

County's rich heritage at annual Ladies' Day Out

Leader for the quiz and discussion on the history of York was Kay Taylor, Airville farm wife and Penn Best commodities representative. Karen Shue was chairman of the ladies day out.

Gates House and Plough Tavern



During their ladies day out, York women toured the Gates House, right, and Plough Tavern. The tavern is one of few existing structures in America of rare German medieval half-timber construction.

Sollenfenster in Plough Tavern



An interesting feature of the Plough Tavern is a "sollenfenster" in one outside wall. The square opening allowed the spirit of any person who died within the structure's confines to escape.

Electronic banking increases chances of theft and fraud

COLLEGE PARK, Md. — Electronic banking is not only convenient for consumers. It's also convenient for crooks.

Consider the findings of a major report on electronic banking released recently by the Department of Justice. According to the report, "the potential for crime within the burgeoning (electronic

banking) industry is vast."

Among the ample opportunities for crime cited in the investigation:

- Pirating of personal identification numbers (PINs) that activate electronic accounts;
- Computer theft by bank employees;
- Customer fraud; and

• Physical assaults at poorly guarded automated teller machines (ATMs).

Despite much probing, however, the exact size of the losses associated with electronic banking remains one of the industry's best kept secrets.

"Even if a bank catches a thief, it probably will not prosecute,"

says Patricia Tengel, a family financial specialist with The University of Maryland Cooperative Extension Service.

With \$240 billion handled electronically last year, adds Tengel, "the fear of undermining customer confidence is very strong."

Not surprisingly, many consumers don't realize how vulnerable their accounts can be when they bank with machines.

And that naivete, coupled with careless handling of ATM cards, receipts and PINs, makes consumers easy prey for criminals.

Says Tengel: "Many losses could be prevented if consumers were alerted to some of the weaknesses in electronic banking systems and took the necessary precautions."

To reduce your chances of being stung, Tengel recommends the following safeguards:

- Never make deposits through an ATM. If a computer malfunctions and erases your deposit, you may be out of the money, even with a printed receipt.
- Keep track of your ATM card as if it were cash.
- If your ATM card is lost or stolen, take immediate action. Federal law limits your loss to \$50, if you notify your bank within two business days after discovering the card is missing. If you miss the two-day deadline, your loss can climb to \$500.
- Always check your monthly bank statements for unauthorized transactions. If you don't report unauthorized transactions within 60 days of the mailing date on your bank statement, your bank is not obligated to return the missing money.
- Do not throw ATM receipts into public wastepaper baskets.
- Never hesitate to ask a bystander to move away if he or she pushes too close while you are using an ATM.
- Never write your PIN on your ATM card. Never keep a copy of your PIN in your wallet or purse. And never give your PIN number to a stranger, no matter how legitimate his or her request appears.
- Tell your bank to check the law, if it refuses to cover a major loss because you were negligent with your PIN or ATM card. Legally, your loss is still limited to \$50, if you meet the proper reporting deadlines. Moreover, if the bank illegally refuses to cover your losses, it may owe you triple damages.



David Roth, Loxville, Pennsylvania

herd average is 19,476 lbs. "I tried to increase milk production with another feed," he says, "but it didn't work — so I went back to Purina. It's a lot better feed."

Richard Muller, Washington, Illinois, who also feeds Purina High Octane brand 36% concentrate, reports a DHI rolling herd average of 19,962 lbs. "My father started feeding Purina Cow Chow about 1925 and the herd

has been fed Purina since," Muller says. "We have always been satisfied with the results and felt that Purina has done more research than other companies."



Richard Muller, Washington, Illinois

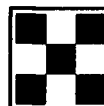
Another third generation dairyman is Arnold Oechsner, Jr. of Brownsville, Wisconsin. He feeds his 115 head herd both Purina High Octane brand 36% concentrate and Purina Milk Generator® brand 1056 complete ration. Oechsner, who has a DHI rolling



Arnold Oechsner, Jr., Brownsville, Wisconsin

herd average of 20,309 lbs., says he has fed Purina milking ration for more than five years because it "has given me the most milk production per cow per year."

*Recognition of dairymen who have fed Purina milking rations for over 12 months and whose DHI rolling herd averages are in the top 5% in their state for their breed



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