Consider two finite state birth-death chains, with arbitrary birth and death probabilities, having states \{0, 1, 2, \ldots, N\} and \{0', 1', 2', \ldots, N'\} connected in parallel by upward transition probabilities and downward transition probabilities, that are state dependent. For a fixed but arbitrary starting state \(j\) where \(j = 0, 1, 2, 3, \ldots, N - 1\), we determine the ruin probability of reaching either state 0 or state 0' before reaching state N or state N' given an infinite amount of time. Related problems are also discussed. (Received September 29, 2005)