

Shop around on NOW accounts

NEWARK, Del. — Good deal or bad? It sounds too good to be true, but this year financial institutions have begun offering interest-bearing checking accounts.

Banks and savings and loan associations often call them NOW accounts. NOW stands for negotiated order of withdrawal. Credit unions offer share-draft accounts which are essentially the same.

Under the new law, financial institutions are able to pay a maximum of five and one-quarter percent interest on checking accounts. If interest is calculated on an average daily balance, the annual effective yield will be a little higher. That's the good news, according to Delaware extension family living agent Pat Wilson.

As for the bad news — not all consumers will make money on these accounts. Whether you will or not depends on your financial management and how much money you keep in your checking account. Many banks are requiring minimum balances before they pay interest. At some banks the minimum must be at least \$2,000. If your account falls below the minimum, they levy a service charge. Service charges range from \$1.50 to \$8 per month depending on the bank. A few savings and loans have no minimums and do not

levy a service charge. These are the only accounts that are really free.

Because each financial institution offers its own plan, it is important to shop around for the best deal, Wilson advises. Be sure to ask what the balance must be before the interest is calculated. Banks use either an average monthly balance or a minimum

monthly balance. An average monthly balance is roughly two and one-half times the minimum balance, and it's far more lucrative for your account.

Also, ask how the interest is calculated. If you can find an institution that uses the average daily balance and figures the interest daily, you will probably have the highest effective rate. Other in-

stitutions credit interest on the account's lowest balance each day or the average balance each month. Avoid an ac-

count that uses a minimum monthly balance. With this situation, if your balance drops to \$100,

that would be the figure on which they'd calculate the interest even though you may keep \$1,000 in the account most of the time.

The moral of this story is that if you are thinking of switching to

the NOW account, do a careful job of shopping. Use past bank statements to figure out what the charges would be, with an interest-bearing account. You may or may not come out ahead.

DAIRY DISPERSAL CLAN DRISCOLL FARM RAYMOND & BERNICE DRISCOLL Munnsville, NY DAY SALE, FRIDAY, MAY 22, 1981 11:00 Sharp

Mr. & Mrs. Driscoll have purchased and contracted the farm and we have been commissioned to sell the cattle and misc. items on the farm located on Middle Road, 4 miles of Munnsville Rt. 46 to Middle Rd. From Oneida Rt. 5 to Middle Rd., 5 miles south from Vernon take Petersboro Rd. west to Middle Road.

Watch for auction arrows.

130 HIGH GRADE AND REGISTERED CATTLE 130

The herd consists of 83 milk cows, 22 bred heifers, 13 yearling to breeding age heifers, 6 started heifer calves, 1 registered Lewie Bull calf born 11-3-80, 1 grade service bull born 6-14-80, and 4 Holstein steers. This is a well Managed herd of Eastern bred cows that has a RHA as of April 30, 81 15,034M 543 3.6 test.

Their reproductive health is excellent, with a 12.3 calving interval and 1.7 service pre-conception. The dairy is in the following lactations: 10 strictly fresh cows, 9 due in June, 9 due in July, 5 due in August, 7 due in Sept., 8 due in Oct., 14 due in Nov., 8 due in Dec. The balance in various stages of lactation. Included in the herd are 15 dau. of Nicol Royal Comet, 9 by the Great Willow Farm Brockman Ivanhoe, 9 by Ace High Dairy Truxie Ted, 8 by Hoacre Shamrock Sonny Halo, 6 by Kime-Farms Astronaut Lewie. 5 by Caylill Standout Cavalier, 1 by Astro Jupiter, Last lactation DHIA records up to 21,000 lb. and 305 days, #78 a well balanced 4 yr. old Willow, with a firmly attached udder, one of the best type cows we have had the opportunity to sell due in Dec to Elate, she has proj. to make 15,907M 590F. If you would like a high scoring young cow that has never been classified here she is.

#71 by Comet also fresh in Jan., she has 74 lb. her April test, is proj. to 17,249M. Grade #63 a big strong 5 yr. old fresh early in April. She has 76 pounds on April test.

Managers Note: This is a well bred Eastern Dairy with huge size and very good milking quality. All cattle will be tested for Lepto and shipping fever shots, preg. examined plus blood and TB tested ready for immediate interstate shipment day of sale, Catalogs at ringside.

PRODUCE

A quantity of 1st cutting alfalfa and mixed hay, 17 ton corn, approx. 4-5 ton soybeans, quantity of oats, alfalfa grass seed, Sudax and weed control chemicals.

MILKING EQUIPMENT

Glass pipeline fittings, weigh jars, S.S. pipe, dump station, pump, pipe and 1" pipe for 80 cows, Sunbeam cow clippers, Dust bag, oiler and etc., 85 cow straps, drain tiles and pipe, roofing paper, 2 cow mats, 15 gutter grates for 16" gutters, 3 metal feed carts, broom, shovel, fork, and barn cleaner, wooden calf hutch, 40 sheets of new galvanized roofing, dog house, rabbit cage, Ford 1960 Pickup, Moto-Ski snowmobile, Penn Panzer electric garden mower, new Ashly wood stove, shop size, never used, 9 bales of twine, 150 gal. fuel tank and pump, Sharpened cedar fence post, elec. motor, gas operated Scare gun, used rear tractor tire, many machine carts, plus more misc. items not mentioned in this ad.

Terms: Cash or Good Check ID Required

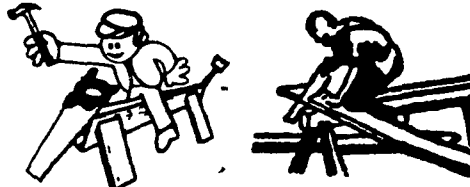
CLAN DRISCOLL FARM
RAYMOND & BERNICE DRISCOLL
315-495-6195

Jack Wood Livestock & Auction Service
Sale Managers
Cincinnati 13040
607-863-4141

PUBLIC SALE

Heavy Lumber — Joist
Choice Used Lumber
SATURDAY, MAY 23, 1981
10:00 A.M.

Located in Lancaster County, PA — 7 miles East of Lancaster — 1/4 mile North of Bird-In-Hand on Beechdale Road. Take Rt. 340 to railroad underpass, turn North on Beechdale Road - follow to sale.



Approximately 17,000 ft. 2 x 8 yellow pine barn floor plank; 90 pieces 3 x 12 x 20 ft. fir; 90 pieces 3 x 12 x 25 ft. fir; 10 pieces 10 x 18 x 20 ft. fir; 20 pieces 8 x 16 x 20 ft. fir; 9 pieces 10 x 10 x 12 ft. fir. 300 sheets 26 x 10 ft. galvanized steel roofing; 12 pieces 8 x 8 x 20 ft. long treated posts; Misc. 2 x 4 — 2 x 6 — 2 x 12's; piles of 1 x 4's; approximately 3000 ft. tongue & groove flooring; Wooden & Steel window sash; 6 prefabricated stair cases, doors, window units and hardware, large assortment of nails, 8000 tobacco lathes; 500 ft. 2" pipe.

Terms by:
ABNER S. ESCH

Auctioneer:
Steve Petersheim
215-869-2508

Refreshments by Bird-in-Hand Ladies
Chicken Bar-B-Que over lunch hour.

PUBLIC SALE

of Antiques, Household
Goods, Hospital Beds, Lots
of Cooking Utensils,
Bedding & Tools

(For The Reformed Mennonite Home)

THURSDAY, MAY 28
at 9:00

Located along Manor St., Lancaster, Pa. At the corner of Manor St. & South West End Ave.

Commercial Magic Chef stove; Glenco 2 door stainless steel refrig.; Philco, Norge & Revco chest freezers; upright freezer; 2 Frig. & G.E. 2 door refrig. frost free; G.E. elec. stove; gas stove; 2 G.E. auto. washers; elec. Singer sewing mach.; Commercial ironer & ironing board; American Standard port. bathroom lift; 8 adj. hosp. beds w/mattresses; 6 adj. bed tables; wheel chair; port. pots; elec. Smith Corona adding mach.; Olympia port. typewriter; Schurch hair dryer; G.E. elec. wall clocks; 7 elec. fans & heater. Plank bottom settee; plank bottom chairs; pine 4 leg dropleaf table; jelly cupboard, blanket chest, wardrobe & feed chest. Seth Thomas wall clock in oak case. Other furniture in oak, Empire, walnut, mahg., maple, Waterfall, cedar, iron, uph., metal & chrome. Floor lights; hand & desk bells; Marietta pot & lg. & sm. skillets; old deco. tin water cooler; agate & wooden articles. Brass butcher bell, clothing tree etc. Pocket knives; baskets; sterling silver thumbles; old pin cushions; homespun linen; light & heavy shawls. Glassware & china in pressed, German, restaurant etc. Lots of lg. & sm. pots & pans in stainless steel; cooking utensils; sm. elec. appliances; all kinds of silverware; lots of dbl. & sing. sheets, towels, table clothes, blankets etc. Pillows; sewing articles; braided & throw rugs; Alum. & wooden step ladders; metal utility cart; hand, shop & garden tools; alum. lawn chairs; 8 wooden porch rockers; 3 park benches; other articles not listed. NO OUT OF STATE CHECKS ACCEPTED. Food served. Parking is available at Andy's Catering Service.

Sale by:
REFORMED MENNONITE HOME
Howard Shaub, Auctioneer 464-3541
and Roy C. Probst

PUBLIC SALE

From I81 Take Route 11 at Inwood, W. Va. Turn East on Route 51 - Travel 3 miles to Roeder's Market (formerly Haines'). Turn right - .2 of a mile to sale - OR - From Charles Town, W. Va., Take Route 51 West - Go approximately 8 miles to Roeder's - Turn left - .2 of a mile to sale.

MONDAY, MAY 25
10:00 a.m.

APPROXIMATELY 20 - 25 TRACTORS - Including Cubs, Fords, John Deere, Internationals, Fergusons, and many other makes. ALSO - We will be offering a good selection of plows, cultivators, wagons, new and used rotary cutters, post hole digger, discs, wood saw, rakes, baler, grain elevator, corn pickers and many other farm related implements.

We will also be offering a good selection of NEW AND USED TOOLS - Including carpenter tools, hand and electric tools, drill presses, socket sets of various sizes, plumbers tools, and other tools. These tools will be offered starting at 10:00 Sharp.

We will also be offering some household articles and some antiques.

TERMS: CASH. NOTHING TO BE REMOVED UNTIL SETTLED FOR.

EDGAR A. BOHRER, SALE MGR.

304-229-8354

Auctioneers: Jones, Miller and Bohrer

Clerks: Bohrer & Bohrer

NOTE: THIS IS A CONSIGNMENT SALE. If you have surplus farm items, tools, household articles, let us turn them into CASH. If you are considering having an auction, please contact us. We would appreciate your consideration.

NOT RESPONSIBLE FOR
ACCIDENTS ON PREMISES
LUNCH RIGHTS RESERVED

KELLER'S PUBLIC AUCTION



FARM MACHINERY,
HOUSEHOLD GOODS
SATURDAY, MAY 30, 1980
10:30 A.M.

Located along Elm Road, midway between Manheim and Lititz, Pa.

Farm Machinery & Household Goods. This Sale is not too large.

Ford 5000 Diesel Farm Tractor with Wide Front End in good condition, 3 bottom 2 way model #129 Ford Plow, John Deere Model #40 manure spreader, #246 John Deere Corn Planter w/Gandy Applicator, Spring Harrow, 20' 4" Auger w/motor, 9' Brillion Cultipacker, Side Mower, Portable Platform Scales, 12x44 Hog Farrowing Portable Units 30' Bale Elevator, 16 Hole McCormick Deering Grain Drill, Fuel Tank, Bale Carrier, Large Iron Trailer Frame, Wooden Wheel Barrow Hog Feeders. Smidley & Quonnet (Isolet) Hog Shelters, Oliver model 17 traction driven manure spreader, Sauder loader with 72 inch snow bucket, 3 point hitch, two row cultivator, Steel field type land roller, Used lumber including wide barn boards, 12' loading chute, David Bradley Hammermill, corn crib, N.H. Side Kick Spreader, 4'x6 hauling crate.

HOUSEHOLD GOODS

Butter Scales, 3 Lanterns, Old Fashion Butter Churn, Old Money, Rug Beater, Assorted Dishes, Almanacs, Wooden Table, Old Jars, 2 Tricycles, Metal Wardrobe Double Bed w/Bed Spring & Mattress, Single Beds, many other items.

Sale By:

HAROLD H. & LOIS R. KELLER
717-665-3298

Auction Conducted By The:

J. Omar Landis Auction Ser.
Jay M. Witman

Box 501
Ephrata, Pa. 17522
717-627-0789 or
717-665-5735

Food Served

MF

tractors

DES MOINES, IA. — Massey-Ferguson has announced the latest step in its long-term reorganization plan.

Beginning this fall, the manufacturer of all MF North American-produced tractors will be consolidated at Detroit, Mich. MF's Tractor Division is located there, and the company has a large plant complex in Detroit that, to this point, has been used for production of two-wheel-drive tractors.

This consolidation will involve the transfer of four-wheel-drive tractor production, previously done at Des Moines, Iowa, to Detroit.

According to Glenn A. Christians, General Manager of Massey-Ferguson's North American Sales Division, "For the purposes of long-term growth and economics of scale, it is desirable to consolidate all tractor assembly in Detroit.

Christians said the company anticipates an increasing demand for the 4000 series four-wheel-drive tractors. And this consolidation of production will help meet that demand.