

אנגלית

CONSUMER

FOCUS

A JOURNAL ON EDUCATED CONSUMERISM FOR NEW IMMIGRANTS



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Winter/Spring 2010

זכויות הצרכן No. 1

Updated for Winter/Spring 2010

CONSUMER LAWS

A Word From the Editor

Like many other aspects of Israeli life, smart consumerism in this country requires patience, flexibility, and most of all, information. This first issue of ConsumerFocus magazine is designed to familiarize you with some basic consumer issues, explain your rights as a consumer, and guide you on how to seek redress when those rights have been violated. Thanks to the generosity of *Baduk* magazine, published by the Ministry of Industry, Trade, and Labor, we have been permitted to translate their articles from Hebrew in order to share their contents with you.

In this issue, we also meet Allen Zysblat, responsible for consumer legislation for the Ministry of Justice, who shares his wisdom and advice in an interview, and Dr. Boaz Yam, who helps us to understand insurance in Israel. Finally, the ConsumerFocus staff has put together a resource guide that explains who to turn to and when.

Happy consuming!

Laura L. Woolf
Editor, ConsumerFocus

CONSUMER LAWS ARE DESIGNED TO PROTECT YOU!

A Conversation with Allen Zysblat of the Ministry of Justice

Sound familiar? Your local supermarket consistently fails to label products, and more than once you've noticed discrepancies between the shelf price and the code. Or the materials used for your new kitchen cabinets turn out to be shoddy, and after a short time they start to fall apart; but your agreement limits the liability of the contractor. Is there really anything that you can do? The answer, according to Allen Zysblat, the Senior Director of Legislation and Legal Counsel of the Ministry of Justice, is that there is plenty that you can do.

Allen Zysblat made aliyah some 31 years ago from Vancouver, B.C. He was a law professor at the University of British Columbia, and came to Israel on sabbatical in 1976, when Justice Aharon Barak asked him to stay on to work on legislation and teach. Today Zysblat prepares consumer legislation for the Ministry of Justice, and has taught courses in consumer law at Hebrew University for 25 years. He emphatically point out that, "in the majority of cases, the law is on the side of the consumer!"

According to Zysblat, here's what every consumer should know:

- If goods are not properly price-labeled, consumers may complain to the Commissioner of Consumer Protection (*hamemuneh lehaganat hatzarchan*)

of the Ministry of Industry, Trade, and Labor. The Commissioner has a wide range of authority, and can send inspectors to check complaints, as well as bring merchants to court and impose fines.



For more on the Commissioner's areas of jurisdiction, see the Ministry's website, www.moit.gov.il. The Commissioner's address is 30 Rehov Agron, Jerusalem, 94190, Tel. (02) 6220183/5, Fax: (02) 6243093.

The e-mail address is: consumer.protection@moit.gov.il

- The law mandates that you have fourteen days, from the date of receipt of merchandise, to cancel a sale transacted over the telephone, through a catalogue, from a television shopping channel or other form of television sale, or over the Internet. The company must refund your money if you are dissatisfied for any reason, and may not impose any conditions for the return, as long as you have not damaged the goods.
- The Law of Standard Contracts (a standard contract is one that has been prepared in advance for use in a number of transactions) states that if you sign a contract containing any unfair clauses, or clauses that are weighted against you, any court may cancel the contract, or alter the terms in order to make it more reasonable.
- Over the past few years we've seen a great deal of improvement in protecting credit card holders. There are two situations in which credit card customers have unqualified rights; if your credit

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card is stolen, or if you lose it. The law states that as long as you report the card lost or stolen, you cannot be charged for any purchases made following the report. Further, any funds that were debited from your account must be credited back to you even prior to any investigation. In cases where, through accident or negligence, you lose your credit card, your rights still apply as long as you are not a party to any fraud. The burden of proof is on the bank.

- The law is very successful in protecting consumers in the area of time shares. Between 40-50 companies market time-share apartments, and most of them use pressure techniques so that customers are not always aware of what they are committing themselves to. The law protects you by mandating a grace period of 14 days from signing the contract during which you can cancel the transaction. As a further protective measure, your credit card company may not begin transferring payments for 30 days. When you sign the contract, the company is required to provide a disclosure form, which you sign separately from the contract. The form must list all details, including the location and cost of

the time share. The 14-day grace period does not go into effect until this form is signed.

- Defective goods are the responsibility of the merchant, not the suppliers. Some merchants may try to “help” you by offering you the name of the supplier so that you can seek an exchange or a refund. Don’t be fooled by this ploy. The law stipulates that the merchant is liable for the quality of his merchandise, and this it is his responsibility to reimburse the customer. The merchant can then choose to claim compensation from the manufacturer. The same principle applies when customers who purchase travel packages do not receive what they pay for. The tour broker is responsible for the quality of the hotel, for arrangements to visit tourist attractions, and for all other aspects of the package.



- Finally, remember that Small Claims Courts are an effective way to seek redress in cases where your consumer rights have been violated. Costs of filing a suit are relatively low, you do not need a lawyer, and you may introduce any evidence that you see fit.

BANK COMMISSION CHARGES

How much does your bank charge when you deposit a check? What are the service fees your bank charges when you withdraw money? In other words, how much does your bank cost you each month?

If you are like the majority of the Israeli public, you probably don’t know. In most cases, people are unaware of bank charges because they occur on a regular, almost daily, basis.

The banks charge service fees for managing your account, and for every kind of transaction. The banks themselves set the rates for these charges. The exceptions include charges that are determined by the Bank of Israel, for example transactions between banks.

On the plus side, there is an element of competition between banks as they attempt to attract customers and expand services. It is worthwhile to do some research, and compare

the rates between different banks, so that you can choose the bank that best suits your needs.

The law directs every bank to prominently display their list of fees and service charges. Further, the Central Bank is obligated to publicize a comparison of rates between different banks on a periodic basis. This tends to increase the competition between banks, and helps to keep the rates down.

In addition to the display of commission fees, the bank must also display information about where you can receive more details. Further, each department of the bank should have a list of its specific charges, located in a prominent place in or near that department. However, according to *Baduk* magazine, the banks are not all equal in their efforts to uphold the law. Therefore, it is wise to request information, or seek out the information display at your bank, so that you know exactly what you are paying.

From *Baduk Magazine* #23

KEEPING YOUR COOL

CHOOSING AND INSTALLING AN AIR CONDITIONER

Over the past few years, air conditioning has become a fact of life in Israel. There is hardly an office or public building where air conditioning has not been installed. Once enjoyed only by a privileged few, air conditioners have become prevalent in homes throughout the country. Most types of units can be used throughout the year for both cooling and heating.

There is a wide variety of air conditioners, and choosing the right one can be confusing. This article outlines what you need to know about the various types on the market, and what to look for when making a purchase.

Window units

Window unit air conditioner (*mazgan chalon*) are single units, installed so that the exterior of the unit faces outdoors. One of the advantages of a window unit is that is relatively inexpensive to install and use, although the installation does require some drilling. On the other hand, a window unit can be noisy, and can only cool or heat a small area.

Split units

A split-unit air conditioner (*mefutzal*) is made up of two separate parts that are connected by a pipe and electrical wires. There are a number of split-unit style air conditioners on the market. These include:

- **Floor units**

Floor-unit air conditioners (*mazgan ritzpati*) are designed so that the main unit is installed at floor level. Installation is costly, and the unit takes up room on the lower part of the wall. The air vents are located at the top of the unit. The length of the pipes is limited. Floor units have the advantage of being quiet, and they can be used to control the temperature in different rooms by sharing a wall and installing vents.

- **Overhead units**

Overhead units (*mazgan eili*) are installed at a height of approximately 2 meters from the floor. A great space saver, an overhead unit can be installed in an area where there is no space on

the floor. Overhead units are quiet, and the air vents are on the bottom of the unit. However, overhead units are expensive to install and there is limited piping and airflow. When heating a room, the warm air may rise to the ceiling, leaving the rest of the room cold.

- **Portable air conditioners**

Portable air conditioners (*mazgan nayad*) are situated indoors, and are on wheels. The compressor is placed outside on a window or balcony. Some units have cooling functions only. Among the advantages of a portable air condition are that they are quiet, can be moved from room to room, and taken to a new home. Portable air conditioners can heat or cool a small area, and do not require any installation.

- **Mini central air conditioner**

With a mini central air conditioner (*mazgan mini mefutzal*) you can heat or cool several rooms in the house simultaneously. The inner part of the unit is installed overhead, and disseminates air according to ventilation points that you choose when the air conditioner is installed. If you do not wish to heat or cool a specific room, you can simply close the vents. Mini-central units are quiet to operate, but tend to consume a lot of electricity. In some homes, it is necessary to first install three-phase electricity. Installation tends to be costly and complicated. If your home was not constructed with the necessary infrastructure, you may have to install a new ceiling underneath the air conditioner system.

- **Multi-system**

A multi-system air conditioner (*mazgan rav me'aiyed*) is designed with an outer unit containing a centralized network that is often made up of more than one thermostat, and is connected to more than one inner unit. Multi-system units may be further classified according to the type of installation. Some are installed with the inner and outer units at the same level, and some with the inner unit installed above or below the level of the outer unit, in accordance with the manufacturer's specifications, and the desired functions of the unit.

KEEPING YOUR COOL

Choosing the Right Air Conditioner for You

When choosing an air conditioner, the first thing that you need to do is to assess the intensity of the heat in the area that you wish to cool. Keep in mind that the heat is influenced by:

- The number and size of the windows.
 - The direction of the room's exposure (rooms with eastern and western exposures are usually hotter than those with northern and southern exposures).
- The climate of the area you live in.
- Insulation.
- The number of people who occupy the room.

By taking all of these factors into account, you can gain a better idea of the type of air conditioner that will best suit your needs. For example, perhaps a floor model is not suitable because you do not have a free wall to install it on. Maybe a window model would not be appropriate because the area that needs cooling is too large. On the other hand, installing a large, powerful model to cool a relatively small area would not be sensible, since the thermostat would go on and off at short intervals, and use a great deal of electricity.

Make sure that any air conditioner you are considering is approved by the Standards Institute (known as having a "*tav taken*.") In Israel, window units and split units all have an official "*tav taken*." Mini-central and multi-system units do not have a "*tav taken*", but should have a "*tav bitichut*" (quality assurance).

Air conditioners with a "*tav taken*" must also have a yellow "energy" label that lists the model's technical specifications, which are important factors that you should take into account before purchasing. If you do not understand the technical specifications, you may want to consult with an air-conditioning professional.

Installing Your Air Conditioner

According to *Baduk* magazine, a large number of suits involving installation of air conditioners are filed with the Small Claims Courts. The most common complaint is from customers who were quoted one price for installation, only to be charged a higher price during the installation because

of items that were not factored into the original price estimate.

For this reason, it is very important to know what kind of questions to ask when purchasing an air conditioner. It is equally important to have the unit installed correctly, and to know how to operate and maintain it properly. Before installation, be sure that all of the required ducts, vents, electrical connections, and drainage points have been prepared. Only qualified technicians, who are also certified electricians, should do the installation work.

The exterior section of the air conditioner, or the outer unit itself, should be made of a steel panel that is coated in zinc. It should measure least 3 m"m thick. At the time of publication, there is no *tav taken* for the panel itself, but the metal should be galvanized in order to prevent rusting. Similarly, parts such as screws and bolts should be made of galvanized steel, or be coated with material designed to prevent corrosion.

The outer unit should be connected to grooved rubber tubes, and not directly onto the structure, in order to prevent the wall from vibrating when the air conditioner is in use. The air conditioner can also be held in place by an "anchor" attached to the wall. Connecting valves should also be anchored in place in order to prevent the wall from rattling.

The outer unit should be installed as far as possible from windows and other openings in order to reduce the level of noise. It should be installed where it can be easily accessed for maintenance. An air conditioner that has been installed, for example, underneath a window covered with iron bars, will difficult to reach for repairs.

A split-unit model should be installed with the outer unit as near as possible to the inner unit, in order to ensure a free flow of air both entering and exiting the unit.

Piping that is installed on the wall, inside the wall, inside the ceiling, or under the floor should be protected by a reinforced pipe or coating. Drainage hoses should be made out of a material such as reinforced plastic, that does not rust or corrode.

If the external unit has been installed higher than the internal unit, it may be necessary to install an oil trap to prevent oil

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from leaking from the external unit to the internal one.

Mini-central air conditioners should not be installed near bathrooms, in order to prevent circulated air from containing unpleasant odors.

An air conditioner that consists of one unit should be situated to permit a uniform and uninterrupted air flow. For example, do not install it behind a wall or cabinet that would prevent the passage of air.

If you are planning to install an air conditioner in an outer wall, a wooden frame should first be constructed in order to hold the unit. The dimensions of the frame must be in accordance with the manufacturer's specifications and the size of the air conditioning unit. Once installed, the air conditioner should be insulated on all sides to prevent water from leaking. Locate the unit where it will not cause a disturbance from escaping air or dripping water, as well to avoid architectural or aesthetic damage to the building or its surroundings.

When the installation is complete, be sure that all the parts are anchored down in place, and cannot come loose. Operate the air conditioner in the presence of the installation

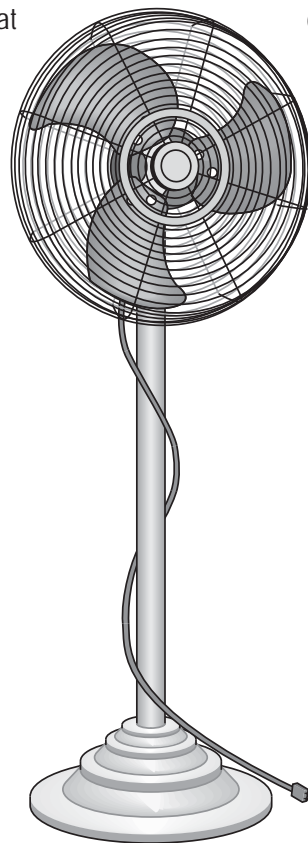
technicians, making sure that both the heating and cooling functions work, and that there is no leakage from any of

the parts. Be sure also to repair any damage to your walls caused during installation.

Keep in Mind!

- Installing an air conditioning unit on the outside of your home or apartment is considered a "structural alteration," and requires the approval of the engineering department of your local municipal authority. You will usually have to provide the technical specifications and other details. Authorization is usually for a fee.
- If you live in an apartment building, your municipality will usually require the permission of your neighbors before granting authorization. Forms are available from the municipality.
- If you live in a rented apartment, be sure to receive the landlord's permission before installing an air conditioner. Keep in mind, also, that certain types of installations will not permit you to remove the unit and reinstall it if you move.

From Baduk #24



KNOW YOUR RIGHTS!

THE CONSUMER'S BILL OF RIGHTS

"Consumers International," an international consumers' organization based in London, and of which Israel is a member, has compiled a list of fundamental consumer rights. The organization views this list as a set of goals that all consumers should work towards.

- **The right to fulfill essential needs:** This includes the right to basic goods and services, including basic foodstuffs, clothing, housing, health, hygiene and education.
- **The right to safety:** This clause is significant in its demand for protection from products and production methods harmful to health and human life. This includes attention to the long-term interests of consumers, as well as to their immediate needs.
- **The right to information:** Consumers have an inviolable right to receive detailed information in order to make informed choices. This also means keeping information relevant and up-to-date so that consumers can make wise, responsible decisions. Consumers must be protected against misleading or incomplete information of any kind. This includes advertisements, labels or packaging, or any other form of information.
- **The Right To Choose:** Consumers must be granted free access to a variety of products and services, at competitive prices. In the event that a commodity or service is controlled by a monopoly, consumers are entitled to a reasonable level of quality, and to efficiency of service. Competition is the heart of fair and proper consumerism.
- **The right to be heard:** The rights of consumers must be taken into account when formulating and implementing overall economic policies. Further, consumers must be represented in both government and private bodies that determine economic

policies. They must also be partners to the development of new goods and services prior to the manufacture and marketing stages. It is further the right of consumers to express their opinions before the Knesset or any other public body prior to the passing of consumer regulations or legislation.

- **The right to fair settlement of disputes:** Consumers are entitled to a fair settlement in the case of a legitimate complaint, including compensation for damaged or substandard goods, inadequate service, and insufficient representation of the consumer's direct interest in a court of law. There must be appropriate legal assistance available to consumers under reasonable conditions, as well as the opportunity to file complaints with a small claims court.
- **The right to education:** The right to education implies the right of consumers to acquire the information and the skills necessary for proper consumer behavior. Consumers must be able to receive information and skills that will enable them to state positions and influence policy makers.
- **The right to health and quality of the environment:** This right includes the rights of consumers to ongoing efforts to improve the quality of life, and to the protection and improvement of the environment both in the present, and for future generations.

Rights of patients

The rights of patients in Israel are protected by the 1996 "Patients' Rights Law." These rights include:

- The right of access to appropriate, proper medical care.
- Protection against discrimination of any sort when seeking or receiving medical care.
- The right to information and health education.
- The right to choose a physician or other medical practitioner.

EAST OR WEST - COLORLESS IS BEST

WHY YOU SHOULD CHOOSE FOODS WITHOUT FOOD COLORINGS

For quite some time, a list of carcinogenic food colorings has been circulating in Israel. *Baduk* magazine investigated this list and discovered that, while it is difficult to prove a direct connection between food colorings and disease, there is a link between some colorings and behavioral disturbances. The Ministry of Health says that this list is fabricated, although does admit that the law in Israel falls short. In light of this and other factors, *Baduk's* advice is to avoid foods that contain food colorings.

Food Colorings...What are They?

Chemical substances are used by the food industry throughout the world. A large number of the foods we purchase contain additives that are designed to prevent spoilage caused by bacteria or mold, and to preserve items once they have been exposed to air. However, other chemicals are also added that have no bearing on the food's nutritional value or flavor, only on its appearance. In other words, food colorings.

Food colorings are used in order to make products more attractive to consumers. This is especially true in the case of foods designed for children, e.g. candy, soft drinks, ice cream, and snacks. Claims have been made that these substances are dangerous to health, and can cause diseases including cancer.

It's all a matter of geography

Baduk magazine decided to investigate food colorings after a reader forwarded a list of colorings known in Europe to be harmful. The list includes a claim that it had been compiled by the Villejuif hospital in France. This same reader surveyed the food items in his pantry, and discovered that a number of food colorings, prohibited according to the list, are contained in ice creams and in beverage syrups.

Upon consultation with its food experts, *Baduk* discovered that the issue of food colorings is within the exclusive jurisdiction of the Ministry of Health. *Baduk* then forwarded

the list to the Ministry of Health, along with a request for information on those additives that are permitted in Israel. In response, the Ministry of Health sent *Baduk* a booklet listing food colorings that are permitted in the United States, Europe, and Israel. As for the list supposedly compiled by the Villejuif hospital, the Ministry claimed that it is a baseless fabrication. According to the Ministry, the French hospital is a recognized cancer research facility, and has denied any connection to the list.

Based on the material forwarded by the Ministry of Health, the *Baduk* staff discovered that certain food colorings, prohibited in Europe and the United States, are used here in Israel, while others that have been banned in Israel are used elsewhere. *Baduk* again contacted the Ministry of Health, and requested to know why this discrepancy should exist, who decides what is permissible, and on what basis.

It soon became clear that the issue of food colorings is controversial, and subject to wide differences of opinion. The *Baduk* staff next requested the Ministry of Health's judgment of the various lists in circulation. What *Baduk* wanted to know is whether all of these lists were inaccurate, and how the consumer can be certain that the products for sale in Israel do not contain harmful food colorings.

Food Coloring and Health

Baduk magazine consulted with Dr. Yoram Finkelstein, Director of the Department of Neurology at Sha'arei Tzedek hospital, and an expert on neurotoxicology. The following question was put to him; "Do we endanger our health, and that of our children, when we consume products that contain food colorings?" Here is what he had to say.

"In the modern era, when most of our food is commercially produced, the use of food additives and colorings is widespread among the items that we consume on a regular basis. Competition between manufacturers is fierce, resulting in ongoing attempts to make foods more aesthetically appealing to consumers. Adding colorings has a significant influence on the popularity of a product. According to research, consumers tend to prefer colored foods over non-colored items."

"Other research has pointed out the power of associative

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thinking, which links the color of a food with a particular flavor. To be more exact, the color of a food influences the way in which we perceive its taste. In fact, the need to sweeten an item with additional sugar is less necessary when an item is colored; for example, red-colored beverages are perceived to be sweeter-tasting than similar, non-colored drinks. Twenty years ago, a British manufacturer, who attempted to stop adding colorings to his products, found that his sales dropped by some 50%."

According to Dr. Finkelstein, "The effect of food colorings on health is complex, and depends on a number of factors; foremost, the concentration of colorings used in a food, and second, the overall quantities consumed on an everyday basis. Variations in diet, as well as personal and cultural eating habits also play a part. On top of all of these factors is an individual's personal sensitivity."

"It is also important to factor in differences in eating habits based on age. The preference of most children for sweets, which include foods that are colored, tends to expose them more heavily to the effects of food colorings."

"Difficulties also arise in defining the level and frequency of exposure to food colorings. For example, some foods contain low doses of food coloring, but the consumer is exposed to them over long periods. One example is soft drinks, which are consumed by all age groups, and throughout most of the year. Other types of exposures are short term or seasonal, for example, ice creams and other frozen treats that are consumed in peak quantities during the summer, leading to greater exposure to particular colorings, especially among children, albeit over a shorter time span."

The problems of using food colorings (natural or synthetic) can be illustrated by looking at the food coloring known as tartrazine, which is also known as yellow hydrazine. Tartrazine is a yellow-red powder that dissolves well in water. It is added to a variety of foods, among them yogurts and yogurt products, canned pulses, mayonnaise, marmalades and jams, preserved fruits, gelatins, and pickles. It is also found in sweets such as ice pops, in soft drinks, and in noodles.

Research has demonstrated a negative neuro-behavioral effect on children who consume tartrazine, especially in sweet foods and soft drinks. One Australian research study

investigated children with hyperactive tendencies. Their diets contained various levels of tartrazine (from 1 to 50 milligrams) consumed at breakfast. Each child was given a differing level of tartrazine each morning. According to daily questionnaires filled out by their parents, a certain connection was found between daily doses of tartrazine, and behavioral and sleep disturbances.

Similar tendencies were found in earlier research, which demonstrated a link between levels of tartrazine and increased motor activities among hyperactive children, although no similar effects were found on non-hyperactive children. The implication of this research is that the effect of tartrazine on children with concentration and attention deficit disorders must be taken into account when determining permissible levels of usage. The significance becomes clear when we note that, in Israel, between 3-5% of school age children are affected by concentration and attention deficit disorders at levels that require treatment. However, there are no exact data to indicate the prevalence of such disorders among adults. There are also no figures that demonstrate the level of risk to other groups posed by the consumption of tartrazine.

On the other hand, it should be noted that the majority of reports on the problems of consuming tartrazine are random, and not the result of systematic research. A thorough study of the effects of consumption of foods containing tartrazine in Israel, and the levels contained in food products that are on our shelves, has yet to be undertaken.

Food Colorings in Israel

Israeli legislation and regulations regarding food colorings are not up to date, although an effort is underway to adjust Israeli standards to European ones. European standards are considered more advanced and comprehensive, as well as based on greater transparency, in other words are more open to investigation. There is also a worldwide, ongoing campaign, being conducted through the World Health Organization, to develop uniform international standards.

Over the past few years, a committee appointed by the Ministry of Health, and based at Sha'arei Tzedek hospital, has worked to update Israel's food coloring regulations. Dr. Finkelstein is one of the committee members. The committee

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itself was founded by Dr. Uri Wurmser (of the School of Pharmacology). The goal of the committee is to provide consumers with a baseline of security, similar to that in the United States, and to allow manufacturers to produce foods that are both palatable and attractive, through judicious use of food colorings.

The data demonstrate that the main issue is not actually that of the safety of food colorings. Similarly, the need to use colorings is not being questioned. It is fairly certain that most food colorings are not harmful to health if they are consumed in reasonable quantities. The main point is that those foods that are high in nutrients and essential vitamins are difficult to color artificially (think fresh fruits and vegetables). It is those foods containing food colorings that also tend to have little nutritional value. Put another way, large quantities of food colorings do not in themselves pose a risk; the danger lies in the consumption of foods

with little nutritional value, and that are high in sodium, sugar, fat, and calories.

Baduk magazine also consulted with the Standards Institute of Israel, and asked whether they investigate foods that contain food colorings. The response was that they currently do not, nor does any other regulatory body, mainly because such supervision is costly and complicated. This leaves consumers with little choice other than to put their trust in the manufacturers, and to hope that those food colorings listed among a product's ingredients are actually those contained in the food.

As The Standards Institute points out, our approach to food colorings should be to simply avoid consuming foods that contain them. If your food does contain any food colorings, try and be sure that the colorings used are natural and not synthetic (see the adjoining chart).

Reaction: the Ministry of Health replies "The List Circulated in Israel is a Fabrication."

According to the Ministry of Health, the differences in the lists of food colorings permitted for use in Israel, and those permitted in the European Union and the United States, stem from different histories of usage, and from manufacturers' requirements regarding food colorings in different countries.

Those colorings that are permitted for use in Israel are listed in the "Public Health Regulations" (food) (food colorings), 1984. A number of bodies were involved in formulating these regulations, including a panel of experts, Ministry of Health officials, and external advisors. The accepted criteria were based on legislation and guidelines formulated by the World Health Organization, as well as by recognized authorities in the United States and the European Union.

The National Food Service of the Ministry of Health was responsible for the decision to update legislation regarding food colorings. To this end, panels of experts met during the years 1997-1999, and on the basis of their recommendations, amendments to existing legislation were proposed, according to European Union guidelines.

The list of dangerous food colorings circulated in Israel is a fabrication, and has no scientific basis. The hospital that is cited at the top of the list is a recognized and respected oncological research institution, and has denied any connection to the list.

The substance known as "E330," which is warned to be "extremely carcinogenic," is lemon acid, a natural substance found in citrus fruits. Further, Israeli law prohibits a significant number of the food colorings contained in the list. Those food colorings and additives that are permitted by law are those deemed safe to use.

Translated from *Baduk Magazine* #24, February, 2000

EAST OR WEST - COLORLESS IS BEST

HOW TO BE SURE □ FOOD COLORINGS PERMITTED IN ISRAEL AND ABROAD

Food coloring	Type	Color	Code	Israel	U.S.A.	Europe
Alkanet	natural	red	—	permitted	permitted	not permitted
Alkannin	natural	red	—	permitted	permitted	not permitted
Allura red A.C.	synthetic	orange-red	E129	permitted	permitted	permitted
Aluminum	metallic	silver	E173	permitted	not permitted	permitted
Amaranth	synthetic	red	E123	not permitted	permitted	not permitted
Ammonia caramel	natural brown	E150c	—	permitted	permitted	permitted
Annato extract	natural	yellow orange	E160b	permitted	permitted	permitted
Anthocyanins	natural	red violet	E163	permitted	permitted	permitted
Azorubine	synthetic	red	E122	permitted	not permitted	permitted
Beet red	natural	red violet	E162	permitted	permitted	permitted
Beta-apo-8 Carotenal	natural	orange red	E160e	permitted	permitted	permitted
Beta-apo-8 Carotenic acid Ethyl ester	natural yellow	E160f orange	—	permitted	not permitted	permitted
Beta-apo-8	natural	red	—	permitted	not permitted	permitted
Beta-carotene	natural	red yellow	E160	permitted	permitted	permitted
Brilliant black BN	synthetic	violet	E151	not permitted	permitted	not permitted
Brilliant Blue	FCF	synthetic blue	E133	permitted	permitted	permitted
Brown FK	synthetic	red brown	E154	not permitted	not permitted	permitted
Brown HT	synthetic	red brown	E155	not permitted	not permitted	permitted
Calcium carbonate	natural	white	E170	permitted	permitted	permitted
Canthaxanthin	natural	red orange	E161g	permitted	permitted	permitted
Carmine	natural	red	E120	permitted	permitted	permitted
Carotenes	natural	red yellow	E160a	permitted	permitted	permitted
Caustic sulfite caramel	natural	brown	E150b	permitted	permitted	permitted
Chlorophlins	natural	brown	E140(!)	permitted	not permitted	permitted
Chlorophylls	natural	green	E140(!)	permitted	permitted	permitted
Citrus red No.2	synthetic	red	—	not permitted	permitted	not permitted
Copper complexes of chlorophyllins	natural	green blue	E141(!)	permitted	not permitted	permitted
Curcumin	natural	orange yellow	E100	permitted	permitted	permitted
Erythrosine	synthetic	red	E127	permitted	permitted	permitted
Fast green FCF	synthetic	green	—	not permitted	permitted	not permitted

EAST OR WEST - COLORLESS IS BEST

Food coloring	Type	Color	Code	Israel	U.S.A.	Europe
Gold Elements	metallic	gold	E175	not permitted	not permitted	permitted
Green S	synthetic	blue	E142	not permitted	not permitted	permitted
Indigotine	synthetic	blue	E132	permitted	permitted	permitted
Iron oxide black	synthetic	black	—	permitted	permitted	not permitted
Iron oxide Brown	synthetic	brown	E172	permitted	permitted	permitted
Iron oxide Red	synthetic	red	E172	permitted	permitted	permitted
Iron oxide Yellow	synthetic	yellow	E172	permitted	permitted	permitted
Iron oxides and hydroxides	synthetic	red-yellow brown	E172	permitted	permitted	permitted
Lithol rubine BK	synthetic	red	E180	not permitted	not permitted	permitted
Lutein	natural	yellow	E161b	permitted	not permitted	permitted
Lycopene		yellow-red	E160d	permitted	not permitted	permitted
Orange B	synthetic	red	—	not permitted	permitted	not permitted
Paprika	natural	red	E160c	permitted	permitted	permitted
Paprika Extract	natural	orange-red	E160c	permitted	permitted	permitted
Patent blue V	synthetic	blue green	E131	not permitted	not permitted	permitted
Plain carmel	natural	brown	E 150a	permitted	permitted	permitted
Ponceau 4R	synthetic	red	E124	permitted	not permitted	permitted
Quinoline yellow	synthetic	yellow	E128	not permitted	not permitted	permitted
Red 2G	synthetic	red	E128	not permitted	not permitted	permitted
Riboflavin	natural	yellow	E101!	permitted	permitted	permitted
Riboflavin-5 phosphate	natural	orange-red	E101	permitted	not permitted	permitted
Saffron	natural	orange-yellow	—	permitted	permitted	permitted
Silver	metallic	silver	E174	permitted	not permitted	permitted
Sulfite ammonia caramel	natural	red	E150d	permitted	permitted	permitted
Sunset Yellow FCF	synthetic	orange yellow	E110	permitted	permitted	permitted
Tartrazine	synthetic	orange yellow	E102	permitted	permitted	permitted
Titanium dioxide	natural	white	E171	permitted	permitted	permitted
Tumeric Oleoresin	natural	yellow	—	permitted	permitted	permitted
Ultramarine	natural	blue	—	permitted	permitted	not permitted
Vegetable	natural	black	E153	permitted	not permitted	permitted
Xantophyllis	natural	yellow	E161	permitted	permitted	permitted

HOME GAS SYSTEMS

HOME GAS SYSTEMS ADDED COSTS THAT YOU'LL NEVER SEE

Is it better to have a centralized gas system in your home, or to use gas balloons? Baduk magazine set out to investigate. The findings? Gas balloons are less costly in comparison with the monthly service costs of a central system are very high. On the other hand, the legal advisor of the Ministry of the Environment recommends a central system for safety reasons, for aesthetics, and to spare you aggravation.

To begin with, some statistics:

- The majority of households in Israel use gas for cooking. Other energy sources for cooking, such as electric hotplates, are usually only used when gas would be dangerous, for example in basement apartments.
- In other countries, gas is used mainly for heating, and is sometimes used to heat Israeli homes as well.
- The home gas market is divided into two sectors: private supply of gas balloons, and centralized supply. Gas balloons are most commonly used in older buildings, while newer buildings are more likely to be hooked up to one of the gas companies, and have a built-in infrastructure. Over the past few years, many residents of older apartment buildings have also arranged to have their buildings hooked up to a central system.

Gas Balloons

The balloon system of supplying home gas involves utilization of two balloons that supply gas to household appliances such as heaters. There are two sizes of balloons; a small balloon that contains 12 kilograms of gas, and a larger balloon containing 48 kilograms. When the gas supply is depleted, new balloons must be installed by a technician. Using a larger balloon helps to avoid frequent refills.

The balloons are the property of the gas company, which supplies them for a deposit regulated by the Ministry of

Industry and Trade. Customers are free to choose their preferred supplier.

Central Gas Systems

Centralized gas systems are found mainly in newer buildings, although older buildings can also be connected to central systems. During construction of new buildings, the contractor is responsible for setting up the gas connection. Infrastructure costs are covered by the gas company, which supplies the necessary equipment and connection points, which remain their property. The building's residents pay a deposit to the gas company.

In older buildings, connection to a centralized gas supply takes some 15 days from the time of signing the contract.

Baduk Investigates

Baduk investigated the prices of gas balloons supplied by three main gas companies, and discovered some variations in price. Their recommendation is to compare prices before choosing a supplier.

Gas that is supplied to central systems is not subject to any supervision, and is priced at the discretion of the company. The company also determines whether customers pay infrastructure, insurance, and other costs along with each unit of gas they consume, or whether charges are determined separately. According to *Baduk's* findings, the base price paid by customers was lower among some companies; however no conclusions could be drawn, because the base price varies from area to area, and even from building to building.

Service

Service is an important issue, since it also an issue of safety. A gas company's technicians must be able to arrive quickly whenever there is a problem with a gas system or balloon. Obviously, it is also important that technicians are trained professionals capable of dealing with all forms of problems.

When choosing a supplier, be sure to ask how quickly the

HOME GAS SYSTEMS

company is committed to replacing a gas balloon once they have been notified. According to Baduk's findings, most companies promise to replace gas balloons within 10-16 days of being contacted. They will replace balloons within 24 hours for an extra charge.

The following items are included in the price of gas. Suppliers are prohibited from levying extra fees for them. They include:

- Repairs of gas leaks.
- Delivery and installation of the gas container. A small charge is added for more immediate delivery.
- Replacement of the hose that connects stoves and heater to gas outlets.
- Dismantling of equipment upon discontinuation of service.
- Periodic examinations of gas installations.
- Repairs of equipment lent to the consumer for a deposit.
- Insurance that covers possible damage.

Your gas bill also should include bank charges.

Private Balloons Versus Central Systems

Residents of buildings that are connected to a central gas system are spared a certain degree of aggravation, since the entire building is connected to the same supplier, and the flow of gas remains constant to all residents. It is unnecessary to check the level of supply, or to be responsible

for making sure that the system is working.

Residents are billed according to their individual consumption, based on reading the apartment's gas monitor.

According to the gas companies, initial costs of installing a central system are low. While the cost of a private balloon for apartments on higher floors is greater, since it is necessary to install a longer hose, central systems do not levy any additional charges for hose lengths. The cost is identical for each apartment.

The gas companies, along with the legal advisor of the Ministry of Energy, recommend central systems, even though they are costlier. According to their claims, a central system is safer, more attractive, and requires less effort to ensure a regular supply of gas.

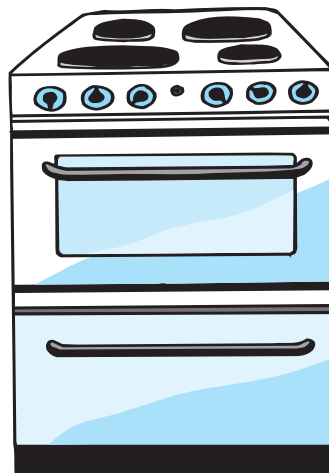
On the other hand, customers with central systems are charged a monthly base fee, that is not regulated, and is determined according to the supplier's calculations. It is this monthly fee that greatly increases the cost of centralized gas.

Customers with private balloon systems pay only for the balloon, making it significantly less expensive.



The bottom line is that a cubic meter of gas costs less with a balloon system than with a central system.

From Baduk magazine #34



SAVE WATER, SAVE MONEY!

Despite the heavy rains of the last few winters, Israel's water supplies remain perilously limited. While the country searches for ways to assure a steady supply, the average citizen is urged to conserve water at home. You'll find that water conservation can be easy, and not only saves you money but helps to preserve Israel's less than assured sources.



Here's how.

The average water consumption in Israel is some 135 liters per day per person, most of which is used for showering and sanitary needs. Therefore, the first place to start saving water is in the bathroom.

- **Dual-handled flushing system:** Every time a toilet is flushed, some 9 liters of water are used. You can cut this amount significantly by installing a dual-handled flushing system. A dual system still you allows you to use the full 9 liters when you need to. However, when you use the smaller handle, only 4.5 liters of water are used - a 50% savings each time you flush.
- **Chaschamim:** a "chascham" is a simple but brilliant invention that can save you some 5% of your household water consumption. The gadget delivers a steady flow of water, but allows you to vary the pressure. You can install a "chascham" on your kitchen and bathroom faucets, as well as on hand-held and overhead showers. It is easy to install a chascham without a professional plumber. You'll find them at building-supply and hardware stores.
- **Automatic Faucets:** No doubt you've used automatic faucets in many public places. Such faucets release a measured amount of water with each use, and stop automatically. Although they still uncommon in private homes, automatic faucets are not necessarily expensive to install, depending on the model.
- **Showerheads:** The market offers a variety of hand-held showerheads, some of them with a "chascham" already installed. While a standard showerhead supplies about 20-30 liters of water per minute, installing a "chascham" can cut that amount in half - a significant difference. You can also find showerheads that allow you to press a switch and temporarily halt the water flow when you don't

actually need it.

- Finally, you can save water and money by installing a device to heat your water quickly. Not only will you enjoy your shower that much sooner, the device prevents you from having to run wasteful quantities of cold water while you wait for your preferred temperature.
- **Water-pressure Regulators:** in many parts of the country, the water pressure is much higher than we really need it to be. Installing a regulator that reduces the pressure will not only lower your water bills, it can help avoid plumbing problems and pipe damage as well.



Water Conservation in the Garden

Your first step for conserving water in the garden is to familiarize yourself with your plants, their life cycles, and their water requirements. When you plan a garden, try to select plants that do not require frequent watering. Not only will you save water, you'll save time as well.

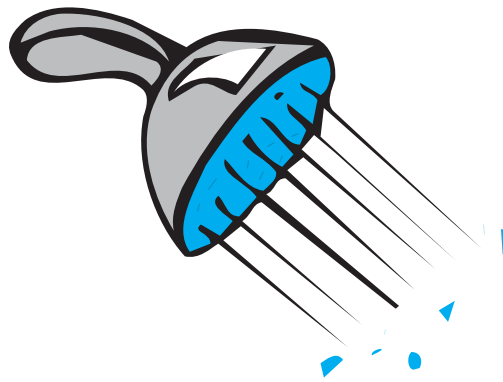
- The best time to water your garden is after sunset. Watering during the earlier, hotter, hours results in rapid evaporation, wasted water, and dryer plants. And remember, over-watering can damage your plants.
- If the grass in your garden starts to become yellow, this can indicate that you have been giving it too much water. To check, simply feel inside the dirt and see how wet it is. If there is moisture around the roots of your plants, they have enough water.
- Don't use sprinklers in strong winds - up to one third of the water can get blown off course and wasted. Similarly, avoid spraying water on paved areas, walkways, and streets. Be sure that all of your watering equipment is in good working order, and check it periodically, replacing parts as needed.
- Another way to conserve is to use water at low pressure. This is especially suitable for watering lawns or other large areas.

Turn off the Faucet!

SAVE WATER, SAVE MONEY!

- Turning off the water while brushing your teeth or soaping dishes can save up to 20 liters of water. When you sit in the bath, turn the water off while you lather up, or else use a hand-held showerhead with a stop switch.
- Using a hose to wash your car wastes huge quantities of water. Just 10 minutes of hosing uses some 170 liters of water. Compare that to three bucketfuls of water, which add up to only 21 liters!
- Recycle the water that's left over after rinsing fruits and vegetables, and the cold water that runs while you wait for your shower to heat up. Use it for washing the floor, or watering your houseplants.
- Set your washing machine so that you use the right amount of water for the size of the washload.
- If a water main bursts, call the city maintenance department immediately so that they can repair the damage as soon as possible. You can reach your municipal information lines (*moked ironi*) by dialing 105/6/7 in most locations.

From *Baduk* #23



IN DEPTH FOCUS

INSURANCE IN ISRAEL

Based on the original Hebrew by Dr. Boaz Yam

The aim of this article is to advise on a subject that all immigrants eventually have to consider: insurance. As the subject is a vast and complicated one, the information presented here is a basic survey. You will probably wish to consult with a certified insurance agent or expert for specific questions. Naturally, this article cannot cover all the various aspects of insurance. The goal is to present the main topics, especially the ones you are likely to encounter during your first few months or years in the country.

I have tried to offer useful comments and practical advice throughout.

Insurance in Israel

The insurance field is one of the largest industries in Israel, with investments in insurance companies exceeding NIS 50 billion (over \$10 million). Premiums stand at approximately NIS 22 billion, comprising 6% of the total GNP. There are dozens of insurance companies. The majority are Israeli firms, but many overseas insurance companies are also represented.

Reforms implemented in recent years have improved efficiency in Israeli insurance services. Some of the new efficiency measures include the amalgamation of insurance companies, alliance with international insurers and banks, the merger of companies, and the introduction of direct insurance providers, which do not operate through agents, and often offer lower rates.

Automobile Insurance

The most common type of insurance is automobile insurance. Policies consist of three main components:

- **Compulsory Insurance** – As its name suggests, this insurance is necessary in order to drive a vehicle. The law forbids driving without compulsory insurance. Rates are determined by the characteristics of the vehicle, such as make and model, and of the driver, such as your age. Compulsory insurance covers any injuries caused to a driver or passengers of your vehicle in an accident, as well as injuries to pedestrians caused by the vehicle.

Until recently, most insurance companies provided compulsory coverage at a standard price. Today, each insurance company sets their own rates, making it worthwhile to comparison shop.



In preparing this article I found a great deal of information on the Association for Insurance Agents Website: www.insurance.org.il.

This site includes a great deal of information (in Hebrew only), addresses and telephone numbers of both local and foreign insurance companies operating in Israel, as well as many other relevant addresses and telephone numbers, such as the National Insurance Institute, health funds, and banks.

You can also find information on the Ministry of Finance website: www.mof.gov.il.

Questions (in Hebrew) can be faxed to the Ministry's Supervisor of Insurance at (02) 5317012, or can be sent to: The Supervisor of Insurance, Public Inquiries, The Ministry of Finance, 1 Rehov Kaplan, P.O.B. 13195, Jerusalem, 91131.

Information on the National Insurance Institute can be found on their Website: www.btl.gov.il. You can access information in a number of languages, including English. You can also download informational booklets on a variety of topics.

- **Third Party Insurance** – Third party insurance covers any property damage that you may cause to a third party. Third party insurance is very important, since even vehicles that may not be worth much money can cause thousands of shekels worth of damage to another car.

- **Comprehensive Coverage** – Comprehensive coverage protects you against damages caused by a third party, and provides compensation in the event of other damage or theft. Compensation may take a variety of forms, including cash coverage for damages, repair of the vehicle, or replacement of the vehicle or of parts.

Keep the following points in mind

when choosing an insurer, or in dealings with your current insurer:

- **No claims:** You may be entitled to a discount on your premiums if you can prove that you have not made any claims over the last few years, or can provide proof that you have not made claims from your overseas insurer.
- **Your age:** One of the main influences on the cost of insurance is a driver's age. If you are younger

IN DEPTH FOCUS

than 24 years of age, your rates will usually be considerably higher. Many companies offer discounts to drivers over the age of 30. There is no age limit for acquiring insurance.

- **The Deductible:** Most companies offer a range of options for the deductible portion of the insurance (the deductible is that portion of the costs that you must cover in an accident). The larger the deductible that you choose, the smaller your premium payments will be. If you receive a discount on the basis of 'no claims' (see above), and an accident occurs in which the damage is not extensive, and the claim to the company would be small, consider whether it is worthwhile filing a claim and jeopardizing your benefits. In some cases, it may be more beneficial to sue the other party directly.
- **Replacement Vehicle:** In specific circumstances, most policies provide a temporary replacement vehicle (at no charge). Be sure to verify this before purchasing a policy.
- **Total Loss:** If a vehicle is damaged in an accident beyond 50% of its value, it is declared a "total loss" and the owners receive compensation of the vehicle's worth.
- **Protective Features:** Many insurers insist on the installation of protective features such as shatterproof windshields, alarms, immobilizers, or beepers.
- **Towing and Rescue Services:** You can choose to purchase coverage for towing and rescue services for assistance if your car breaks down.

Homeowner's Insurance

Homeowners' policies offer a range of coverage.

Insurance covering the structure of an apartment includes damage from leaking or burst pipes, as well as damage to items that are permanently attached to the structure, such as bathroom fixtures and kitchen cabinets. Legislation has been recently amended to automatically include structural damage caused by acts of war.

Insurance for the contents of a home covers damage resulting from burglary, fire, water, and other causes. In order to make sure that expensive household items are covered, provide your insurer with documentation of the

items, including photographs and serial numbers. You can also ask that your insurance company provide you with a professional assessor.

When you request a mortgage from a mortgage bank, you will be required to obtain two types of insurance; insurance that provides coverage for damage to the apartment, and life insurance to cover the mortgage in the event of the death of the borrower. While the mortgage bank may try to convince you to purchase their policy, you are entitled and encouraged to investigate independent insurers as well.

You can also purchase an insurance policy for household electric appliances to cover repairs or replacements of household appliances. You can include the insurance in your homeowner's policy, or purchase it separately. Before purchasing a policy, compare the cost of premiums with the cost of repairing or replacing an item. Check the waiting period for repairs on insured appliances. Be sure also to consider the age of the appliance and whether it is still under warranty.

Health Insurance and Nursing Care

Health insurance in Israel is divided into three sectors: coverage through the health funds under the National Health Insurance Law, supplemental insurance provided by the health funds for a fee, and private insurance.

The National Health Insurance Law mandates that all residents of Israel be insured through one of the four health funds. Premiums are paid through your salary. The Law specifies a "basket" of basic services that each health fund is equally obligated to provide.

Supplementary insurance for additional treatments and prescriptions that are not part of the "basket" is offered to the members of each health fund for a fee. Any member of a health fund members is entitled to join a supplementary plan, regardless of their state of health.

Some supplementary plans require candidates to undergo a trial period (of up to two years). During the trial period, you may not receive every type of coverage. Transferring from one health fund to another may involve a new trial period.

IN DEPTH FOCUS

You can also choose to supplement your health care through private insurance. Private policies are supervised by the Ministry of Finance.

There are a number of important differences between the health funds' supplementary plans and the coverage offered by private companies.

First of all, supplementary health fund insurance can be subject to changes. A private policy is a legally binding, long term contract, which can not be altered once it goes into effect.

Further, while the health funds are obligated to accept anyone who wishes to register for supplementary insurance, private insurance companies investigate each applicant's state of health in order to determine the extent of coverage, and cost of the premiums.

Private Health Policies

There are two private health insurance tracks. The first, known as a compensatory policy, provides for payment of a predetermined sum to cover medical situations such as heart surgery or malignancies. Compensation payments can be used to cover treatments as the beneficiary sees fit. The second type of insurance, an indemnity policy, insures the holder for reimbursement of medical care only according to the actual expenses.

In general, private insurance policies cover three types of medical situations; operations and transplants, serious illness, and chronic care.

There is a great deal of competition between insurance companies that offer coverage for operations and serious illness. Some policies also include compensation for temporary inability to work, consultation with a medical specialist, coverage of hospitalization or surgery costs, and choice of surgeon.

Some policies also cover overseas procedures, alternative medical treatments, and hospital night nursing. Policies also contain a risk clause if the policyholder passes away, savings plans for the deceased's family, chronic-care coverage, and psychological counseling. Be sure of what your policy does not cover, as well.

Most companies offer a range of flexible terms and payment plans, based on your age, state of health, and whether you smoke.

Some employers offer private health plans to employees at comparably lower rates. Compare the coverage offered by your employer with other options in order to find the policy best suited to your needs.

Be aware that most policies include a waiting period before full coverage takes effect. Medical problems that occur prior to, or during, the waiting period, are not usually covered.

Most private credit card companies insure cardholders for medical coverage when traveling abroad. However, coverage may not always be sufficient, and it might be worthwhile to acquire supplemental coverage from a private insurer.

Chronic-Care Insurance

As Israel's population ages, chronic-care insurance has become more popular.

The need for long-term care is assessed according to the ability of an individual to live independently, and to carry out daily activities such as washing, dressing, and moving about. Persons suffering from Alzheimer's or from senility are automatically classified as chronic-care patients, regardless of their ability to live independently.

The National Insurance Institute provides up to 15 weekly hours of home care, although this is not always sufficient to meet an individual's needs. The health funds provide partial assistance via insurance that is sold alongside standard supplementary policies.

Most private policies provide coverage on a compensatory basis, e.g. the beneficiary is not obligated to provide proof of expenses, and must only show proof that their state of health requires chronic care services.

You can either purchase an individual chronic-care policy, or as a part of disability, life insurance, and other types of plans.

Personal Accident Insurance

Personal accident insurance covers injuries that are not

IN DEPTH FOCUS

insured through the health funds or the National Insurance Institute. Policies are sold either individually or as part of other plans. Either type of policy should provide sufficient coverage if you are unable to work following an accident. The National Insurance Institute does provide some coverage of injuries sustained in a work accident, road accident, during military reserve duty, or in a terrorist attack. However, coverage in most cases is only partial. Private insurance can protect you financially if you are ever faced with the loss of ability to work. Private disability compensation does not usually affect your eligibility for compensation at the same time from the National Insurance Institute.

Before purchasing a private accident policy, clarify the company's definition of disability, who determines the percentage of disability (e.g. the insurance company, the National Insurance Institute, etc.), amounts of compensation, and circumstances that are not included in the coverage.

Life and Pension Insurance

Life and pension insurance is a complex subject, and many aspects are beyond the scope of this article. This section presents the main points.

Risk Insurance - The basic component in life insurance is just that; life insurance, e.g. coverage in the event of the death of the policyholder. The insurance company pays a pre-determined sum to the designated beneficiaries.

The combination of extended life expectancy in Israel (and around the world) with increased competition between insurers has resulted in considerably low premium rates. For example, a young, healthy, non-smoker may be able to find a policy with monthly premiums of less than 10% of the coverage. NIS 1,000,000, worth of coverage can cost such an individual approximately NIS 100 per month.

Risk insurance is often offered by employers, as well as by pension funds and credit card companies. Risk insurance is generally only sold in Israel to individuals up to the age of 65.

Pension plans

Pension plans are complex, and usually require a professional

to analyze and assess the advantages and disadvantages of various plans. Factors to take into account include your family status, income, and whether you would prefer to receive a lump sum or a monthly allowance upon retirement. It becomes more complicated for immigrants who have accrued pension benefits in their country of origin. The following explains the three main kinds of pension plans.

Since the 1950's, insurance companies have been offering a combined policy known as *bituach minhalim* that includes life insurance and a retirement savings plan. Premiums are paid both by the beneficiary and the employer. *Bituach minhalim* can also provide compensation if you lose your ability to work. *Bituach minhalim* plans are legally binding, long-term agreements, which cannot be altered by either side.

A provident fund (*kupat gemel*) is essentially a savings plan in which both the employer and employee set aside a specified monthly sum. Employee payments are deducted from their salaries, while the employer contributes an equal or greater amount. Upon retirement (or termination of employment), you can collect the accumulated sum, including any accrued interest or profits, minus administrative costs. Policies often include life insurance, but do not offer other forms of coverage such as accident insurance.

You can choose to open a provident fund independently, and receive various advantages such as tax benefits, or the right to withdraw funds after fifteen years.

Pension funds (*keren pensia*) existed in Israel even before the founding of the State, as a way for Histadrut workers to insure a secure retirement. Members of a *keren pensia* receive a monthly allowance at retirement age, provided that they pay premiums for a minimum number of years (usually ten). The rate of the monthly allowance depends upon seniority. Veteran workers can generally receive up to 70% of their salaries. Both the employer and employees contribute.

A *keren pensia* has two additional important components: survivors' benefits for spouses and children of deceased recipients, and a disability allowance if you lose your ability to work.

As a result of past mismanagement of pension funds, the Government established new funds in 1995 that are subject

THE LEFT SHOE IS FREE!

GIFTS AS A MARKETING TOOL

In our traditional sources, we find this quote: "Remember the fishes that you ate for free in Egypt" (Exodus, 11; 5). It seems that even our forefathers could not resist a "free lunch!"

"Free gifts" have become amazingly widespread as a marketing tool in Israel. But according to Dr. Michael Shefer, a gift is, at most, some kind of a discount, and is never actually free. Be wary of the "free gift" trap! In the end, you will be paying a price.

Free? Really?

Have you ever really received a genuine gift of merchandise or services at no cost or obligation? "Gifts" are most often a sample size of perfume, mini bottles of drinks, a taste-sized snack, or a limited subscription to a publication.

Genuine gifts, with real monetary value, play no part in the relationship between a commercial entity and the consumer. That relationship is based on profit, not friendship or affection. Why then do companies and shops continue to ply us with gifts? And why do the words "free," and "gift," continue to remain the key components of commercial advertising in Israel?

The kinds of "gifts" and "deals" dangled in front of the consumer can be broken down into three categories:

- "Gifts" that can only be obtained if a product or service is purchased first.
- "Gifts" that are useless without the purchase of an additional product or service.
- "Gifts" that create a dependency.

All three types of "gifts" are really a ploy. The most a merchant can claim is that he is offering a discount to the consumer, but even this claim should be verified.

Conditional Gifts

In the majority of cases, the "gifts" offered to Israeli consumers are conditional upon the purchase of some item or service.

For example, how would you like getting your fourth tire free? Obviously, you will not be entitled to that free fourth tire without purchasing the first three at the full price. Free hair color? Be prepared to spend good money on the first kit before you receive the free one. And how about a free soccer ball? That is only "free" if you purchase six bottles of beer along with it. In all three of these cases, you are only entitled to a "gift" after you spend money. In other words, you are not really receiving any kind of "gift" at all, just the chance to enrich the manufacturer. In the best-case scenario, all you are really entitled to is some kind of discount.

Take another look at the "free" hair color kit. You are really being offered one kit at 50% of the price, but are, in fact, being compelled to buy two. You may even be charged more for the single unit when purchasing "two for one" than you would spend if you simply bought one somewhere else or at some other time.

"Half a Gift"

Then there are the cases when you are offered a "gift" with no strings attached. You can be walking down the street, or leaving a store, and the next thing you know, you are being offered something at no cost, and with no obligation. The average consumer, not suspecting a trick, will most likely grab whatever is being offered. But here's the sting – the "gift" will probably be an item that is completely worthless unless something else is bought along with it. For instance, how does a free cellular phone sound? To most of us it may seem like a real deal, until we discover that in order to operate the phone, we have to purchase the data card from the phone company, sign a contract for service and maintenance, and pay a fee for each call. The cost of the "free" phone is more than made up to the company in service charges and other fees.

In the same manner, computer companies will offer a "free" printer with the purchase of a computer. On the surface, this may seem like a terrific savings. But the manufacturer still comes out the winner by charging inflated prices for ink cartridges that you cannot buy from any other source, and cannot be substituted with any other type.

Offering a "free" cellular phone or computer printer is much the same as bestowing a free left shoe. Even though the

THE LEFT SHOE IS FREE!

customer is, in theory, free to take the one shoe and continue on his way, it is unlikely that he will. In order to enjoy the left shoe, he will first have to lay out good money for right one. If the cost of right shoe is the same or more as the cost of the full pair, the “gift” was nothing more than a ploy.

Addictive gifts

The third category of “gifts” is products and services that are liable to create a dependency in consumer. The most infamous and extreme example is when drug users begin their dependency by trying a substance that they got for free. The dealer considers “gifts” of this sort as an investment. From the point of view of the consumer, accepting such a gift is akin to signing a long and binding contract.

Obviously, not every sort of addictive gift is as pernicious as drugs. A more benign example is a limited subscription to a magazine or newspaper. The publisher invests in a few free publications in the hope that readers will become so used to receiving them on a regular basis that they will happily purchase a subscription following the trial period.

Another common ploy is to offer free cosmetic treatments. An offer of a month’s worth of hair removal treatments may sound appealing, but be sure that at the month’s end you are free not only of hair but of any further obligations. Before accepting any treatments, be sure that you may discontinue them without incurring any penalties.

A Sleight of Hand

The conclusion to be drawn from everything said here is that in most cases any “gift” you are offered is nothing but a gimmick. In reality, you end up paying for that gift by having to purchase whatever product or service the gift comes with, or without which the gift is useless. In more extreme circumstances, the “gift” is liable to cause a dependency. It is the rare gift indeed that comes with no strings attached, and that actually has some value or use.

Put another way, the words “free,” and “gift” should serve as a warning to the wary consumer. What they mean are “stop, think, and beware.” Use your judgment, and consider whether what you are being offered is truly any kind of gift.

Ask Yourself...

Before you accept any gift, or purchase a product in order to receive something else, ask yourself these questions:

- Is the deal being offered truly advantageous in comparison to what else is on the market?
- Will accepting the “gift” result in future expenses?
- Will accepting the “gift” have any negative influence on you?
- If the “gift” was not an item or service that you originally intended to acquire, what is its real value?”

If you are satisfied with the answers to these questions, go ahead and take the gift. If not, avoid it for the trap that it is!

From *Baduk #28*



ARE YOU READY FOR WINTER?

While it is true that our Israeli winters are not especially harsh, anyone who has lived through one knows that they do tend to be chilly and rainy. During the summer, it is easy to ignore the roofing tiles that fall off, or the cracks that appear in the wall. However, if you want to stay warm and dry during the winter, getting your home ready is a must.

One of the most uncomfortable aspects of Israeli winters, one that is difficult to forget if you've ever experienced it, is the dampness, known in Hebrew as *retivot*. But dampness is accompanied by more than just unpleasant moisture seeping in through the walls, and the smell of mildew in clothing. Dampness and mold can also cause rheumatic disorders, aching joints, and allergic reactions, especially among babies and the elderly, and people with weak immune systems.

With this in mind, the goal of winter preparations is keeping our homes impermeable to water.

If you live in an apartment building, it is not enough merely to make sure that your own individual apartment is insulated. All of the building's residents need to collectively insure that common areas and joint property are repaired and insulated as well.

This article concentrates on reinforcing the most vulnerable points in our homes. You will probably be able to do most of the repairs yourself, after which you can relax and enjoy a warm, dry winter.

The Roof

Your first step is to check the state of your roof. The two most common types of Israeli roofs, tiled roofs and flat roofs, each require different types of treatment.

If you have a tiled roof, make sure that all of the tiles are intact. This does not require a professional. It does require you to climb up underneath the roof and check that none of the tiles are loose or cracked. Check during the daytime, so that you can see whether there is any sunlight coming through the tiles. If you can see the sun's rays shining through clearly, this usually indicates loose, broken, or missing tiles. Roofing tiles can be replaced at construction supply stores, and do not require professional installation. Attach the new tiles by nailing them down, or by attaching them to already existing nails with metal wire. Israeli standards require that

every tile in the periphery of the roof be secured, as well as every fourth tile in the rest of the roof. Pay special attention to reinforcing the tiles that are exposed to strong winds. You may want to hire a professional roofer to reinforce the roof.

If there is a window in the roof, be sure that it, too, is in good repair, and is well insulated to prevent water from leaking into the house.

If you have a flat roof, your main concern is to prevent large puddles from forming because of ineffective drainage. Accumulated water on your roof can seep into the house itself. Check the insulation, making sure that it is uniform and has no cracks or damage. Be sure that the slant of the roof allows for proper runoff of rainwater.

At one time, tar was most commonly used to insulate roofs. Today there are products available that are both healthier and more effective, such as acrylics, that can be used by non-professionals. As opposed to tar, acrylics do not emit carcinogenic fumes, do not cause burns, and do not require professional application.

Before the winter rains begin, check that your roof is free of any objects that could interfere with the flow of rainwater to drainage gutters. Be sure that the gutters are clean, and free of any debris that could interfere with drainage. Clean gutters are essential to draining rainwater off of the roof. A good way to test that the drains are clear is by pouring water down them to see if it flows freely.

The connection point between the balustrade and the roof is another point where water can leak inside. Leaks can be prevented by constructing a cement reinforcement between the roof and the rain gutter. The cement should also be insulated against water.

Antennas and Solar Water Heaters

Chilly weather is even more unpleasant when you do not have enough hot water. Avoid this inconvenience by checking the entire solar water-heater system and make any necessary repairs. Run the system for a few hours in order to make sure that there are no leaks, and that the heating system is in good working order.

The solar water heaters and absorption panels on your roof should have periodic maintenance checks. As part

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of your winter preparations, clean the glass part of the panels with a dry cloth. Clean panels mean that solar heat can be efficiently absorbed, and you will enjoy hot water even on cool days. Reinforce the insulation on the faucets of the solar panels in order to prevent leaks.

An antenna that blows down in a storm is more than just an annoyance – it can cause real damage and injury. Before the strong winds and heavy rains begin, be sure that the fastenings of antennas and satellite dishes on your roof are tightly secured.

Windows

Leaky windows can cause you endless problems with dampness. Most vulnerable is the meeting point between the window frame and the outer wall, where any cracks can allow rainwater to seep in. Before the rains arrive, give your windows a good spray with a hose and see if water trickles in. If it does, your insulation is insufficient, and needs to be upgraded. Use materials such as silicon or acrylic, which are fairly inexpensive to purchase, and easy to use. Be sure to remove old sealing material first. You also need to check that the rubber insulation strips between the window frame and the glass are not loose or coming apart.

Walls

The rains in Israel arrive mainly from the west and the south, meaning that walls facing these directions are more exposed to dampness. Cracks in the external walls can cause staining and mildew on the inner walls, as well as peeling paint and structural damage. Once again, the key prevention word is insulation.

Before insulating the walls, be sure to clean them of dust and dirt. Then fill any cracks with an appropriate sealant, such as liquid silicon, and finish with spackle. The quantity of material that you need depends upon how porous the wall is. Be sure to use several layers of material, allowing each layer to dry thoroughly before applying the next one. Choose a sealant based upon the type of cracks that need repair. You may want to consult with a professional when you make your choice. The staff at construction-supply centers and home-repair stores can often be a good source of advice.

In older buildings, tenants should repair cracks in the structure every few years. This way, not only is the building

insulated, the value of the property is maintained.

Fixing a Crack in the Wall? Be Sure to Follow Manufacturer's Instructions!

- If you want your sealing job to hold up, be sure to follow the usage instructions for the sealant that you choose.
- If you use the services of a professional, be sure to schedule the work so that it is finished before the winter begins.
- Clarify what is included in the costs before you agree to have a professional make repairs. Find out whether you will be responsible for providing the sealant and other materials. Remember, only use products that have been certified by the Israel Standards Institute!
- Only allow a certified electrician to do any electric work.

Electricity

Wintertime naturally means a greater electricity use. Wiring, sockets, and plugs all need to be in good condition. But never take a chance by making repairs yourself – it cannot be stressed enough that any work must be done by a qualified electrician! An unqualified person doing electrical work can result in serious injuries and irreparable damage.

Gardens and Yards

Don't neglect your yard and garden during your winter preparations. Large puddles of accumulated rainwater can result in water penetrating indoors, especially in ground floor and lower floor dwellings. Proper drainage is essential, and can be accomplished by placing drainage pipes along the periphery of your home. Be sure that the pipes contain enough drainage openings.

A proper outdoor drainage system should be part of the construction plans of your home or garden. If your garden does not have sufficient drainage, and you do not have the resources to invest in a professional system, you can create drainage points on your own. Holes drilled into the stone or cement of your garden wall are a simple way of allowing water to drain away. Finally, don't forget to secure freestanding objects in order to keep them from flying

ARE YOU READY FOR WINTER?

Keeping Warm — Choose the Right Heater

Baduk magazine #10 surveyed methods of choosing the most effective kinds of heating for winter. Here's what they have to say:

- An air conditioning/heating unit is the most effective kind of heater in winter in those areas in which the temperature does not drop lower than 7 degrees Celsius at night.
- Keep in mind the size of the space that you want to heat. You also need to factor in whether you want to heat an entire room, or only part of one.
- Heating the entire house can be wasteful if the family tends to congregate only in specific rooms the majority of the time.
- Insulating your apartment and your windows increases the efficiency of your heaters. Insulating the roof (for top-floor apartments), thermal insulation of the outer walls, and double-glazed windows can save you money on heating bills. Insulate external doors and windows as well.
- Never seal up your apartment if you use heaters that burn kerosene or gas with an open flame. Keep a window open so that air can flow and diffuse poisonous, dangerous fumes.
- Where your apartment is positioned in your building, and the geographical location in which you live, both influence the kind of heating that you need. For example, the Coastal Plain is usually warmer in the winter than the Jerusalem region. Similarly, an apartment on a middle floor will be warmer than one on the top or bottom floors, or than a free-standing home.
- Any heater that you purchase must display the manufacturer's name and address, country of manufacture, the electrical capacity in watts or kilocalories, the electrical specifications, instructions for use, and safety guidelines.
- All kerosene, gas, and electric heaters must carry the approval of the Israel Standards Institute (*tav*

From Baduk Magazine #34



KNOW YOUR RIGHTS!

Your consumer rights are legally protected. Here's a summary of what the law says.

- The law prohibits businesses, merchants, and other suppliers of goods and services from entering into a contract with an individual under conditions that exploit any mental or physical disability they may have, or with someone who is incapable of understanding the language in which the transaction is conducted. It is further prohibited to contract business, or charge more than an accepted price, by exploiting a consumer's distress or lack of knowledge, or by applying undue pressure.
- The law requires that the consumer be made aware of any defect, malfunction, or flaw that significantly affects the value of merchandise. It also mandates that consumers be made aware of any special features that require specific care in order to prevent damage.
- The consumer must be informed of all details of a credit arrangement. For example, the price must be clearly stated, along with any interest charges.
- The law stipulates the size of the letter font to be used in a standard contract.
- The law makes provisions for obligating a business to provide guarantees for any advances received.
- The law sets guidelines and conditions for advertising directed towards minors.
- The law allows for cancellation within 14 days of a transaction made with a door-to-door salesman.
- The law stipulates that all details pertaining to the sale of a time-share apartment be provided, and allows for cancellation of the transaction within 14 days.
- All details must be provided for transactions conducted by telephone, via one of the shopping channels, over the Internet, and through public auction. The customer has the right to cancel a transaction within 14 days.
- The law mandates that a clear distinction be made between a newspaper or magazine article, and an advertisement.
- The law enables the consumer to cancel a transaction that was entered into on the basis of false or misleading information. The cancellation may be made within 14 days of a court verdict, but not later than that time.
- The law provides for filing class action suits.
- The law prohibits merchants and companies from misleading consumers, and covers any action or oversight that is liable to mislead a consumer regarding any aspect of a transaction. There are more than 20 instances in which misleading the consumer is considering a criminal action. These include:
 - The quality, nature, quantity, and type of goods or services.
 - The size, weight, form, and components of a product.
 - The length of time in which goods or services are supplied.
 - The use to be derived from goods or services, the usefulness to be derived from a product or service, and any risks that may be involved.
 - The method of caring for an item.
 - The name of a manufacturer, importer, or service provider.
 - The commercial names of goods and services.
 - The place of production.
 - The production or expiration date.
 - Sponsorship or coverage of a product or manufacturer.
 - Conformity with the guidelines of the Israel Standards Institute. Information should be detailed or demonstrated.
 - The existence or availability of replacement parts, supplementary parts, or materials exclusive to, or necessary for, the repair of the item or service.
 - The regular or accepted price for a product or service, or the price that had been charged in the past, including conditions of credit and the interest rate.
 - Expert opinions, or the results of research, on the quality of a product or service, its benefits, the results of using the product or service, and any risks involved.
 - Any prior use of an item.

KNOW YOUR RIGHTS!

- Terms of maintenance and service.
- Conditions of warranty.
- The quantity of merchandise in stock of the type involved in a transaction.
- The existence or lack thereof of the business at the time of the transaction.
- The origin of a product being sold by a company going out of business.
- It is prohibited for a business to sell, import, or possess misleading products, or to provide services using such products.
- Business are forbidden to display any kind of sign, or to signify in any other way, that they are not responsible for any physical harm that could be caused to a customer on their premises, or in adjoining exterior areas.
- Merchants who post any form of notice that specific transactions may not be cancelled, are also obliged to indicate that the notice does not apply to those forms of cancellation permitted by law.
- Prohibitions against misleading consumers also apply to advertising.
- Manufacturers and importers are prevented by law from determining the price of a commodity being sold to consumers, and from obligating a merchant to sell a product at a specific price. The merchant determines prices, on condition that the difference between the cost of acquiring the product from the manufacturer or importer, and the price at which he sells the commodity, is reasonable. However, it is permissible for a manufacturer to recommend the price at which a product should be sold.
- The government determines the price of certain consumer commodities. These include plain bread, one-liter bags of milk, and other items. Merchants are prohibited from selling these products at higher prices.
- The “Law of Regulation of Goods and Services” (1957), mandates that the price of all products be displayed. Prices must be indicated in Israeli currency only, except for specific goods or services indicated by the law.
- A price must appear either on a product itself, or on its package. This includes products that are for display only. The price must be affixed on a part of the item that is clear and visible. It must be legible, presented in an understandable way, and include all duties, taxes, and other mandatory charges.
- The law exempts specific items from being directly labeled, provided that the price is displayed close by, in a clear and legible fashion. These include:
 - Fresh fruits and vegetables sold in bulk.
 - Dried fruits and nuts sold in bulk.
 - Food items that a customer can request to have chopped or sliced, or that are sold according to units of measurement (e.g. cheeses, pickles, salads, cold cuts, candies, cookies, and bakery goods).
 - Non-edible products for which the customer requests weighing or portioning, for example fabric, cables, nails, and electrical cords.
 - Specific types of unpackaged breads that are sold individually, and that have a set price.
 - Pasteurized milk and chocolate milk, both fresh and ‘long-term’.
 - Eggs sold in open trays.
 - Items that are not sold in packages, are displayed for sale in groups arranged in a container, and have a uniform price for each single unit; for example, pens, pencils, erasers, and notions, with the exception of textile goods and footwear.
 - Items that are sold from a stock behind a counter, and to which the customer has no access, for example, replacement parts.
 - Products sold from vending machines.
 - Live animals, flowers, and plants.
 - Daily newspapers published overseas.
- Signs or shelf tickets may be used to display prices of products that are offered at a discount, or as

YOUR DAY IN COURT

Filing a Small Claims Suit

In Israel's Small Claims Courts (*Batei HaMishpat LeTviot Katanot*) an individual can file a civil suit for a monetary sum not exceeding a set maximum that is periodically updated. You may also file for a court order requiring the exchange or repair of a product, or the cancellation of a transaction.

The Small Claims Courts are also authorized to hear counter-suits, except in cases where the defendant is a corporation. There is no limit on the number of individuals in a group that files a suit. A married couple, a group of tenants, or any group of people may file a suit together. Additionally, several defendants may be sued at the same time regarding the same matter.

Small Claims Courts are located throughout the country.

Filing a Small Claims Suit

You can file a small claim at the magistrates' court whose jurisdiction applies to one of the following locations:

- the place of residence or place of business of the defendant.
- the location in which liability was engendered, e.g., the place where a contract was signed.
- the site intended for the fulfillment of liability.
- the place at which an item or property was transferred.
- the site at which the act or oversight for which the claim was filed was committed.

Claim forms (*ktavei tvia*) and statement of defense forms (*ktav hagana*) can be obtained free of charge at the Court Secretariat office of any Small Claims Court. The fee for filing a claim is a percentage of the monetary amount of the claim. You must pay the fee by purchasing and affixing 'income stamps' (*bulei hachnasa*) to the form. Income stamps are obtainable at any post office branch.

Attach any documents that support your claim to the form, including receipts, professional opinions and appraisals, and prior correspondence. Make sure that the defendant is a legal entity, i.e. an individual or a corporation. Write clearly and precisely the full name and address of the person or company. If possible, indicate an individual's father's name and identity

number (*mispar zehut*).

You need to submit at least three copies of the claim sheet to the Small Claims Court. You retain one copy, and one is sent to the defendant. Ensure that your copy has been stamped 'received' (*'nitkabel'*) and dated. For each additional defendant or witness, you will be required to submit an additional copy of the form. Copies of all of your supporting documents must be attached to each copy of the form.

Defending Yourself in a Small Claims Suit

Should you find yourself the defendant in a small claims suit, you have fifteen days from the date you receive the court order in which to submit a statement of defense, including all relevant documents supporting your case. You are entitled to file a counter suit.

You may also file a notice intended for a third party that you believe is responsible for damages.

There is no fee for submitting a statement of defense. However, filing a counter suit does entail the same fee as a regular claim.

If you choose not to submit a statement of defense, the case will likely result in being decided solely on the basis of the plaintiff's suit. Nevertheless, the court has the authority, even in the absence of a statement of defense, to invite the parties in the case to make their respective claims and bring forth evidence. A defendant who is late in filing a statement of defense may submit a written request for an extension of the deadline.

Your Day in Court

Arriving on time at the courthouse is of utmost importance, as tardiness can result in a verdict in favor of the other side. If the defendant does not arrive, the judge may rule on the basis of the plaintiff's argument alone. If the plaintiff fails to appear, the case is usually deferred to a later date. Should neither party show, the judge might nullify the suit.

On the day of your court proceedings, bring all relevant documents, as well as any witnesses. If you summon a witness to testify who refuses to appear, you may obtain a subpoena that will require that witness to testify.

Small Claims Courts are not bound to the judicial procedures

YOUR DAY IN COURT

customary in other courts of law. Among other differences, the law permits small claims courts to admit evidence that would be inadmissible in any other court of law.

More importantly, neither the plaintiff nor the defendant is entitled to representation by an attorney or any other envoy before a Small Claims Court. The parties are free to seek legal counsel before the proceedings, and may be assisted by an attorney in the preparation of claims and statements of defense.

The plaintiff and defendant may cross-examine each other, as well as each other's witnesses. Be prepared to represent yourself articulately and effectively. You will essentially be your own attorney. The judge will determine the order of presentation of evidence and the claims of the respective parties.

In most cases, your hearing will be completed in one session. The plaintiff will be asked to present evidence, submit relevant documents, and bring forward witnesses. Let your witnesses tell their versions of events. Intervene only if they have forgotten particular points, or there are matters that need to be clarified. The defendant may then cross-examine the plaintiff's witnesses. Afterwards the defendant will present evidence and witnesses, followed by the plaintiff's questioning. Then each side will be invited to deliver summations. Be as clear and succinct as possible.

After the summations, the court will usually deliver its verdict, although a judge may postpone it to a later date.

Appeals of Small Claims Court Decisions

You can appeal a decision of the Small Claims Court before a District Court. You have 15 days from the Small Claims Court's decision to submit a request for appeal, along with a copy of the verdict, to a District Court judge. If your request is approved, the original application serves as the appeal sheet (*ktav irur*) for the case. One District Court judge hears the appeal. A counter appeal may be filed within thirty days of receipt of the appeal notice.

Even after a claim has been filed, it is not too late for the

parties to arrive at a compromise settlement. Such an agreement can be affixed to the claim itself and may, if requested by both sides, be granted the legal force of a court ruling.

Enforcement of Verdicts

In order to implement a court decision you should send the liable party a written request for the compensation ordered by the court (be sure to retain a copy for yourself.). If this request is ignored, or the party refuses to pay, you may open a file for the enforcement of a court ruling. Bring a copy of the verdict, certified by the court in which it was given, to an Enforcement Bureau (*Lishkat HaHotza'a LePoal*). Enforcement Bureaus can be found at any of the Magistrates' Courts. Fill out a form detailing the liable party and the steps you would like to be taken against them. You must also pay a fee.

After your request has been processed, the Enforcement Bureau will issue the liable party a warning, instructing them to comply with the court ruling within 20 days.

Be aware that as the winner of the suit, you are responsible for all fees and expenses involved in the enforcement of the verdict. These expenditures, plus interest, are then added to the amount already awarded to you by the court. If an attorney represents you when filing for enforcement of a verdict, the liable party is responsible for your attorney's fee.

If the liable party is unable to pay, they may submit a request to repay the debt in installments to the Enforcement Bureau.

If the liable party neither complies with the Bureau's warning, nor files a request to pay in installments, they are regarded as evading payment. At this point, the Bureau may take harsher measures to ensure payment, including arrest and/or seizure of assets.

Most decisions and orders of the Chief of Enforcement may be appealed by either party before a District Court.

The Bureau of Enforcement is responsible for transferring the money to you. If you receive payments through other channels they must be declared within seven days of receipt.

From *Baduk Magazine* #34

RESOURCES

This directory is designed to be a general guide to the resources that are available to consumers. Note that the Ministry of Immigrant Absorption does not recommend or endorse any particular body or service. It is up to each individual to investigate and decide upon the most appropriate source of assistance.

The ConsumerFocus staff has done its best to include all bodies that offer consumer service. If any organization was inadvertently left out due to oversight, we apologize for the omission.

The Director of Consumer Protection Ministry of Industry, Trade and Labor

(Hamemuneh LeHaganat HaTzarchan)

www.tamas.gov.il, consumerprotection@moit.gov.il

The Director of Consumer Protection is responsible for enforcing the 'Consumer Protection Law' of 1981. This includes prohibitions against misleading consumers, against exploiting consumers in distress, and against misleading advertising.

The law also applies to consumer information, regulation of advertising directed at children, regulation of product labeling, and protection against fraud in door-to-door sales, sales of vacation apartments, and sales by telephone or other electronic means.

5 Rehov Bank of Israel (02) 6662590
Jerusalem 94190

The Israel Consumer Council

www.consumers.gov.il

The Israel Consumer Council was established by the Ministry of Industry and Trade in order to protect consumer rights and respond to individual consumer complaints.

76 Rehov Mazeh (03) 6241034
Tel Aviv 65789

Israel Electric Company Hotline 103

www.israel-electric.co.il

The Standards Institute

www.sii.org.il

The Israel Standards Institute formulates standards for a variety of products, and tests products manufactured both locally and overseas. The Institute's Website contains a large number of articles containing consumer information (in Hebrew). Several times a year the Institute offers testing of specific products, such as microwave emissions. In many cases, these tests are free of charge.

42 Rehov Chaim Levanon (03) 6419683
Tel Aviv 69977

Ombudsman and Public Inquiries (03) 6465130

PUBLIC INQUIRIES - GOVERNMENT MINISTRIES

Bank of Israel (02) 6552211
www.bankisrael.gov.il
Complaints about banks Fax:(02) 6552211

Israel Lands Authority
Telephone Information Center *5575 (03) 9411011
www.ila.gov.il
Complaints about property registration.

Ministry of Agriculture
www.moag.gov.il
Complaints about prices of agricultural products.

Ministry of Communications
www.moc.gov.il

Bezek Telephone Company
www.bezek.co.il
Service Center 199
Public inquiries Fax: 198

Price Control Division (03) 5198230
Public inquiries about telephone rates, cell phone companies etc. Fax:(02) 6552211
Public inquiries about postal services (02) 6702224
Public inquiries about satellite broadcasting (02) 6702210 Fax:(02) 6702213

Ministry of Construction and Housing (02) 5847211
www.moch.gov.il
Public inquiries about issues of rental fees and apartment purchases. Telemesser:(02) 5847551

Registrar of Contractors (02) 5847143
Public inquiries about contractors listed in the Register, on issues of faulty construction, work delays, etc. Fax:(02) 5847148

Ministry of the Interior
www.pnim.gov.il (02) 6293350
pniot@moin.gov.il Fax:(02) 6293323
Public inquiries about beaches and swimming pools.

RESOURCES

Public inquiries about matters related to the population Registry (02) 6294701/2
Fax:(02) 6294750

Ministry of National Infrastructures (02) 8644024
pniot@mni.gov.il Fax:(02) 8660189
Public inquiries about quality, price, and distribution of fuel.

Ministry of Tourism Fax:(02) 6664443
www.tourism.gov.il, giordanar@tourism.gov.il
Public inquiries about hotels and other tourist services.

Ministry of Transportation and Road Safety (03) 5657272
Public inquiries about automobile parts, costs of intercity transportation, garages, driving schools, etc.

Controller of Road Transport (Complaints about taxis)
5 Rehov Bank of Israel,
P.O.B. 867 Jerusalem

Municipal Authorities 105/6/7
Public inquiries about water supplies and water pressure, pipe damage, environmental pests, and other infrastructure issues.

The Public Ombudsman of the State Comptroller's Office (02) 6665000
Fax:(02) 6665204
www.mevaker.gov.il (03) 6844000
mevaker@mevaker.gov.il Fax:(03) 6851512
Public inquiries regarding government services, the Postal Authority, the State Lottery, universities, and other public bodies. (08) 6232777
Fax:(08) 6234343
(04) 6455050
Fax:(04) 6455040

Public inquiries regarding government services, the Postal Authority, the State Lottery, universities, and other public bodies.

NON-PROFIT AND VOLUNTARY ORGANIZATIONS

The following organizations all accept public complaints and offer advice and assistance with consumer issues. When contacting an organization, be sure to have all relevant documents, including agreements, receipts, and any written communication with the company, merchant, or corporation.

Consumer Hotline
www.kavham.org.il (04) 8243490
P.O.B. 7987 (04) 8244155
Haifa 31078

Consumer Protection Authority of the Histadrut
93 Rehov Arlozorov (03) 6921280
Tel Aviv 62098

Israel Consumers' Association (Independent)
35 Rehov HaMelech George (03) 5285228
Tel Aviv 63299 (03) 5259332

Organization of Religious Consumers (Etzad)
P.O.B. 69,
Bnai Brak 51100 (03) 5703506

Women Against Offensive Advertising
Contact the Israel Women's' Network
www.iwn.org.il, office@iwn.org.il
Activists identify and respond to advertisements that are offensive or harmful to women and girls. They send letters and apply public pressure on the advertisers to remove the offensive advertisement.

Emun HaTzibur
www.emun.org
Public inquiries about automobile parts, costs of intercity transportation, garages, driving schools, etc.

The Ministry of Immigrant Absorption
www.klita.gov.il
National Telephone Information Center (03) 9733333

Southern and Jerusalem District Headquarters
31 Rehov Zalman Shazar (08) 6261216/1-599-500-921
Beer Sheva Fax: (08) 6230811

Jerusalem District Office 1-599-500-923
15 Rehov Hillel Fax: (02) 6249398

Publications Department Fax: (02) 6241585

Haifa and Northern District Headquarters
15 Sderot HaPalyam (04) 8631114/1-599-500-922
Haifa 33095 Fax: (04) 8631110

Tel Aviv and Central District Headquarters
6 Rehov Esther HaMalka 1-599-500-901
Tel Aviv 64398 Fax: (03) 5209173

OTHER AVAILABLE PUBLICATIONS

The following booklets are available from the Publications Department. To order, simply indicate the booklets you wish to receive and return the order form to the Publications Department, English Section, Ministry of Immigrant Absorption, 15 Rehov Hillel, Jerusalem 94581. The publications will be mailed to you free of charge.



- Guide for the New Immigrant
- The Absorption Basket
- Employment
- Employment Guidance Centers
- Education
- Guarding Your Health in Israel
- A Guide to Services for the Disabled
- A Guide to Transportation in Israel
- A Guide to Ulpan Study
- Health Services in Israel
- Housing
- The Life Cycle in Israel
- Military Service
- National Insurance Institute
- Retirees
- Accountants
- Artists, Writers, and Athletes
- Computer and Hi-Tech Professionals
- Engineers and Architects
- Lawyers
- Medical Professionals
- Nurses
- Psychologists
- Scientists and Researchers
- Social Workers
- Teachers
- Assistance to Victims of Enemy Actions
- Registering for a Health Fund
- Information for Olim Newspaper
- Shiluv* Magazine



Name _____

Address _____

Postal Code _____

Date _____



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 המשרד לקליטת העלייה
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 כל הזכויות שמורות ©
 ירושלים

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 The Ministry of Immigrant Absorption
 15 Rehov Hillel, Jerusalem 94581
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מק"ט: 0116210012