

Maximizing Unemployment Benefits

BY RAYMOND AVRUTIS

Some people in every state have collected UI after quitting their jobs. But you have to do what a prudent person would do in similar circumstances, and have legal "good cause," otherwise, you face a DQ.

A good reason to quit is often not good cause. You will be disqualified until you get another job(s), earn at least a specified amount of money, and then lose that job(s) for a non-DQ reason.

A full 97 percent of all wage and salary jobs are covered by UI. The biggest exceptions are: self-employment, e.g., driving a taxi; students (and often their spouses) who work for their schools (note: a full-time worker who attends class part-time should be considered an employee, not a student); most salespeople on commission; people who work for religious organizations; seasonal employment in some states; casual labor; and workers for extremely small firms.

If your company employs four workers for at least one day in 20 weeks sometime during the year, you are generally covered.

Some states cover even smaller firms, i.e., one employee at any time. Domestic workers who earn at least \$1,000 in a calendar quarter (\$500 in New York state) are covered.

Aliens without work permits may not collect UI.

You may file an interstate claim

if you move away from your job, and you have left your job for a non-disqualifying reason. Your UI claim will be against the state where you worked.

10. If you worked in more than one state, you may often choose which state will be the paying state will be the paying state for your combined-wage claim.

The total number of people unemployed in any year is about 2.8 times as high as that year's average monthly unemployment rate. The faces change very rapidly, while the actual number moves quite slowly. The national black unemployment rate for Nov., 1996 was 10.6 percent.

The greatest number of layoffs in a year occurs between December 26 and the second week in January, using the unadjusted number of people who file first time (for that year) unemployment claims.

Claims generally expire after a year, so you have 52 weeks in which to draw all awarded checks (except 39-52 weeks in Arkansas).

Unemployed ex-Service people file under their own program, UCX. Unlike UI (or UCFE for former federal employees, and yes, you may often combine federal civilian and private industry wages into one unemployment claim), ex-military people may file for UCX in any state, even if they have no address there, then go home to collect UCX from

the state of their initial filing

Both Massachusetts, where the dependant allowance (for nine dependants) can raise the weekly maximum to \$521 and Washington State are good places to file for UCX. Both Mass. and Wash. state give some claimants up to 30 weeks of benefits.

If you don't have many dependants, file for UCX in New Jersey, which is much more generous than New York State.

Pensions are usually deducted from unemployment pay, but if your pension is less than your UI check, apply!

You will probably be DQ if you left your job to retire. Except if the employer initiates the job separation, i.e., announces that there will be layoffs and asks for volunteers.

You have a legal right to file a UI claim. You may get no money, but you may file your papers.

Ask for the supervisor if you're turned away, or if a narrow-minded supervisor wants to DQ you. There are some funny--but legal--reasons

on the books to DQ people. If you receive a DQ, be sure to get it in writing.

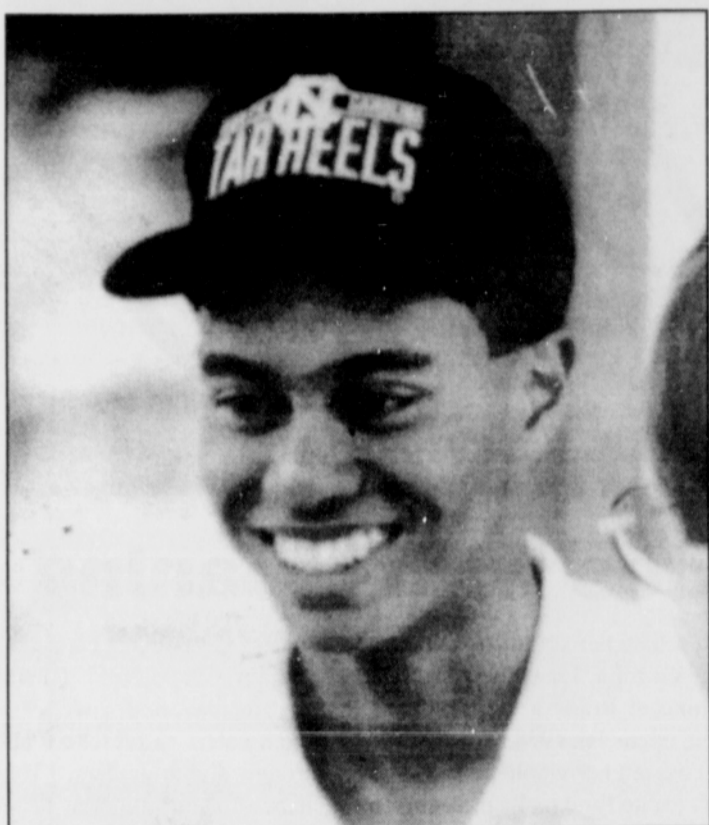
Note: If you're DQed, you cannot file another claim, but must either work off your DQ or file an appeal.

If you have any reason to think you're being given a raw deal, file an appeal! It's free. More than 700,000 people filed first-time appeals in 1995, and about 30 percent won.

If you are DQed, you must sign for the checks you are not receiving while your appeal is underway. And your former boss can file an appeal against you as well.

If you believe you were unjustly hassled at the unemployment office, say you filed an appeal two months or more ago and haven't heard if you won or lost, write to: Ms. Mary Ann Wyrtsch, Director, UI Service, U.S. Department of Labor, Washington, D.C. 20210.

Include your Social Security Number and a full description of what took place.



TIGER WOODS TRIUMPHS

Tiger Woods won the season-opening Mercedes Championship with a birdie on the first hole of a sudden death playoff with Tom Lehman after rain washed out the final round Sunday.

Woods had birdied the last four holes of the third round Saturday to tie Lehman for the lead at 14-under par. But the 18-hole showdown between the 1996 Rookie of the Year and the 1996 Player of the Year became a one-hole playoff.

The 21-year-old sensation stuck his tee shot within eight inches and tapped in for victory after Lehman had put his tee shot into the lake guarding the green.

"I really wanted to play 18 holes today," said Lehman, the British Open champion. "I was looking forward to going head to head with Tiger."

Woods now has three titles in just nine starts as a professional and the much-publicized \$40 million

sponsorship deal he received from Nike is beginning to look like a bargain.

"It's a perfect start to the year," said Woods, who picked up \$216,000 and a Mercedes-Benz for the win that pushed his career earnings to \$1,006,594.

He is by far the fastest ever to crack the \$1 million earnings mark. South African Ernie Els was the previous fastest, reaching the milestone in 28 tournaments.

The supremely confident youngster said he was not surprised to have won so much so quickly.

"This is what I set out to do. It's no surprise if you win when you have the mindset that you're going to win from the start of the week."

Only Horton Smith, who won seven times before he was 21, and Gene Sarazen reached three titles at a younger age than the PGA Tour's latest phenom.

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Police arrest car jacking suspect

At approximately 3:30 a.m., Thursday, January 9, 1997, Portland Police Officers arrested Pedro Ramon Vasquez, male Hispanic, 22 years old, from NE Portland. He was charged with two counts of Attempt Murder, one account of Robbery I, Attempt Kidnap I, PCS II-Cocaine, and FTA DUII-warrant from Hood River County.

Vasquez had taken a 1984 Chevrolet Blazer from a NE Portland man at gun point. The victim was parked at the Plaid Pantry store located at 7144 NE Killingsworth when the suspect entered his passenger door and pointed a gun at him. The victim was ordered to drive but chose to jump out of the vehicle. The suspect then took the vehicle and drove away. The police were called and spotted the vehicle in the area. A chase ensued, with the suspect firing several shots at the officers with a large caliber handgun.

The pursuit ended on the Glisan St. off ramp of northbound I-205 when the Blazer broke down. Vasquez was placed into custody and is lodged in the Justice Center jail.

APPLE PIE A LA ZING

4 cups pared, sliced apples
2 cups Ocean Spray® Fresh or Frozen Cranberries
3/4 cup brown sugar
1/4 cup sugar
1/3 cup flour
1 teaspoon cinnamon
3/4 cup chopped walnuts, optional
Pastry for a 9-inch two crust pie

Preheat oven to 425°. Combine all ingredients, except pastry, in a medium mixing bowl; mix well. Pour into a pastry-lined pie plate. Cover with top crust. Seal edges and cut several slits in top crust. Bake 50 minutes or until golden brown. Cover edges with foil if they begin to brown too quickly. Makes 1 9-inch pie.

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Safe Cooking

(NAPS)—Don't spoil your holiday meals by inviting that unwanted guest—salmonella.

Salmonella poisoning can cause an upset stomach, fever and headache and be very serious in children, the ill or the elderly. An estimated 81 million Americans are affected each year, but being careful can keep danger away from your holiday table:



Thoroughly clean all utensils, countertops and your hands whenever you handle raw meat, poultry or fish.

- Wash your hands thoroughly before and after touching raw food. If raw meats or poultry touch cooking utensils, cutting boards or preparation areas, wash and disinfect before using them again.

- Water and detergent don't kill bacteria. Sponges and dishcloths may even spread germs. Use an anti-bacterial cleaner, such as Lysol® Antibacterial Kitchen Cleaner, the only cleaner that's EPA-registered to kill both Salmonella, and E. coli., another common source of food-borne illness.

- Cook meat thoroughly. Turkey should have an internal temperature of at least 185° F. Never thaw frozen meat at room temperature. Give turkey lots of time to defrost—in the refrigerator.

For a free brochure on cooking safety, call 1-800-99LYSOL.

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