



Citizens State Bank



Arlington



Castlewood



Sinai

Fall 2024

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Member FDIC

CSB In the Community

Castlewood Homecoming: Board Member Vic Carter's grandchildren are the 3rd generation of Carters to be Homecoming royalty: Vic in 1970; his son, Charlie in 1998; and in 2024, his grandson Jarin and his granddaughter Emerson. Congrats to the Carter family for continuing such a regal tradition!

If you have not yet experienced a CSB Castlewood Brat feed, then be sure to catch us next year where you can find friendly community bankers ready to engage with you and answer your questions!



Arlington Bowling: Congratulations to DeDe Schmidt for setting a new Women's High Series score of 718 at Kings Lanes! A series consists of 3 games bowled in one session. For DeDe, That worked out to be an impressive average score of 239 per game! The 718 is the highest woman's series total in the history of Kings Lanes and is also the highest series this year for men or women. Citizens State Bank awards \$100 for breaking any high series mark or for any 300-game bowled. Congratulations DeDe!

Sinai - Oldham Ramona Rutland Homecoming: Sinai branch members served a pork loin supper to 200 community members at ORR's Homecoming football game. The ORR Raiders played Sioux Falls Lutheran, with ORR winning by 32 points! Congratulations to ORR Homecoming royalty: Jace Schiernbeck and Emily Matson



Watch for These Common Scams

Have you ever thought, “Oh, this won’t happen to me”...and then it does? Scammers – con artists – are always working to understand and exploit the vulnerabilities of human psychology. We’re all susceptible. Every one of us could “fall for” a scammer’s persuasion. To help prevent that, here are tips to avoid being scammed.

Tech support scam: Criminals pose as technology support representatives and offer to fix non-existent computer issues. The scammers gain remote access to victims' devices and sensitive information.

Government impersonation scam: Criminals pose as government employees and threaten to arrest or prosecute victims unless they agree to provide funds or other payments.

TV/radio scam: Criminals target potential victims using illegitimate advertisements about legitimate services, such as reverse mortgages or credit repair.

Romance scam: Criminals pose as interested romantic partners on social media or dating websites to capitalize on their victims' desire to find companionship.

Sweepstakes/charity/lottery scam: Criminals claim to work for legitimate charitable organizations to gain victims' trust. Or they claim their targets have won a foreign lottery or sweepstake, which they can collect for a "fee."

What can you do? Scammers often create a sense of urgency. Resist the pressure to act quickly. Search for the proposed offer or contact information online. Other people have likely posted information about the scam online. Disconnect from the internet and shut down your device if you see a pop-up message or locked screen. Pop-ups are regularly used by perpetrators to spread malicious soft-

Have you Signed up for eStatements?

Convenient: Access your statements from anywhere, at any time!

Secure: eStatements reduce clutter around the house and can reduce identity theft risk since statements aren’t sent to your mailbox.

Made Easy: You are sent an email when your statement is ready to be viewed in online banking.

Traveling This Fall & Winter? Sign up for Online Banking!

Citizen’s State Bank is proud to offer you the flexibility of Mobile Banking for account access anywhere with internet access. You can sign up for online banking by clicking the “Enroll Now” icon on our homepage. Once you’ve enrolled in online banking, you can also access your accounts from your smart phone. Another advantage of online banking is our online bill pay option. Online bill pay allows you to pay bills without postage and without making a trip to the post office.



Carbon Credits & Farming: How Can it Affect the Bottom Line?

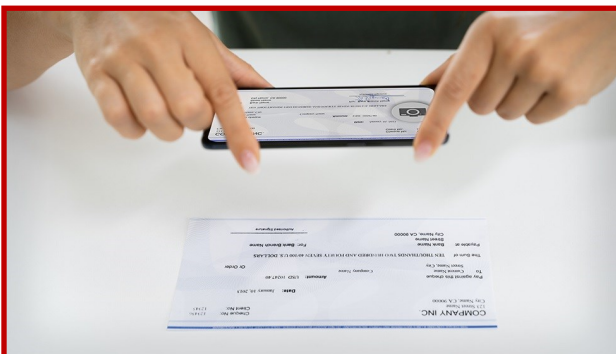
How can we squeeze every penny out of every acre of land that we farm/graze? What can add value to the operation without major changes? Farmers, ranchers, and forest landowners can generate carbon credits by adopting practices to reduce emissions or sequester carbon on their land, and carbon markets may provide producers with new income opportunities through carbon credit sales, also known as carbon farming.

The idea behind carbon credits is that entities responsible for emitting carbon dioxide (CO₂) must reduce their emissions or pay for the efforts of farmers or others who are doing the work of removing CO₂ from the air.

This is a carbon offset. The payment is in the form of a carbon credit, with each credit representing one metric ton of carbon reduced or removed. Companies, governments, and other entities buy carbon credits for around \$15/ton to \$20/ton of carbon to offset their emissions and achieve their greenhouse gas reduction goals. Future prices are projected to increase to at least \$70/ton. This can equate to \$7-\$31/acre or more, depending on current market conditions and practices deemed appropriate for the contract.

Right now, carbon markets are voluntary in South Dakota. There are no regulations limiting carbon emissions. However, this may not always be the case. The lack of scientific consensus on the amount and permanence of carbon stored through conservation practices, as well as the complexity and shifting nature of carbon markets might dissuade some producers. However, for those deeming the landscape worth wading into, there are companies out there waiting to pay farmers to implement certain farming/ranching practices.

Consulting with a lawyer is advised to determine if carbon payments are right for your operation. Careful consideration of the terms is important when making the decision and evaluating the final contract. As more companies make commitments to achieve a net zero carbon footprint, they are going to increasingly rely on offsets. With about 37% of total land in the US under agriculture, storing carbon in farmland will be a necessary part of any di-



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Windy Day Soup — Perfect For a Cold Fall Day!



| | |
|---|----------------------------------|
| 1-2 Heads Rough Chopped Cauliflower Florets | 6 C. Chicken Stock, Good Quality |
| 1 Large Onion Diced | 6 T. Flour |
| 1 Head Carrot, Shredded | 2 C. Milk |
| 2 Stalks Celery, Diced | 1 C. Cream |
| ½ C Butter, Divided | Salt & Pepper to Taste |

In a large stock pot, melt ¼ cup of butter. Sauté the onion and celery until just soft. Add the carrot and sauté a few minutes longer.

Add the cauliflower and cook for 5 or so minutes with the lid on so the edges turn slightly golden.

Add chicken stock. Reduce heat to low and simmer for 10 minutes. Use an immersion blender or potato masher to break up the largest pieces.

In a separate pan, melt the remaining ¼ cup of butter, whisk in the flour and cook for a few minutes. Slowly whisk in the milk and cream, avoiding lumps. Season with Salt and pepper. (Don't tell, but sneak in a sprinkle or two of nutmeg here!)

Stir the white sauce into the soup and simmer another 5 minutes or so.

*Note: Casey doesn't really like it when a meal isn't served with a meat, so I took some deer kielbasa and browned that in cubes and put it on top. I left mine plain. The kids had a little shredded cheddar and crackers. Just delish. The soup is so simple and so easy, but for some reason has the best flavors. Great summer soup, fall soup, anytime of year soup! Don't cheat and use bouillon or the pale clear broth in a can. The good high quality chicken stock makes all the difference. -Lisa Liebsch

Farming in the 1930's

In August of 1936, Arnt Hope of Sinai, applied for a loan at the First State Bank of Sinai.

H. Melemseter was bank president, J. M. Eastby was vice-president, E. F. Sagmor was cashier, and assistant cashier was Henry Thompson.

The following are the assets Arnt Hope listed on his 1936 loan application.

Household Goods: cook stove, \$40; four beds, \$40; three dressers, \$25; six chairs @ .50, \$3.00; four rocking chairs, \$4; dining table & four chairs, \$15; four small tables, \$6; library table, \$10; sofa, \$15; writing desk, \$15; washing machine, \$60; ten doz. Sealers, \$5; and scale, \$5; Total \$243

Machinery: two-row cultivator, \$50; drill, \$30; Disc, \$50; hay rake, \$10; corn planter, \$30; plow, \$25; manure spreader, \$40; three wagons, \$50; grain elevator, \$50; corn sheller, \$15; and gas engine, \$25; Total \$365.

Livestock: three horses @ \$66.66 each, \$200; two horses at \$150 each, \$300; six heifers at \$50 each, \$300; 300 bu. corn, \$300; 200 bu. oats at 30 cents, \$60; 54 hens, \$40; and 100 chickens, \$30; total \$1,230.

Grand total, \$1,838.

The loan was approved, applying three percent interest.

This article was printed with the permission of Marv Hope, the son of Arnt Hope.



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