1014-60-1746 **Alan Krinik*** (ackrinik@csupomona.edu), 3801 West Temple Avenue, Pomona, CA 91768, and **Chau Nguyen**. *Ruin Probabilities on Two Finite State, Birth-Death Chains Connected in Parallel.* Preliminary report.

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)