

Annual Unemployment Insurance Benefit Claims Study Completed

CARSON CITY — The Employment Security Division (ESD) of the Department of Employment, Training and Rehabilitation released results of its 1994, quality control audit of the state's unemployment insurance (UI) benefit payments recently.

Analysis of the audit determined that proper payment occurred in 85.5 percent of UI claims filed and paid with at least one benefit check in 1994, an improvement over the previous year's 84.9 percent. The proper payment rate has a 95 percent confidence level plus or minus 3 percent.

ESD's Unemployment Insurance Deputy Administrator Jim Wittenberg said, of the 14.9 percent error margin detected in 602 UI claims analyzed, reasons for the payment errors range from claimants failing to conduct the required work search; employee/employer disputes over separation issues; —to fraud.

Wittenberg said, "The year-long study is a state/federal cooperative effort designed and monitored by the U.S. Department of Labor, and conducted by the Employment Security Division's Quality Control Unit, as a diagnostic tool to identify UI payment errors and their cause; to find solutions to payment problems; improve accuracy of benefit payments to clients; and control fraud in the unemployment insurance system."

Random samples of unemployment insurance benefit payments were selected and examined thoroughly to determine if claimants were paid the proper benefit amounts. On the basis of the errors identified, the division develops and implements corrective action to ensure the effective and efficient administration of the state's unemployment insurance program laws, rules, and procedures, Wittenberg said.

BUSINESS

FINANCIAL REPORT

Women Investors No Longer A Rarity

By Fred T. Snyder

In the traditional household 50 years ago, the husband went off to work and earned the money, while the wife looked after the children and the house. But times have changed dramatically, and more than ever find themselves in charge of their personal or their family's finances.

Just look at some of the statistics: there are more than 58 million women in the U.S. workforce. More than 40% of all wealth Americans are women. Women's earnings accounted for 36% of the national income. About 90% of all women will become wholly responsible for

their finances at some point in their lifetime.

Women live an average of seven years longer than men. And women make up 39% of the country's shareholders.

However, women on average earn less than men holding similar positions. So does this mean women have to better investors than their male

counterparts? It depends on your perspective. What are some of the keys to beginning women investors?

"Educate yourself. Take the time to read various financial publications and newspapers that cover a variety of investment topics. Also, watch for investment seminars targeted specifically to women. It is not

Crisis Management Conference Slated For UNLV

Workplace violence, building security, and bombings will be among the topics discussed at UNLV in August as part of the fourth annual New Avenues in Crisis Management conference.

The two-day conference, which attracts business people, government workers, and university professors from around the world, is scheduled for Aug. 10 and 11. It is sponsored by the Nevada Small Business Development Center at UNLV.

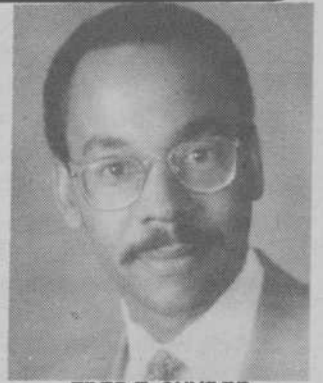
"As a result of the bombing in Oklahoma City, more corporations and government agencies are seriously looking at the need for crisis planning," said Larry Barton, a crisis management expert and former UNLV professor who is serving as conference chair.

"The number of incidents of

violence in the workplace — stemming both from employees and former employees as well as from outsiders — is on the rise," Barton said. "Corporations are realizing they need to have plans in place to minimize the threat and to deal with a crisis should one occur."

A new feature at this year's conference will be a simulation involving a disturbed employee coming onto company premises and posing a threat. Conference participants will be divided into groups and given a chance to see how they would react in such a situation, said Barton, who now is director of issues management for Motorola Inc.

Among the nearly two dozen presentations will be "The World's Biggest Party: Crisis Preparations for the 1996 Super Bowl," "Earthquake! What We



FRED T. SNYDER necessary for you to know as much as a professional (See Financial Report, Pg 21)

Now Know About the Next Big One," "Preventing Environmental Disasters," "Reinventing the Traumatized Worker," "The Challenger Accident: Crisis Communication," and "The CEO Was Missing In Every Single One of These Disasters."

Open to anyone interested in crisis management, the conference should be of particular interest to human resource workers, public relations specialists, executives, and risk and security managers. The cost of registration is \$195 through July 31. Late registration costs \$295. For additional information, contact Kaye Schwer at 895-0852.

Money Magazine Names U.S. Bank The Best Bank In Nevada

RENO — U.S. Bank is the best bank in Nevada, according to a MONEY magazine survey of 428 banks around the country. The ranking, reported in the June 1995 issue of MONEY, cited U.S. Bank's safety and soundness, as well as its free checking and home banking features as key to its high rating. The survey also examined each bank's willingness to lend its customers.

"At U.S. Bank we pride ourselves on providing financial products and services that not only meet our customers' needs but also are available at an attractive price," said Diane B. Torry, president and chief executive officer of U.S. Bank of Nevada.

U.S. Bank of Nevada is the state's third largest commercial bank, providing comprehensive financial products and services to customers and businesses throughout Nevada, particularly through its commercial banking centers located in Las Vegas and Reno.

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