7.62% annual yield from 71/4% 4-yr. CERTIFICATE (\$1,000 min.)

Your money now grows faster, invested in certificates of deposit at the Friendly First . . . where C.D.'s pay highest interest rates allowed and interest is compounded continuously on these big money-makers.

You have a wide choice of Certificates. Here are just a few . . .

Interest*	Annual Yield	Min. Deposit	Term of Maturity
5½%	5.63%	\$ 500	6 months
6%	6.27%	500	12 months
6½%	6.81%	- 500√	. 30 months
71/4%	7.62%	1000	48 months

Annual Yield based on yearly interest check.

Your interest is paid monthly, quarterly, semiannually or annually—depending upon the type and amount of C.D. We can even deposit your interest in your Friendly First no-service-charge checking account or savings account.

Some Friendly advice about C.D.'s

- You get highest yield allowed by law for commercial banks when your investment produces continuously compounded interest.
- The less often your interest is paid during the year, the more your yield.
- You're sure of the interest rate remaining the same for the life of your'C.D. because your interest rate is guaranteed.
- You should select a practical, realistic maturity date to avoid the interest penalty required for early withdrawal.
- Get all the facts before investing in C.D.'s. Call the Savings Specialist at any office of the Friendly First.

Federal law and regulation prohibit payment of a time deposit prior to maturity unless three months of the interest thereon is fortested and interest on amount withdrawn is reduced to the passbook rate



THE BANK WITH NO-SERVICE-CHARGE CHECKING ACCOUNTS

STRASBURG 687-8611 EAST KING STREET LANCASTER 397-4732 BUCK 284-4175

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DISPUTED OWNERSHIP

When you buy a home, determining your rights of ownership can result in a courtroom battle if you wind up on the receiving end of a land title challenge. A recent example in a midwestern state will illustrate.

In this situation, a buyer we'll call Mr. Jones purchased



a residence from a seller we'll refer to as Mr. Smithwith no indication there was land title diffiguity, shead

Jay ficulty ahead. The property at the time was occupied by another party we'll call Mr Green, who allegedly was renting the real estate.

After the closing Mr. Green -- the tenant -- brought legal action against Mr. Jonesthe buyer-claiming he had a previous right to purchase the property and stating that a deed allegedly releasing Mr. Green's interest in the real estate was fraudulently obtained

As the court proceeding continued, a settlement was reached where Mr. Green-the tenant-was confirmed as the buyer of the home. Fortunately, the financial loss and legal fees of Mr. Jones were completely paid by his owner's title insurance.

It's wise to look into the protection of a title search and owner's title insurance before you buy a home. Learning about these-and otheraspects of purchasing real estate will help you better plan for secure and enjoyable ownership.

For free information on things to consider in buying a home, write American Land Title Association, Box 566, Washington, D.C.

Thought For Food



Curry Butter Barbecue Thaw 3 packages (8 oz. each) South African rock lobster tails. With kitchen shears, cut underside membrane around edges and remove. Grasp tail in both hands and bend backwards toward shell side to crack in several places or insert skewers to prevent curling. Grease grill and arrange tails, flesh down on rack. Barbecue flesh side for 4 minutes Mix 1 teaspoon curry powder and a few drops lemon juice with ½ cup melted butter and keep warm on side of grill. Turn Brush liberally with Curry But-ter and continue grilling shell side down over coals. Grill for 8 minutes, baste with more Curry Butter Rock lobster tails are done when meat is opaque and tender when pierced with a fork Serve with remaining butter

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PHONE 626-2191 OR 394-3047