



Murphy Wall

Quarterly Newsletter

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Member
FDIC

Come Grow with us!



Customers applying & approved for a new loan may draw a seed packet (which you get to keep).

If the packet is a

“winning seed packet”

you have the choice of several fee option waivers.

For more information talk to

Roger, Terri or Austin in Pinckneyville

and

Randy or Robin in Murphysboro

April Customer Appreciation April 1-30, 2008

Some restrictions may apply. Complete rules available upon request

Winners of our Monthly Giveaways for the first quarter:



January: Daniel Eplin & Leigh Plucker

February: Joan Kellerman & Claire Porter

March: Geraldine Moss & Steve Porter

Continue to watch the lobby for monthly customer appreciation giveaways.

www.murphywall.com

Go Green

Earth Day 2008



April 22

According to the U.S. Census Bureau, the world population is expanding at a mind-boggling rate. The world reached 1 billion people in 1800; 2 billion by 1922; and over 6 billion by 2000. It is estimated that the population will swell to over 9 billion by 2050. That means that if the world's natural resources were evenly distributed, people in 2050 will only have 25% of the resources per capita that people in 1950 had.

The world has a fixed amount of natural resources - some of which are already depleted. So as population growth greatly strains our finite resources, there are fewer resources available. If we intend to leave our children and grandchildren with the same standard of living we have enjoyed, we must preserve the foundation of that standard of living. We save for college educations, orthodontia, and weddings, but what about saving clean air, water, fuel sources and soil for future generations?

Some of the greatest threats to future resources come from things we throw away everyday. Household batteries and electronics often contain dangerous chemicals that may, if sent to a local landfill, leak through the bottom barrier and pollute the groundwater. This can contaminate everything from the soil in which our food grows, to the water which will eventually come out of aquifers and into our tap water. Many of these chemicals cannot be removed from the drinking water supply, nor from the crops that are harvested from contaminated fields. The risks to human health are tremendous.

Throwing away items that could be recycled diminishes energy, water and natural resources that could be saved by recycling.

Did you know...

- For every ton of paper that is recycled, the following is saved: 7,000 gallons of water; 380 gallons of oil; and enough electricity to power an average house for six months.
- You can run a TV for six hours on the amount of electricity that is saved by recycling one aluminum can.
- By recycling just one glass bottle, you save enough electricity to power a 100-watt bulb for four hours.

The more we throw away, the more space we take up in landfills. When a landfill becomes a "landfull", taxpayers have to build a new one. The less we throw away, the longer our landfills will last. The amount of taxpayer money we save by extending the longevity of our landfills is an important community benefit.

www.gogreeninitiative.org

How Green Are You?

10 Ways to Go Green and Save Green

This Earth Day, it's time to take action.

And we really mean it. Study after study has confirmed that global warming is already occurring and that it is caused primarily by human activities. The only uncertainties are how soon and in what ways it will disrupt our existence. Stronger storms? Flooded coastlines? Harsher droughts? More disease? Not to mention that our waterways, food, and air are already polluted to unsound levels in many areas, affecting our health and quality of life every day.

Below we offer a list of 10 things you can do today that will not only reduce your ecological footprint, but also save you money and help you live a happier, healthier life.

1. Re-route your commute.

- Walk or bike to work and save money on gas and parking while improving your cardiovascular health and reducing your risk of obesity.
- If you live far from your office, investigate the option of telecommuting. Or move closer—even if this means paying more rent, it could save you money in the long term.

2. Buy used.

- Whether you've just moved to a new area or are looking to redecorate, consider a service like craigslist or FreeSharing to track down furniture, appliances, and other items, rather than buying them new. Check out garage sales and thrift stores for clothing and other everyday items.

3. Buy local.

- Shop at your local farmers' market. Though the offerings can be more expensive, you can generally count on a higher quality product—and the entire purchase price goes directly to the farmer.
- Start a local currency program in your town. This can ensure that money stays in your local economy, valuing local services and supporting local merchants.

4. Compost your food scraps.

- Composting helps reduce the amount of waste you send to the landfill, which can save you money if you live in a municipality with a "pay as you throw" system. In the process, you create free, healthy fertilizer for your garden (or your neighbor's—or lobby for a community garden!)

5. Change the thermostat setting and install energy saving devices.

- Setting your thermostat a few degrees lower in the winter and a few degrees higher in the summer can translate to substantial savings on your utility bills.
- Install low-flow showerheads and take shorter showers to save water and the energy used to heat it. Or, consider

eventually installing a solar hot water heater on your property.

- Wash clothes in cold water whenever possible and use a drying rack or clothesline.
- When incandescent bulbs burn out, replace them with longer-lasting, low-energy compact fluorescent bulbs.
- With the money you save from making these changes, consider buying wind energy from your local utility or purchasing renewable energy offsets.

6. Skip the bottled water at the grocery or convenience store.

- Filter your tap water for drinking rather than using bottled water. Not only is bottled water expensive, but it produces large amounts of container waste.

7. Make your own cleaning supplies.

- Using simple ingredients such as baking soda, soap, and vinegar, you can make cheap, easy, and non-toxic cleaning products that really work! Save money, time, and your indoor air quality.

8. Think twice about new electronics.

- E-waste from discarded cell phones and computers is a growing environmental problem. Mounds of electronic refuse are being shipped abroad illegally for 'disassembly' by workers with little protection against the mercury and other toxic substances they contain.
- Keep your electronics as long as possible and dispose of them responsibly when the time comes.
- Buy higher-quality items and don't give in to 'psychological obsolescence' marketing campaigns.
- Recycle your cell phone and support good causes at the same time!
- Ask your local government to set up a responsible recycling and hazardous waste collection event.

9. Add one meatless meal per week.

- While strict vegetarianism isn't for everyone, even the most devout carnivores can cut back on meat consumption without cramping their style—and save money in the process. Industrial meat production requires huge energy inputs and creates noxious waste problems. The proliferation of factory farms is damaging the environment,

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Employee Profiles

Ashley Bathon is filling the parttime Teller position at the Pinckneyville facility. Ashley is from Pinckneyville and will be returning to Rend Lake College in August. Her major is in Accounting and she is also focused on Massage Therapy. She enjoys hanging out with friends and family. She also enjoys going shopping and scrapbooking. Ashley is also engaged and will be getting married on May 17th!! Congratulations Ashley and Welcome to Murphy-Wall State Bank!



Kelsey Wallace is filling the part-time Teller position at Murphysboro. Kelsey is from Murphysboro and currently attending John A. Logan College and is focusing on getting her Associates in Arts. After John A. Logan, she plans on attending SIU for Marketing/Advertising. Kelsey enjoys watching and also playing many sports. She loves golf and plays whenever she gets the chance! She also enjoys spending time with her family, especially her four nieces. Welcome to Murphy-Wall State Bank!

Kelli Ellis is filling the part-time Teller position at Murphysboro. Kelli currently lives in Hurst but is originally from Murphysboro. She is in the National Guard and also is attending John A. Logan College. She enjoys hiking and repelling. She has been in the military since 2003 and was deployed from 2005-2006. Thank You for Serving our Country and Welcome to Murphy-Wall State Bank!



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9. Add one meatless meal per week.

- and the global nature of the industry creates conditions that promote the spread of diseases such as avian flu, potentially costing society billions.

10. Use your local library and other public amenities.

- Borrowing from libraries, instead of buying personal books and movies, saves money and printing resources. Consider donating the money saved to your local library. Be an active civic participant and ensure that the public spaces and facilities in your town are well main-tained. This will promote a healthy, sustainable community.

www.worldwat.org

Beginning June 1 We will no longer be selling Money Orders at the bank.



If you have a Pass-book Savings account don't forget to bring in your savings book for all your transactions, whether it be a deposit or withdrawal.

Bank Holidays

Memorial Day May 26th
 Independence Day July 4th