

אנגלית

CONSUMER FOCUS

A JOURNAL ON EDUCATED CONSUMERISM FOR NEW IMMIGRANTS



SHEKELS AND SCENTS – YOUR GUIDE TO ESSENTIAL OILS

HEALTH CORNER; PRESCRIPTION MEDICATIONS – ARE THEY MAKING YOU SICK?

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A Word from the Editor

Welcome to the Sixth Edition of "ConsumerFocus" Magazine! This issue features a variety of articles, tips, and advice, ranging from saving money by "shopping your closet," and turning your home into your own aromatherapy spa, to understanding your rights in the Court Enforcer's Office. You'll find advice about shopping for luggage, how pomegranates can be an important addition to your diet, and what

the law about advertisements for children has to say. Baduk Magazine shares an important investigative report about medication dosage, and, as always, you'll find a guide to the Small Claims Court and a Directory of Resources.

Happy Consuming!

Laura L. Wolf

Chief Editor

"ConsumerFocus" Magazine

Shekels and Scents

Your Guide to Essential Oils

Anyone who has ever been lucky enough to have an aromatherapy massage knows that different combinations of fragrant oils have the power to relax and stimulate. Once almost the exclusive tools of the trade of aromatherapy and luxury spas, thanks to the wide variety of oils available on the market, and the ever-growing knowledge base of how to use them, essential oils have become an accessible and popular way to treat minor ailments, prepare natural perfumes and air-fresheners, and are used for myriad other purposes. In fact, when employed properly, essential oils can be a safe, natural, alternative to many of the costly chemical preparations and substances that we use on a daily basis.

What Are 'Essential Oils?'

An essential oil is a concentrated liquid that contains aromatic compounds, e.g. the essence, of the flowers, seeds, bark, roots, or other parts of plants. Some well-known examples include lavender, rose oil, sandalwood oil, tea-tree oil, and sassafras, which is the main flavoring in root beer.

Essential oils are generally prepared by techniques such as cold pressing or extraction by a process known as distillation, and in addition to being used in perfumes and cosmetics, are also utilized for medicinal purposes, and as flavorings for foods and beverages.

You can find books for purchase about using essential oils for health purposes and about how to use them for making perfumes, potpourris, candles, lotions, cleaners and other products. You can also find a wide variety of information on the Internet.

What are "Base" or "Carrier" Oils?

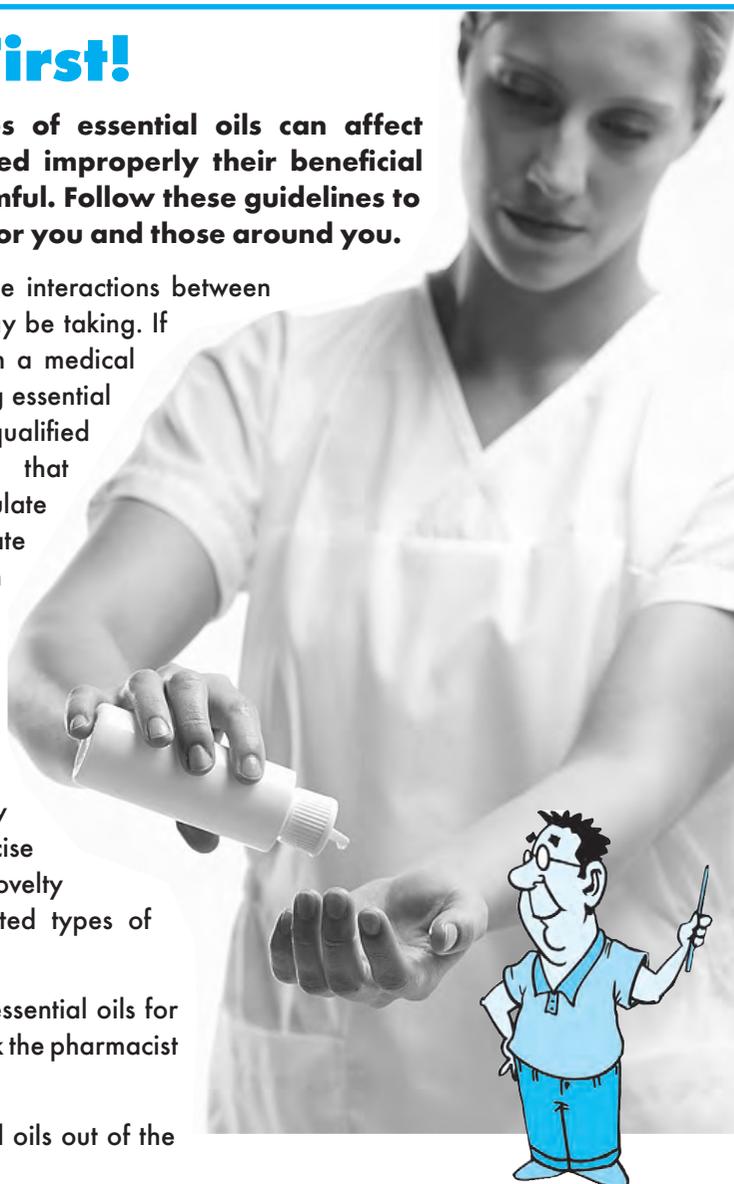
You cannot use most oils directly on your skin in their pure form; in order to use them safely you must first dilute them with a base oil. Some of the more popular and effective base oils include sweet almond oil, hazelnut oil, avocado oil and jojoba oil. These oils themselves also have moisturizing and healing properties that boost the effectiveness of your essential oil. If you are not sure about which base oil to mix with a particular essential oil, you should ask when purchasing at a reputable pharmacy or health food store. A small number of essential oils are gentle enough to use in small doses without diluting them. These include lavender and chamomile oil, which are often used for treating mild burns and insect bites.



Safety First!

The stimulant and relaxant properties of essential oils can affect our bodies in various ways; when used improperly their beneficial properties become useless or even harmful. Follow these guidelines to help keep the use of essential oils safe for you and those around you.

- Always talk to your doctor about possible interactions between essential oils and any medications you may be taking. If you are pregnant, nursing, or suffer from a medical condition, consult your doctor before using essential oils and use oils under the guidance of a qualified aromatherapy practitioner. Be aware that the Ministry of Health does not regulate practitioners; it is up to you to investigate the reputation and reliability of any given therapist.
- Be sure to purchase your oil from a reputable distributor. In Israel, you can buy oils in many pharmacies including holistic pharmacies, as well as in health-food shops. Be sure to ask about any health information before buying. Exercise caution when purchasing essential oils in novelty or gift shops, or similar non-health related types of establishments.
- Always read the labels on the bottles of essential oils for any specific instructions or cautions, and ask the pharmacist or salesperson for any safety information.
- Do not ingest essential oils. Keep essential oils out of the reach of children and pets.
- Never apply undiluted oils directly to your skin; always dilute them with the appropriate base or carrier oil before applying.
- If you trying out a new essential oil, first do a skin-patch test to make sure that you do not have any kind of allergic reaction. Mix one drop of oil with one drop of base oil, apply to an inconspicuous part of your body and wait 24 hours. If you do not develop a rash or any other reaction, you can then safely use the oil.
- Never use oils near your eyes and be careful not to get any on mucus membranes.
- Wash your hands after handling essential oils.
- Exercise caution when nursing a baby; be sure that any essential oil you may be using does not touch the baby's skin.
- Find out if any oil you are using on your skin causes sun sensitivity, such as lemon or orange oil. If so, be sure to avoid exposure to the sun.



Shekels and Scents

How to Use Essential Oils

You can re-create some of the same effects of that luxury spa or treatment by becoming familiar with the properties of various essential oils and using them either topically, inhaling them via steam, or by scenting your environment by burning them in a diffuser. You can also prepare your own body lotions and scrubs, create and refresh candles, potpourris and sachets, or add them to your bathwater. Here are just a few examples:

Steam Inhalation - Boil 2 cups of water and pour into a bowl. Add 3-5 drops of pine, eucalyptus, cinnamon, tea-tree or peppermint oil to the water. Place your nose a minimum of 12 inches (approximately 30 centimeters) away from the bowl and inhale. Do not inhale the steam constantly and stop immediately if you notice any irritation or discomfort. Many believe that this method can help soothe symptoms of colds and influenza.

Room Freshening - Use the steam inhalation method illustrated above, but do not inhale into the bowl. Use up to 10 drops of fresh-scented oil such as pine, lemon, or lavender. You can also use an oil diffuser or scent ring, which you will often find for purchase in many of the same places that sell oils.

Add a few drops of oil such as eucalyptus, pine, or tea-tree to your trashcan, laundry wash, drain, and vacuum bag filter.

Sprinkle a few drops of lavender oil on a cotton ball or handkerchief and tuck in inside your pillowcase to promote restful sleep.

Sprinkle rose, lavender, or lemon oils on a cotton ball, handkerchief, or a tissue and place them in your drawers. You can also use the oils to refresh sachets you already own. Be sure the oils do not come into direct contact with clothing.

Many essential oils, including citronella, lavender, and peppermint have properties that act as a natural



repellent against insects. Sprinkle a few drops of essential oil onto tissues or cotton balls and place near your doorways and windows to help repel insects. Be sure to read all safety information; some oils may not be safe for use around pets. Be careful not to apply oils directly onto delicate surfaces.

To make your own massage oil, mix approximately 20 drops of an essential oil such as peppermint, sandalwood, patchouli, or lavender to one ounce (30 ml) of base oil such as sweet almond oil.

To make bath oil, mix approximately 5 to 7 drops of an essential oil such as lavender, rose, or tea-tree to one ounce (29.5735 ml) of base oil. Add the oils to running bath water and mix well before getting into the tub. Be sure to read all safety information for whichever oils you choose.

Smart Shopping for Essential Oils

You can find essential oils for sale in many of Israel's health food shops and pharmacies, including

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those pharmacies that also carry other alternative medicine or holistic products.

Look for oils packaged in glass bottles that are dark blue, amber, or dark green in color. These colors block out light, which can damage the oils. Avoid oils packaged in plastic bottles, since the oils can dissolve the plastic, resulting in less effective and impure oil. Look for labels that say "100% Essential Oil" or "Pure Essential Oil." In Hebrew, they should read (*shemen eethirie tahor*), "שמון אתרי טהור."

The label might also contain the Latin name of the oil, which can be a good indication of quality. Do not purchase bottles that look old or dusty; oils lose potency as they age.

Some shops will allow you to smell the oils before you purchase them. Do not put your nose too close to the bottle in order to avoid irritating your mucus membranes or becoming dizzy. Look for safety information on the label of the bottle or the packaging. Most merchants should be able to give you information or advice about the oils you are considering. If the seller cannot answer your questions, you may want to reconsider your purchase and find a more knowledgeable distributor.

Just For Fun

Relaxing Lavender Body Scrub

2 Tablespoons Olive Oil
4 Tablespoons Granulated Sugar
4-6 Drops Lavender Essential Oil

Mix ingredients together thoroughly, use in the shower to exfoliate heels, elbows, knees and wherever you have dry skin. Rinse well. Follow with your favorite body lotion and rest for 20 minutes.



Focus On...

The Israel Government Portal

The Israel Government Portal, a one-stop on-line Governmental services website, offers you a wide range of options, including a choice of downloadable forms from various Government ministries, the Israel Government payment section where, among other activities, you can submit payments for renewing your driver's licence and automobile registration, pay your Television Licensing Fee, and purchase Government maps. You'll also find a daily weather forecast, the daily exchange rate, links to other government services, general information about the country, and a Hebrew-English phrasebook. The Portal offers sections in Hebrew, English, and Arabic.

The Israel Government Portal - www.gov.il

Health Corner

Medications – Are They Making You Sick?

According to a report by “Baduk” magazine, approximately 75-80% of negative reactions to medications are related to dosage. That is, dosage deemed appropriate by a physician is not always suited to the patient. According to assertions by the “US Consumer Report,” a high dosage can sometimes be a marketing technique on the part of the manufacturer. A number of studies point to evidence that the recommended, standard, initial dosage is not always the best dosage for you.

According to “Baduk,” after beginning to use birth control pills, and taking a standard dosage to prevent pregnancy, Lori Lewis, a twenty-seven-year-old from Fairfax Virginia, began to gain weight, experience mood swings and other unpleasant side effects. Her physician tried to prescribe three other types of pills, but Lewis continued to experience constant nausea.

“I was always slightly nauseas,” she relates, “it was just awful.” Lewis finally turned to a nurse practitioner for treatment, who prescribed pills that contain a third of the hormones found in standard birth-control pills. “The symptoms disappeared after a few months,” she said, “I feel much better now.”

As many patients have discovered, taking standard dosages of medications can sometimes cause frightening or dangerous side effects, and as dosage increases, so does the risk of some sort of complication.

“There are people that are able to tolerate low dosages - but not higher - of all kinds of



medications,” “explains Dr. Ira Oaken, Director of Preventative Cardiology at the University of Massachusetts - Worcester School of Medicine. “Side effects become especially worrying when we are talking about medications that must be taken for long periods of time, such as medications to control high blood pressure and cholesterol.”

“Unpleasant side effects are also the main reason that almost half of all women that take hormone replacement medications following menopause cease to take them within a year,” according to Dr.



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Anita Nelson, Professor of Obstetrics/Gynecology at the UCLA Medical School in Los Angeles.

Some side effects of certain medications are more than just unpleasant. One US study estimates that that two million Americans a year are seriously harmed, and approximately 100,000 die, from taking prescription medications at the “minimum recommended dosage.”

“In most case the medications are not the problem, the dosage is,” points out Dr. Jay Silvan Cohen, Assistant Clinical Instructor at the University of California in San Diego. Cohen estimates that approximately one in three patients is sensitive to side effects of medications. According to Dr. Cohen, “Approximately 75-80% of negative reactions are related to dosage, that is, the dosage that is estimated to be suitable for the patient.”

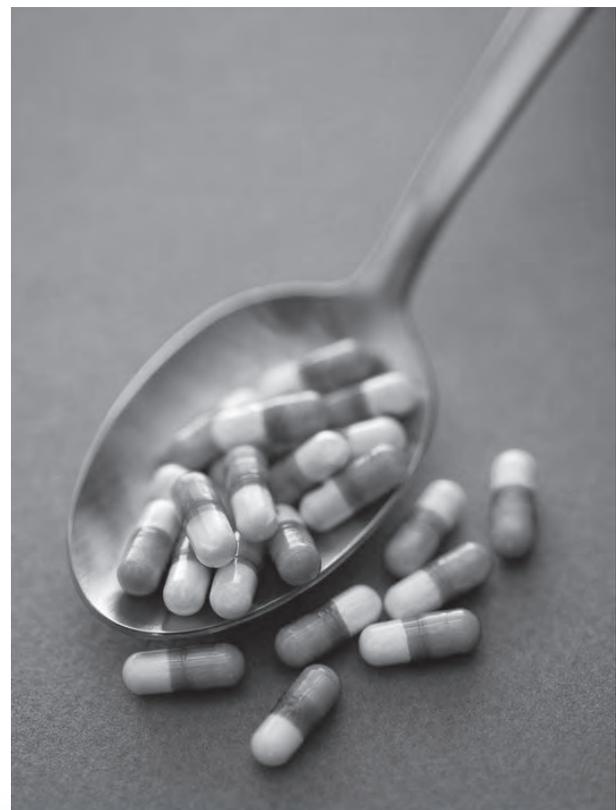
Identifying the optimal minimum dosage has become an important topic of research. During the past few years, more than 100 articles were published in which researchers investigate the possibilities of using lower dosages to treat common ailments. For example, according to one study, taking 10 milligrams per day of a specific medication for treating cholesterol works just as well as the initial recommended dosage of 20 milligrams per day.

Similarly, according to another recent study, some sufferers of rheumatism can benefit from knowing that they could take certain medications once every two weeks instead of once a week as generally recommended. Further research has found that for many women following menopause who need to receive sufficient calcium and vitamin D, small dosages of hormone replacement therapy can

actually be more effective in preventing bone loss than larger doses.

For Certain Medications, Less is More

Many medications work better for some people at smaller doses. Persons that experience side effects of medications at their current prescribed dosage, and those that are especially sensitive to medications should determine *together with their doctor* whether to adjust the dosage. However, you should *never* adjust the dosage on your own, since taking a low dosage can also be dangerous.



Health Corner



Dosage – A Marketing Tool?

When pharmaceutical companies conduct clinical trials to determine the safety and effectiveness of a new drug, the minimum dosage that would be statistically effective for the largest number of people is determined. Following testing, most drugs are then authorized for use among the general public using the same minimum dosage established during the clinical trials. However, Peter Honig, Medical Review Officer in the Division of Pulmonary and Allergy Drug Products of the US Food and Drug Administration, explains that the minimum dosages that are approved are often very high. For example,

“A medication for treating high blood pressure was initially approved at a minimum dosage of 100 milligrams,” he points out, “and we now know that 12.5 milligrams is sufficiently effective.”

A research study conducted in 1997, and that was published in the “Food and Drug Law Journal,” illustrates that between 1980 and 1993 the pharmaceutical companies were compelled to reduce the minimum dosages of 10% of medications within a short time of placing them on the market.

Marketing tactics are another factor that influences the size of minimum recommended dosages. “A pill whose dosage is identical for each patient is easier for doctors to prescribe, and this also makes it easier to market,” according to Raymond Wesley, Chairman of the Department of Pharmacology of Georgetown University in Washington.

One Dosage for All?

“If one dosage is prescribed for everyone, doctors do not have to evaluate their patients as individuals,” explains Dr. Jay Silvan Cohen. He points to a well-known allergy medicine as an example. “This medicine had a recommended dosage of 10 milligrams for every patient from the age of 12 and up,” he points out. “This meant that a woman who is 5 feet and 4 inches tall and that weighs 120 pounds (54 kilos) requires the same dosage as a professional basketball player that is 7 ft 1 in and weighing 325 pounds (147 kilos).”

The “Consumer Report” inquired among representatives of the American Medical Association (AMA), the American Pharmacists Association



Health Corner

(AphA) and The Pharmaceutical Research and Manufacturers of America (PhRMA) about the issue of dosage. All agreed that the approach to low dosages is not appropriate in emergencies or in critical cases, and all responded that when suitable from a medical standpoint, a lower dosage is liable to reduce the chance that a patient may experience serious side effects.

According to the American Medical Association and the Pharmaceutical Research and Manufacturers of America, most physicians already adjust dosage based on the requirements of the patient, but George Yasotake, a pharmacist and spokesman for the Pharmacists Association disagrees. "It was not practical to expect that doctors would determine a personal minimum for each patient," he says, "even though they should do this. People vary from individual to individual in significant ways in the way they react to specific medications. Body weight, for example, influences the way in which a person processes medication. Persons that weigh less than 70 kilos (154 pounds), which is the ideal weight for participation in research studies for medication dosages, are liable to ingest medications in larger quantities than they really need."

Age is another important factor. Elimination of a medication from the body is liable to take longer among older individuals. If a medication accumulates in the body, there is a greater chance of serious side effects. Further, some people have an enzyme that breaks down medications more quickly, or more slowly, than average. Persons that break down medications quickly are liable to need a higher dosage of medications; persons that break down medications more slowly could be more sensitive

to side effects of medications. Women can often discover that their sensitivity to certain medications varies according to monthly hormonal fluctuations.

"We are only now starting to understand the range of biological variations between different people," states Wesley of Georgetown University. "In the past, we thought that certain medications would have the same effect on all average people, but we have quickly discovered that this is not the case."



"Baduk" Recommends

- Consult with your physician about any sensitivity that you may have to medications, and request the minimum effective dosage whenever possible.
- Always ask about potential side effects when taking a new medication, keep track of symptoms of any kind, and notify your doctor of any unusual problems.

Save Your Shekels - Shop Your Closet!



“Shopping your closet” is an expression that has been around for a few years; it has become popular among “fashionistas” and “frugalistas” alike, and the concept is easily applied to us “shekelistas” as well. Simply put, it means that before you hit the mall to shop for clothes, you can save yourself money by taking a good, thorough inventory of what you already own. In other words, hunt through the dark corners of your closet, through all those bags, suitcases, and boxes under the bed, in the store-room, the “miklat”, and in the “boydem” to discover forgotten treasures, and pair things you already own in new and unexpected ways. While most of us do not have vintage designer pieces from seasons past just waiting around to be reclaimed, we can put together new outfits and refresh old favorites by using and altering what we

already have. Editing your wardrobe to free it of items that don’t fit, don’t flatter, or don’t feel comfortable makes it so much easier to work with the items that you do have. Most importantly, space and organization in your closet allows you to see what you own, making you more likely to wear a greater variety of your things, keep your things in better shape, and avoid duplication when you shop. The bottom line – you save money.

Inspired? Let’s get started:

Step one is to set aside a good block of time. Now pick your best basic pieces. These could be your most flattering neutral skirt or tailored jacket. They do not necessarily have to be the pieces you wear the most often, but the pieces that have the greatest potential to work with other items.

Next, lay these pieces out on a bed or table. It is easier to match your basics with other items you already own when they are displayed in front of you. Note whether hems or buttons need any repair. If you have pulled older but well-made, good-quality items, consider whether a trip to a tailor can bring them up-to-date or give them a more flattering fit. Sometimes a different hem or sleeve length is all that’s necessary to give a garment new life. You can also add or remove shoulder pads, change buttons, add darts or seams, or change a neckline.

Step three is to pull out the pieces to mix and match



Save Your Shekels - Shop Your Closet!



with your basics, and try on the new combinations in front of a full-length mirror. Your rule of thumb is to try things in variations that you haven't already worn. Look for unexpected color mixes or new ways of layering separates. Try browsing on-line or in magazines for inspiration to help you create new looks. Don't underestimate the impact of scarves and jewelry to change up your pieces. The end-result should be a closetful of items that work together, that look good on you, and that you know that you will wear.

Once you have finished putting together your new looks, you can then shop the stores to fill in any gaps.

Remember, anything that you don't wear or that doesn't flatter you is taking up valuable closet space. Consider a swap party with friends to trade your gently-used items, or donating them to an organization that assists the needy.

Keep in mind these basic style rules:

- If you want to look slimmer, look for princess or A-lines.
- If you do not want to draw attention to heavy or extra-thin arms, look for patterns that don't call attention to them and avoid cap sleeves, sleeves that are too tightly fitting, or too short.
- To give yourself height, look for solid colors, vertical lines and narrow V-lines. On the other hand, using contrasting colors on the top and

bottom will break up your line, as will using large, bold prints.

- Raglan and dolman sleeves will narrow your shoulders. To give the illusion of wider shoulders, wear wide collars and padded shoulders.
- Mandarin, turtleneck, scarf-tied collars, and chokers can shorten an already short neck, but can compliment a long one.
- Large busts tend to look larger in round, low necklines. V-necks and wrap-around styles are more flattering.
- If you have a round, full figure, avoid double-breasted jackets and blouses, large prints and plaids, and full skirts. V-line designs on dresses, and A-line skirts will be more flattering. Avoid skirts and slacks with several rows of elastic at the waist, wide and conspicuous belts, and bulky fabrics.
- Strong shoulders always make the waist and hips look narrow in comparison.



Save Your Shekels - Shop Your Closet!

- To make your legs look longer, match your shoe and stocking colors, or choose a beige or flesh-toned shoe.
- When shopping, try to choose solids rather than prints. They will work with a greater number of items and you will tire of them less quickly.
- Found a really great bargain on an inexpensive piece of clothing but can't decide between the black or the white? Choose the darker color. Darker materials are more forgiving of less-precise finishing and hide fabric flaws better. In other words, they tend to look more costly than their light-colored counterparts do.

Make Your Makeup Work For You!

Even the least expensive cosmetic products cost us hard-earned shekels. However, many items, whether a bargain or a splurge, can do double or even triple duty for us, and help save money to boot! Here are some of the ways your cosmetics can work for you:

- Your concealer can work as an eye-shadow base and a highlighter.
 - Look for foundations and moisturizers that have anti-aging ingredients and sunscreens built in.
- While they're in action you'll save both money and time off of your morning routine.
- Spraying hairspray on pantyhose will stiffen the fibers and make them resistant to runs.
 - Use colorless nail polish to protect the finish of pearl and jeweled buttons as well as costume jewelry; to tame fraying hems and cuffs; reinforce knots on buttons; and to prevent scuffs on the heels and toes of new leather shoes.
 - Baby wipes can remove deodorant stains from clothes and remove makeup from your face.
 - You can use sugar-free antiseptic mouthwash as a facial astringent and a hand sanitizer.
 - Use baby shampoo to remove spots and stains from clothing; to clean brushes and combs including makeup brushes; to shampoo your pets, and for hand-washing delicate fabrics.
 - You can use conditioner to soften your skin before and after shaving your legs, and to soften your cuticles.
 - If you are having a bad-hair day and do not have access to your hair products, rub some hand lotion or moisturizer on your hands and then smooth over your hair to help tame frizz.
 - Use colorless lip balm to calm unruly eyebrows or stray hairs. Rub it on a stuck zipper to help release it. You can also use it to moisturize your cuticles.



Know Your Rights!



The Hotza'a LePoal

Winning a judgment in a lawsuit doesn't always guarantee that you will be paid the damages or compensation that are owed to you, or that other measures mandated by the court verdict will be undertaken by the obligated party. Is there anything you can do? The answer is yes. You can apply to the Hotza'a LePoal (the Court Enforcer's Office) which allows you to implement a number of steps designed to help a creditor (zoche) obtain that which they are entitled to, including enforcement of payments, procedures and recommendations.

Any person considered a creditor may apply to the Hotza'a LePoal to open the appropriate file. A creditor is defined as an individual who is awarded a verdict, check, account or any other legal document that requires the obligated party (the *chayav*) to pay financial restitution or to undertake a specific action.

According to law, no steps can be enforced against the obligated party before they have been issued a warning (*azhara*) and before a warning period of between 21-30 days has passed, according to the type of file. However, a creditor is entitled to request

that the Hotza'a LePoal implement steps before a warning is served if there are reasons to suspect that the obligated party will use the warning period to conceal assets or to leave the country. You should accompany the request with a statement and details of the steps taken prior to issuing the warning and the reasons for them. Consult with an attorney or with the Court Information Center *35592/ (02) 5007444 for more information.

Note that you can download claims forms from the Court Website: www.court.gov.il. The Court Information Center *35592/ (02) 5007444 can provide you with general information and updates about the status of your case. Be sure to have your case file number available whenever you contact them.

Opening a 'Mandatory Injunction' File

A mandatory injunction file (*tik tzav aseh*) is opened in order to request that a specific action be taken, or to order the return of a situation to its previous state (for example, that a property be vacated or a structure be demolished). In order to open a mandatory injunction file, you will need the following documents:

- Application form for enforcing the legal verdict (*tofes bakasha lebitzua psak din #803*).
- Original verdict or authenticated copy.
- Power of attorney if a lawyer represents you (recommended in this kind of case).
- Verification of the details of the obligated party from the Ministry of the Interior (address and identity number). This document is called an "*itur ma'an*".

Opening a 'Legal Verdict File for Monetary Reimbursement'

Opening a file for monetary reimbursement (*tik psak din: schum ktzuv*) can be done directly through the Hotza'a LePoal provided that you have clear

Know Your Rights!

documented proof of the amount owed to you, for example a contract, and that the amount is not greater than NIS 50,000 (at the time of publication) including interest and linkage to the cost of living. You will need the following documents for your claim:

- Form #868
- Certification of registered mail from the post office verifying that 30 days have passed since sending notice of the debt.
- Power of attorney if a lawyer represents you.
- Verification of the details of the obligated party from the Ministry of the Interior including address and identity number (*itur ma'an*).

Opening a 'Deeds and Checks' File

You can open a deeds and checks file (*tik shtarot vehamcha'ot*) if a check or deed (for example an IOU) has not been honored. You can apply to open a file at any branch of the Hotza'a LePol and fill out a form to process the deed or check (form #801). Attach the following documents:

- Original deed or photocopy of both sides.
- Power of attorney if a lawyer represents you.
- Processing fee of 1.25% of the amount owed, or not less than an amount that is periodically updated. For information on the updated fee consult the Court Information Center *35592/ (02) 5007444.
- Verification of the details of the obligated party (*itur ma'an*) from the Ministry of the Interior, including address and identity number, if this information does not appear on the deed.
- When opening this file it is necessary to purchase special stamps and affix them to the deed. Consult the Court Information Center *35592/ (02) 5007444 for more information. The stamps are available for purchase at the Postal Bank (*Bank HaDoar*).

Opening an 'Alimony File'

The objective of an alimony file (*tik mezonot*) is to enforce a court verdict awarding maintenance to the creditor and children up to the age of 18 or 21 according to the particulars of the verdict. In order to open an alimony file the following documents are necessary:

- Official original court verdict or certified copy.
- Form #807.
- Power of attorney if a lawyer represents you.
- Verification of the details of the obligated party from the Ministry of the Interior including address and identity number (*itur ma'an*).
- Authorization from the National Insurance Institute that you do not receive a maintenance allowance from them.

Opening a 'Collateral/Mortgage' File

You can open a Collateral/Mortgage File (*tik mishkun/mashkanta*) if a mortgage or collateral debt is not paid. To open a file, submit the following documents:

- Mortgage deed or certified copy.
- Declaration of verification of details of the obligated party (*itur ma'an*).
- Power of attorney if a lawyer represents you.

Opening a File for a 'Monetary Judgment'

You can file a request to open a file for a monetary verdict (*psak din caspi*) in order to enforce a prior court verdict awarding financial compensation. In order to do so it is necessary to apply to the Hotza'a LePol with the following documents:

- Request form for enforcing a monetary verdict (form #802).
- Original court verdict or authenticated copy, verified and signed by the court secretariat.

Know Your Rights!

- Power of attorney if a lawyer represents you.
- Verification of the details of the obligated party from the Ministry of the Interior including address and identity number (*itur ma'an*).
- Fee of 1% of the amount owed, or no less than an amount that is periodically updated (for information on the updated fee consult the Court Information Center *35592/ (02) 5007444).

“Ability Check”

An “ability check” (*chakirat yecholet*) is an investigation by the Hotza'a LePoal of the liable party's ability to pay the debt. Either the creditor or the debtor is entitled to request an ability check at any stage of the proceedings. The objective of the investigation is to demonstrate to the head of the Hotza'a LePoal whether the debtor is capable of honoring the debt. The head of the Hotza'a LePoal can access various sources of information in order to gather data on the debtor's assets, and the debtor is usually required to waive confidentiality privileges regarding bank accounts, income, etc.

Consolidation of Files

An obligated party who has a number of open claims filed against them with the Hotza'a LePoal has the right to request a “consolidation of files” (*ichud tikim*). What this means is that all files are incorporated together and one monthly payment made to the Hotza'a LePoal, which is then divided up among the various creditors. If a creditor who has a consolidated file owes you money, you are likely to receive a smaller monthly payment and the debt is returned over a longer period of time.

Possible Actions Following the Opening of a File

Once a file has been opened, and following the necessary warning period, the head of the Hotza'a LePoal will determine a payment schedule for reimbursement of monetary compensation (unless the obligated party chooses to honor the debt in one payment). This usually means a schedule of

monthly payments. Monthly payments are in many cases subject to interest. You are usually entitled to add compensation for any legal fees you may have incurred to the amount of the debt.

Should the obligated party fail to make the required payments, the Hotza'a LePoal has a number of measures at its disposal in order to recover the funds as illustrated below. These steps are not undertaken automatically, and it is up to you to monitor the progress of your suit and in some cases to request the implementation of steps if you discover that the debtor is recalcitrant. In some cases, the head of the Hotza'a LePoal may decide to impose additional steps even if payments are made.

You can monitor your case status via the Court Information Center, *35592/ (02) 5007444. Be sure to have your file number available when you call. Note that the obligated party can appeal the implementation of measures.

Impounding Vehicles

The Hotza'a LePoal can impound a vehicle belonging to a debtor that is registered with the Licensing Bureau. There is a fee for implementing this procedure. Once the vehicle has been confiscated, it is transferred to a warehouse for impounded vehicles. If the debt is not paid within 14 days or an instruction is not filed to release the vehicle, the vehicle can then be sold.

Appointing a Trustee

The Hotza'a LePoal can order the appointment of an attorney as the official representative (trustee) empowered to deal with the assets of the debtor. In order to request such an order the following documents are necessary:

- Request form to appoint a trustee (*bakasha lehatmanut cecones nechesim*).
- Details of the assets you wish the trustee to handle, e.g. location, description, nature, etc.
- The candidate's agreement to serve as trustee.
- The debtor's agreement to the appointment of the trustee.

Know Your Rights!

Confiscation of Funds of Held by a Third Party

The creditor can request the confiscation of funds belonging to the debtor that are in the possession of a third party (*ikul csafim shel tzad gimmel*), for example, an employer, bank, or insurance company. In order to apply you will need to submit request form #841. Be sure to have all necessary information about the relevant body, (e.g. address, department in which the debtor is employed, etc.)

If you wish to attach bank funds, you can simply have the Hotza'a LePoal send a request to as many banks as you choose. It is not necessary to know the debtor's bank account information. Note that there is generally a fee for this service.

Confiscation and Sale of Goods

A creditor may request that the Hotza'a LePoal confiscate goods from the home belonging to the obligated party; following confiscation the creditor can then request the sale of the items according to law. In order to request confiscation of personal goods you must fill out form # 841. If the obligated party does not pay the debt within seven days, you may then request that the goods be sold. There is a fee for processing this request.

Confiscation of Property

A creditor may request that the Hotza'a LePoal confiscate property (real estate) possessed by an obligated party. It is necessary to fill out form #841. The request is transferred to the Registrar of the Hotza'a LePoal who rules on the application. If the Registrar rules in favor of confiscating the property, and the obligated party does not pay the debt within 30 days following confiscation, the Hotza'a LePoal may order the sale of the property. Note that sale of property is implemented only through the appointment of a trustee.

Order of Prevention of Leaving the Country

An order is issued to prevent the obligated party from departing the country when necessary to prevent a debtor from defaulting on the debt by leaving Israel. To request an order, fill out form # 841 and include the following documents:

- Statement of verification of information.
- Verification of the details of the obligated party from the Ministry of the Interior including address and identity number (*itur ma'an*) unless you have already submitted this. If so, you must indicate this when making the request.

Arrest Warrant

You can apply for an arrest warrant using request form #841 in the following circumstances:

- Failure of the debtor to make payments on the debt.
- When the debtor is capable of making payments according to the orders of the Hotza'a LePoal but does not do so.
- If the debtor fails to fulfill instructions of the head of the Hotza'a LePoal, for example, does not produce required documents.

Other Restrictions

The law permits the Hotza'a LePoal, under specific circumstances, to impose various restrictions upon debtors, including the following:

- Restrictions on holding or renewing driver's licenses.
- Restrictions on holding or renewing passports.
- Restrictions on possessing checks or credit cards.
- Restrictions on becoming the head of a company.
- Restrictions on leaving the country.

Know Your Rights!

The 'Short Track'

The "Short Track" (*hamaslul hamekutzar*) deals with collecting debts on behalf of creditors that have opened monetary judgment files, checks and deeds files, and monetary reimbursement files for amounts of less than NIS 10,000 against obligated parties that do not have consolidated files or that have not been declared to be 'persons of limited means'.

Attempts are made to recover the debt within a short time (within 8 months) by confiscating assets held by a third party and by confiscating vehicles. The Hotza'a LePoal uses a wide variety of information sources, such as information databases of Municipal Authorities, the Electric Company, and the Population Authority in order to gather data about the debtor's assets and to determine a payment schedule. This track cannot be used for alimony files, mortgage files, or mandatory injunction files. Lawyers' fees cannot be added to the debt, except for monetary reimbursement files.

For more information, contact the Court Information Line, *35592/(02)5007444

Note: prior to opening any kind of file with the Hotza'a LePoal you may wish to discuss the details of your case with an attorney, or have an attorney file the preliminary paperwork on your behalf. In many kinds of cases, you may add the legal fees to the total of your claim against the creditor.

For more information, contact the Court Information Line, *35592/(02)5007444 and visit the Website of the Hotza'a LePoal: www.eca.gov.il

The Hotza'a LePoal

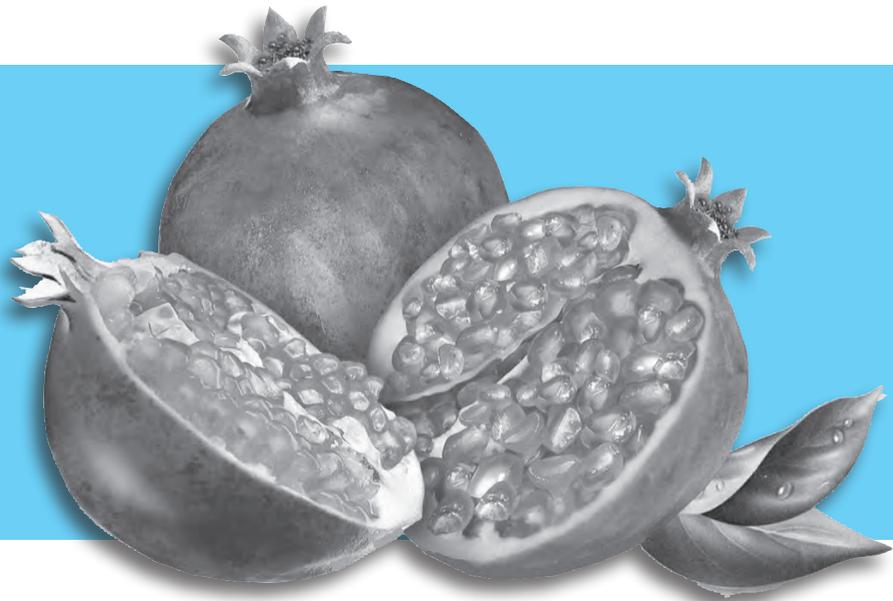
(Selected list only –see www.eca.gov.il for more)

3 Derech Yotam, Eilat	(08) 6362626 (switchboard) Fax: (08) 6375507
Rehov Mordei HaGeta'ot Bet, Ashdod	(08) 8514015 (switchboard) Fax: (08) 8514057
3 Sd. Ben Gurion, Ashkelon	(08) 6747333 (switchboard) Fax: (08) 6747318
31 Rehov Ben Gurion, Herzlia	(09) 9620444 (switchboard) Fax: (09) 9620422
12 Rehov HaPalyam, Haifa	(04) 8698000 (switchboard) Fax: (04) 8698268
97 Rehov Yaffo, Clal Center Jerusalem	*35592/ (02)500744 Fax: (02) 5600461
5 Rehov HaTachana, Cfar Sava	(09) 7763222 (switchboard) Fax: (08) 7763250
57 Rehov Herzl, Netanya	(09) 8605605 (switchboard) Fax: (09) 8605637
Commercial Center, Kiryat Shmona	(04) 6956005 (switchboard) Fax: (04) 6956010
1 Rehov Weizmann, Tel Aviv	(03) 6926211 (switchboard) Fax: (03) 6969566
5 Rehov Galili, Rishon LeZion,	(03) 9425555 (switchboard) Fax: (03) 9425602
9 Rehov Rosinsky, Rehovot,	(08) 9485333 (switchboard) Fax: (08) 9364575
Heichal HaMishpat, Derech HaTikva 5, Beer Sheva,	(08)6470444 (switchboard) Fax: (08) 6470262

The Hotza'a LePoal Information Line
*** 35592/(02)5007444**
www.eca.gov.il

Pomegranates - Seeds of Health?

The pomegranate is one of the "Seven Species" of the Land of Israel listed in the Bible; in Jewish tradition, it symbolizes blessing, prosperity, beauty, and wisdom. With all that good press, it is not surprising that the pomegranate has a lot to offer.



Pomegranates have been cultivated in the region for thousands of years; today Israel is an important world producer and exporter of the fruit, with some 10,000 dunams of land cultivated for pomegranates. This is a huge increase from the approximately 1,100 dunams cultivated during the mid-1990's. Israeli investment in pomegranate cultivation corresponds with the rise in prices of the fruit and its by-products in Western markets, and reflects the increased demand as the health benefits of pomegranates have become more widely known.

According to the American Food and Drug Administration, pomegranates are a good source of vitamin C (providing approximately 16-20% of an adult's daily requirement per 100 ml), and contain vitamin B5, potassium, and antioxidant polyphenols. Eating the seeds is a good way to get dietary fiber; the seeds are rich in unsaturated oils as well.

Pomegranates ripen in Israel in late summer/early autumn, usually just in time for the Rosh HaShana holiday. There is a tradition that they contain 613 seeds, equivalent to the 613 mitzvot, and in many homes, they grace Rosh HaShana tables to symbolize the hope that one's good deeds will be as plentiful as the pomegranate's seeds.

When shopping for pomegranates, look for ripe ones with crimson-colored skin. The fruit should feel heavy and the skin should be shiny. Avoid fruit with

cracks and splits in the skin.

In addition to eating the fruit on its own, you can add pomegranate seeds to fruit and vegetable salads, and use them to add tang and color to meat and chicken dishes.

Potential Health Benefits

For the past several years, Israeli researchers have been conducting numerous studies into the potential health benefits of the pomegranate, particularly the benefits of the potent phytochemical antioxidants called polyphenols, which exist in abundance in pomegranates. Potential disease targets of pomegranate compounds include coronary heart diseases, cancer (skin, breast, prostate, and colon), diabetes, and cardiac disorders.

According to the American Food and Drug Administration, preliminary laboratory research and human pilot studies showed that pomegranate juice was effective in reducing specific heart disease risk factors that could lead to atherosclerosis and cardiovascular disease.

Consumption of pomegranate juice may possibly also slow down viral infections, and pomegranate extracts have some antibacterial effects against dental plaque.

Another study demonstrated that, in a test tube,

Pomegranates - Seeds of Health?

pomegranate extracts could inhibit the increase of human breast cancer cells; however, to date, no studies have shown that eating pomegranates has any effect on the development of breast cancer in humans. In the meantime, further research is being conducted.

Other Israeli research focuses on the possibility of pomegranate seed oil and extracts being useful to menopausal women as a possible alternative or supplement to conventional hormone replacement therapy.

It should be noted that despite these studies being too preliminary for FDA approval of a health claim on product labels, some manufacturers and marketers of pomegranate juice have used research results for product promotion, especially for alleged antioxidant health benefits. In February 2010, the FDA issued a warning letter to one particular manufacturer for using published literature to make illegal claims of still unproven antioxidant and anti-disease benefits. If you suffer from a specific health condition, be sure to discuss the therapeutic benefits of pomegranates or any other new food or food derivative with your doctor.



Just for Fun

Pomegranate Pear Salad

Ingredients

One package mixed salad greens
Seeds of one pomegranate
2 ripe pears, diced
3 tablespoons olive oil
3 tablespoons red wine vinegar or apple cider vinegar
100 grams (3.52 ozs.) Feta or Bulgarian cheese (optional)
100 grams crushed walnuts or candied pecans
Freshly ground black pepper to taste

Toss salad greens, pears, pomegranate seeds, and cheese in a salad bowl. In a separate bowl mix the olive oil, black pepper, and vinegar, then use to dress salad before serving. Top with crushed walnuts or candied pecans.



Advertisements Directed at Minors



According to the Ministry of Trade, Industry and Labor, the Consumer Protection Law (1981), regulates advertisements aimed at minors:

Advertisements and marketing campaigns are defined as an overture on the part of a company or business, whether direct or indirect, whether open or concealed, and include by mail, telephone, radio, electronic media of any kind, fax, catalog advertisement or notice, which is designed to forge a connection with the business or to promote a product or service.

A "minor" is an individual who has not yet reached their 18th birthday.

Principles and guidelines of advertisements and marketing to minors:

1. Advertisements and marketing campaigns directed towards minors must adhere to the following guidelines:

1. Advertisements and marketing campaigns must be appropriate to the knowledge-level, understanding, and level of maturity of the target audience.
2. Advertisements and marketing campaigns must be suited to those values accepted by society as positive ones, including values of camaraderie, courtesy, justice, tolerance, equality, and non-violence, and must avoid any hidden implication of situations contrary to these values.
3. All language used for information in advertisements and marketing campaigns must be suited to the target audience.
4. The information contained in advertisements and marketing campaigns must be imparted in an

Advertisements Directed at Minors

accurate and truthful fashion.

- Advertisements and marketing campaigns must be conducted with the recognition that minors are liable to be influenced to undertake actions that could be harmful to their health or safety.
- Advertisements and marketing campaigns may not mislead minors into mistaking the true size of an item, and must avoid confusion between the characteristics of genuine products and toy imitations.
- Advertisements and marketing campaigns that include the price of a product or service must indicate the complete price in a clear and precise manner; there may be no additions to the price value such as “only” or “just,” unless a significant discount is being indicated. Advertisements and marketing campaigns must contain a detailed explanation of whether a product or service requires additional components that are not included in the price.

2. It is forbidden for advertisements and marketing campaigns to mislead minors because of their age, naivety, and lack of experience.

3. It is prohibited to promote advertisements or marketing campaigns directed at minors that contain:

- The use of images of minors, or the presence of minors, that exploit their trust, naivety, or lack of experience.
- Depictions of violence or presentations in a manner that is liable to frighten or create stress among minors.
- Nudity or sexual references.
- Pressure on minors to acquire a particular product unless the product or service is something that is reasonable for minors to acquire, and is done with a reasonable attempt to make it available to them;
- Pressure on minors to convince or persuade their parents, or others, to purchase a product or service for them.
- Descriptions of the possible results of using

a product that are beyond the ability of a minor to achieve, or messages that a product will grant a minor capabilities or advantages that are unrelated to the use of the product.

Advertisements and Marketing Campaigns that are Prohibited Because of Physical Harm

4. It is prohibited to conduct advertisements or marketing campaigns designed to persuade or encourage minors in any of the following ways:

- To play in the street, to cross the street away from a crosswalk or to cross in a crosswalk without exercising the necessary caution; to behave in a reckless manner or in a manner inconsistent with traffic laws, whether as a passenger or pedestrian, or while riding a bicycle.
- To operate a motor vehicle without a license, including tractors and other agricultural machinery.
- To perform actions that are liable to endanger their wellbeing, including to jump from a window or over a railing, or to climb without supervision or without appropriate safety equipment.
- To attempt to reach high shelves, or to reach high-placed objects.
- To take medications without adult supervision, or to ingest any dangerous substances, including cleaning materials or other chemical substances.
- To handle dangerous items including matches, household gas, gasoline, or mechanical or electrical appliances that could cause burns, electrocution, or other injuries.
- To become involved in activities that could damage their health including diets or the need for a specific food item in order to alter their body weight.

Other Types of Advertisements and Marketing Campaigns

5. It is prohibited to conduct advertisements or marketing campaigns designed to

Advertisements Directed at Minors

persuade or encourage minors in any of the following ways:

1. To purchase alcoholic beverages.
2. To smoke cigarettes or use any other form of tobacco products.
3. To participate in gambling, games of chance, or contests, with the exception of one-time contests that are not for commercial purposes.

6. Advertisements and Marketing Campaigns Prohibited in Educational Institutions

It is prohibited to conduct an advertising or marketing campaign in an educational institution, including sending gifts to minors, running contests or exploiting study aids in order to advance the sale of a product or service, unless permission has been granted by the Director General of the Ministry of Education or by a person appointed by the Director General to approve an advertisement or marketing campaign.

7. Advertisements and Marketing Campaigns Prohibited by Law

It is prohibited to conduct an advertising or marketing campaign that encourages minors to undertake actions that are against the law.

7 A. Advertisements that Utilize Personal Information

It is prohibited to conduct an advertising or marketing campaign that utilizes, whether directly or indirectly, the personal information of a minor or the information of another person that was received via the minor. This does not apply if the minor's parent or legal guardian has granted permission, or if permission has been granted by another person authorized to do so on behalf of the minor, and who is not the minor himself or herself. Personal information includes name, address including e-mail address, telephone number, and bank account and credit card details. This regulation does not apply to use of information in order to deliver a product or service that a business has legitimately contracted to supply to a minor.



Tips to Take With You

Shopping for A Perfect Suitcase

Returning to Israel from a recent trip from the US, a ConsumerFocus staff member saw evidence of what is probably one of every traveler's worst-case-scenarios—a single black shoe going around and around on the luggage carousel. Clearly, some poor soul's bag had torn or burst open, and their first order of business before their next journey will be to purchase some new, and one hopes, better, luggage. This piece is dedicated to that anonymous voyager, and to anyone else who is interested in what to look for when purchasing luggage.

Over the past several years luggage has become more attractive and stylish, and now boasts more features than ever. However, your main rule of thumb should be to choose substance and practicality over flash.

- Look for luggage that is well-reinforced, with taped seams between the zipper and the bag for less fraying.
- The outside joints should be reinforced.
- Look for seams that are individually lock-stitched for greater strength.
- Luggage manufacturers use the term "denier" to describe luggage durability. Look for fabrics of a higher denier, as they are generally stronger.
- Fiberglass, aluminum, and durable plastic are strong, lightweight, and resilient materials for inner luggage frames. Soft materials are lightweight, but you run the risk of damage to anything packed inside them. Hard shells are more protective, but add weight (remember that many airlines today may charge you overweight fees). A material that combines soft and hard qualities is a good solution.
- Try to find a model that offers recessed pull handles to avoid damage to the handles.

- Look for wheels that roll easily and straight, and that are partially recessed into the frame of the bag. Try to find wheels that are at least 2.5 inches (6cm) in diameter for smoother rolling. It is preferable for them to be mounted on the long edge of the suitcase for better stability.
- Try out the zippers and make sure they are easy to use. In general, a large zipper will be easier to use than a small one, and plastic zippers are often as good, or better, than metal ones.
- Finally, consider your own needs and personal preferences. Do you need lots of extra pockets and organizational options? Is it easier for you to maneuver with two smaller bags or one large bag? Is the color important to you? Are you packing for a business meeting or a family celebration and require a garment bag to transport suits or long formal dresses, or will you be trekking through the Himalayas and need something that you can sling over your shoulders? Be sure to assess your requirements accurately so that your next trip does not turn into another worst-case scenario.



Tips to Take With You



Keep In Mind

According to the American Federal Aviation Authority, the maximum size carry-on bag for most airlines is 45 linear inches (the total of the height, width, and depth of the bag). Anything larger should be checked.

Travelers in the United States may now carry liquids, gels and aerosols in their carry-on bag when going through security checkpoints.

With certain exceptions for prescription and over-the-counter medicines, baby formula, breast milk, and juice, and other essential liquids, gels, and aerosols, the following rules apply to all liquids, gels, and aerosols you want to carry through a security checkpoint.

- All liquids, gels and aerosols must be in 3.4 ounce (100ml) or smaller containers. Larger containers that are half-full or toothpaste tubes rolled up are not allowed. Each container must be 3.4 ounces (100ml) or smaller.
- All liquids, gels and aerosols must be placed in a single, quart-size, zip-top, clear plastic bag. Gallon size bags or bags that are not zip-top such as fold-over sandwich bags are not allowed. Each traveler can use only one, quart-size, zip-top, clear plastic bag.
- Each traveler must remove their quart-sized plastic, zip-top bag from their carry-on and place it in a bin or on the conveyor belt for X-ray screening. From www.tsa.dhs.gov. **See this site for more information.**
- Note that these regulations also apply when travelling to countries within the European Union. Further, when traveling to the European Union, duty free items that do not conform to these conditions (such as bottles of alcoholic beverages) may not be taken on board the plane. **For more information, see www.elal.co.il/ELAL/English/States/HKG/ImportantInformation/.** See this site also for information about carry-on regulations for travelling to India and China.

Your Day in Court - Filing a Small Claims Suit

Small Claims Courts (Batei HaMishpat LeTviot Katanot) hear civil suits for monetary sums up to a set maximum. You can file a suit for compensation in a Small Claims Court when contracts or terms of sale are violated, for the exchange or repair of a product, or the cancellation of a transaction.

Claims 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. You can also download the forms at <http://elyon1.court.gov.il/heb/forms/tvia1.htm>. 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. Stamps are obtainable at any post office branch. Be sure to attach any documents that support your claim, 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 the full name and address of the person or company clearly and precisely. If possible, indicate the name of the defendant's father, and the defendant's 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 copy 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. You must attach copies of all of your supporting documents to each copy of the form.

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

Neither the plaintiff nor the defendant is entitled to representation by an attorney or any other envoy before a Small Claims Court. However, you can seek legal counsel before the proceedings, and an attorney may assist you in the preparation of claims and statements of defense.

You can appeal a verdict of a Small Claims Court within 15 days. Appeals should be in writing, and sent, along with a copy of the verdict, to a District Court judge.

In order to implement a court decision, send the liable party a written request for the compensation ordered by the court (be sure to retain a copy for yourself). If the party ignores this request, or 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 that made the ruling, to an Enforcement Bureau (*Lishkat HaHotza'a LePoal*). See article on page 13.

Note that you are limited to a maximum of five claims in the same court within a one-year period.



For more information, and to find the Small Claims Court nearest you, see the Court System Website:

www.court.gov.il

The Court System Information Line:

0 2 - 6 5 9 3 3 3 3

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 oversight.



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

(Hamemuneh LeHaganat HaTzarchan)

www.tamas.gov.il

E-mail: 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) 6662590/593
Jerusalem 94190

Public Inquiries
remi@moital.gov.il

(02) 6662593
Fax: (02) 6662936

The Israel Consumer Council

www.consumers.org.il

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

76 Rehov Mazeh
Tel Aviv 65789

(03) 6241034

Israel Electric Company Hotline

103

www.israel-electric.co.il

Resources

The Israel 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) 6465154
Tel Aviv 69977

Ombudsman and Public Inquiries (03) 6465130

Public Inquiries -Government Ministries

Bank of Israel

www.bankisrael.gov.il (02) 6552211
Public inquiries (about banks) 1212-200680
pniyotz@boi.org.il

Israel Lands Authority

Telephone Information Center *5575 (03) 9411011
www.mmi.gov.il
Public inquiries about property registration.

Ministry of Agriculture

www.moag.gov.il/agri/services/pniot/
Public inquiries about prices of agricultural products.

Ministry of Communications

www.moc.gov.il

Price Control Division (03) 5198231
Fax: (03) 5198106

Public inquiries about telephone rates, cell phone companies, etc.

Public inquiries about postal services:

(02) 6702224

Public inquiries about satellite broadcasting:

(02) 6702210

Fax: (02) 6702213

Bezek Telephone Company

www.bezek.co.il

Service Center 199/ (03) 7278199
Public Inquiries Fax: 166 / (03) 7276166

Ministry of Construction and Housing

www.moch.gov.il

Public inquiries: (02) 5847551
Fax: (02) 5847530

Public inquiries about issues of housing:
Telemesser (02) 5847549

Registrar of Contractors (02) 5847144
Fax: (02) 5847148

Public inquiries about contractors listed in the Register, on issues of faulty construction, work delays, etc.

Citizens Advice Bureaus –“Shil” (Sherut Yiutz LeEzrach)

www.shil.info

“Shil,” part of the Ministry of Social Affairs, offers advice, information, counseling, and advocacy for problems with government bodies and services, personal and family issues, and legal issues. Services are free of charge.

National Information Line 1-800-506060

Resources

The Ministry of the Interior

www.pnim.gov.il (02) 6293354
pniot@moin.gov.il Fax: (02) 6293323

Public inquiries the Ministry and about beaches and swimming pools.

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

Public inquiries about local authorities: (02) 6293310
Fax: (02) 6293336

The Ministry of National Infrastructures

www.mni.gov.il 1700-50-70-30
pniot@mni.gov.il Fax: (04) 8660189
P.O.B. 33541
Haifa 31334

Public inquiries about quality, price, and distribution of fuel.

The Ministry of Tourism

www.tourism.gov.il Fax: (02) 6558908
hezis@tourism.gov.il
P.O.B. 1018 Jerusalem 91009

Public inquiries about hotels and other tourist services.

The Ministry of Transportation and Road Safety

www.mot.gov.il (03) 5657272

Public inquiries about automobile parts, costs of intercity transportation, garages, driving schools, etc.

P.O.B. 43
Beit Dagan 50250 Fax: (03) 9545450

Controller of Road Transport

(Complaints about buses and taxis)

5 Rehov Bank of Israel Fax: (02) 6558903
P.O.B. 867 Jerusalem

Municipal Authorities 106

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
(03) 6844000
Fax: (03) 6851512

www.mevaker.gov.il (08) 6232777
Fax: (08) 6234343

ombudsman@mevaker.gov.il (04) 8604444
Fax: (04) 8604446

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

Resources

Israel Consumers' Association (Independent)

35 Rehov HaMelech George (03) 5285228
Tel Aviv 63299 (03) 5259332

Organization of Religious Consumers (Etzad)

P.O.B. 69 (03) 5793337
Bnai Brak 51100

Women Against Offensive Advertising Contact the Israel Women's' Network

www.iwn.org.il
E-mail: office@iwn.org.il

9 Rehov HaBonim (03) 6123990
Ramat Gan Fax: (03) 6123991

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
info@ptrust.org

30 Rehov Levontin (03) 5606069
Tel Aviv

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Strives to make information available to the public about the reliability and quality of services and products, conformity to laws, customer service, etc.

The Ministry of Immigrant Absorption

www.klita.gov.il

National Telephone
Information Center (03) 9733333

Publications Department Fax: (02) 6241585

Southern and Jerusalem District

Headquarters

31 Rehov Zalman Shazar
Beer Sheva (08) 6261216/1-599-500-921
Fax: (08) 6230811

Jerusalem District Office 1-599-500-923
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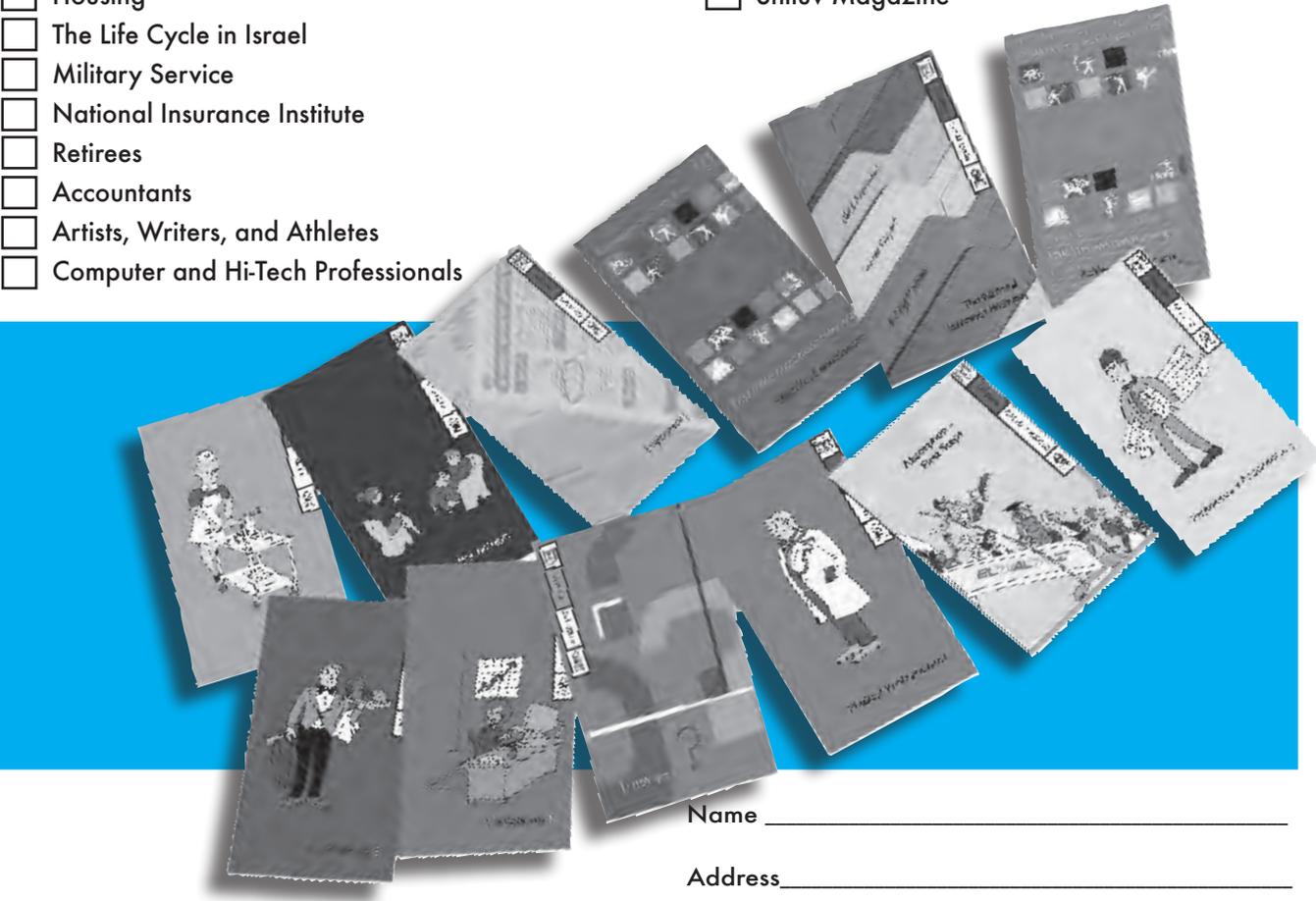
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