-Level 1 Easy Reader by Marjorie Parker, How to Raise Three Dragons by Erica David, The Story of Amelia Earhart by Stacia Deutsch, Secret of the Sands and Looking After Gran by Roderick Hunt, Frozen – Comic Book by Disney, The Berenstain Bears and the Bully by Stan & Jan Berenstain, What Pet Should I Get by Dr Seuss, Dr. Seuss's 1,2,3, So Cute! Pandas by National Geographic, Goodnight Racism by Ibram X. Kendi, Princess Baby by Karen Katz, Go Train Go! by Reverend W. Awdry.

New Movies: *Longmire Season 3, Dear Evan Hansen, The Desperate Hour, Marry Me, Scream 1,2 &3, Scooby-Doo! Abracadabra-Doo, It's The Great Pumpkin Charlie Brown, Turning Red.*



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 a **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 can be found at Tossed & Found, Peoples Savings Bank, or Elma City Clerk's Office, (as well as at Tossed & Found or Elma, Iowa Facebook pages) Sept. 1-30, 2022.

Requests must be returned to Tossed & Found, P.O. Box 15 Elma IA 50628 **with proof of non-profit status** by Sept. 30, 2022.

A 3-member panel will make their decision & winners to be notified by October 14th. Funds will then be given at the Tossed & Found store on October 18th with photo taken for the newspapers.



ELMA AND ALTA VISTA



AND MORE

Fri., Sept. 16th 8:00 a.m.—4:00 p.m.
Sat., Sept. 17th 8:00 a.m.—2:00 p.m.

**Bake Sale, Craft Sale, Library Fundraiser,
Tossed and Found, Etc
Makers Market at the Elma Park**

**List will be available at Elma Locker,
Av Express, Elma Express and
on the Elma Facebook
Wed, Sept. 14th after 5 p.m. page.**

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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