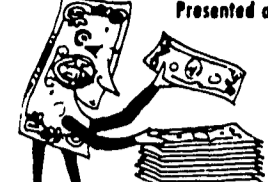


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## MAKING YOUR MONEY COUNT

### How To Protect Against Lost or Stolen Credit Cards

(Number six of a series)

Suppose those plastic credit cards in your pocket or purse were lost or stolen. Would you know what to do?

You should, says the Pennsylvania Bankers Association. Otherwise you might end up owing money for purchases you didn't make.

Fortunately a new law recently passed by Congress limits your liability to the first \$50 worth of purchases made with your lost or stolen credit card. But if you have several credit cards, you can easily see how quickly this loss could mount up. On half a dozen cards, for instance, you could conceivably be held accountable for up to \$300 in purchases made by a thief.

But, says the Pennsylvania Bankers Association, there's a way to possibly save yourself from paying even that first \$50. Here's what to do:

First, sign any new card you

receive and want to use. An unsigned card is an open invitation to fraudulent use.

Second, look over all your cards and destroy those which are out of date or which you don't really need. Cut or break them in half before throwing them away.

Then, write down the name of each card you keep. List the name, address and phone number of the issuer and the serial or account number of the card. Keep this list in a safe place in your home or at work—or both places.

If your cards should be lost or stolen, inform the issuer immediately—first by telephone, then by letter or telegram. Having an accurate record of cards issued in your name and prompt reporting of the loss or theft, the Pennsylvania Bankers Association advises, is your best protection against liabilities you don't want. You'll find it's a good way to make your money count.

## Ag Department Economic Research Is Reorganized

The economics research program of the U. S. Department of Agriculture was reorganized recently with new priorities on commercial agriculture, consumer, and environmental quality issues. Issue-oriented, team research will be emphasized in this first agency-wide reorganization of the Economic Research Service (ERS) since it was formed 12 years ago.

"The organizational changes are designed to produce more timely, more accurate, more sophisticated, and more up-to-date research information," according to ERS Administrator Quentin M. West. "Initially we intend to concentrate on the adjustments facing commercial agriculture, how well agriculture is providing for consumers needs and the effect of agricultural operations on the environment."

Greater flexibility in concentrating resources on new problems and issues is anticipated from the ERS changes, Mr. West said. Organization barriers among divisions have been lowered to facilitate a team approach to issues that cut across entire subsectors of agriculture, such as the livestock industry or the grain industry. Cooperative relations with universities and agricultural experiment stations are being strengthened.

Dr. Linley E. Juers is Associate Administrator with the responsibility of overseeing ERS's relations with universities and coordinating the geographical location of the ERS staff. Deputy Administrator Kenneth R. Farrell heads the Food and Fiber Economics Group. The other main group is Resource and Development Economics headed by Deputy Administrator Lyle P. Schertz.

Three divisions make up the Food and Fiber Economics Group. A National Economic Analysis Division headed by Dr. William T. Manley will deal with the entire agriculture sector and center around the more general issues cutting across commodity lines such as consumer demand, rural adjustment policies, long-run projections, and agricultural inputs. The Commodity Economics Division headed by Dr. John E. Lee, Jr. will focus on situation, outlook, and performance of agricultural commodities such as grain, cotton, and livestock. The Foreign

Demand and Competition Division's research of overseas farm production and marketing will explore profitable alternatives for U. S. agriculture in the world economy. Mr. Joseph W. Willett heads this division.

There are two divisions in the Resource and Development Economics Group. The Foreign Development Division under Dr. William A. Faught coordinates USDA's participation in U. S. foreign technical assistance and training programs. The Natural Resource Economics Division directed by Dr. Melvin L. Cotner will perform research on environmental quality issues as well as on the use, conservation, and development of natural resources.

The Division of Information is headed by Mr. Wayne V. Dexter. Additional information on the ERS reorganization is available from Division of Information, ERS, U.S. Department of Agriculture, Washington, D. C. 20250.

TRY A CLASSIFIED AD

## Mt. Joy Sewing Club Names Posture Queen

The Mt. Joy Second Year Sewing Club held its meeting last week. Our club has a regular attendance of 16 members.

We played a game and learned a new song.

We were sewing skirts and putting zippers in. Some took their skirts home due to the lack of adequate sewing machines.

Jan Eyer is our posture queen for this year.

News Reporter, Marcia Groff

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