

■ YOUR MONEY

Suits Against Bus Companies to Begin

Two months ago, the Betzedek organization set up a hotline for residents with complaints about bus service, with complaints running the gamut, from buses that consistently run late to drivers who purposely skip stops to overcrowding and drivers' unprofessional behavior.

During that time, thousands of people submitted complaints. All were checked by Betzedek's attorneys and many of were found to be legitimate.

In recent days, Betzedek has begun sending instructions on how to proceed with a lawsuit to people with cases the group believes will succeed in court. Most of the cases will be adjudicated in Small Claims Court, where legal representation is not required.

The letter also warns those choosing to pursue a case that they are likely to be contacted by the bus companies and pressured to drop their cases.

Betzedek advises plaintiffs to calmly record all threats, promises, or other attempts to "persuade" them to drop the case, and to report to the court all the facts — and, to file yet another petition against those threatening them.

Betzedek Director Rabbi Mordechai Green urged all

those contacted by Betzedek to proceed with their suits. Experience has shown, he said, that besides the personal satisfaction a plaintiff can achieve, legal action is one of the only ways large companies can be convinced to change their behavior.

Strauss to Mark *Chalav Nochri* Products

Strauss will start to clearly mark dairy products containing milk or milk derivatives that are *chalav nochri*.

As part of a compromise settlement of a class-action suit that was filed against it on this matter, Strauss will pay the plaintiffs and their lawyers NIS 50,000 and clearly identify its use of the unsupervised milk products.

The suit had claimed that Strauss deceived consumers.

The judge accepted the compromise, noting that Strauss agreed to the plaintiffs' demands, and their goal was not monetary reward.

Who Does Your Windows?

About one in every four Israeli households depends on outside help to keep their floors clean, according to a survey by Bizportal.

Two million Israelis hire cleaning workers or services on a regular basis.

Prior to Pesach, of course, the demand for cleaning rises, as does the percentage of men who join the cleaning legions.

The rates they command go up, too. In the two weeks before Pesach, NIS 15 million goes into the pockets of cleaners, who can temporarily double their hourly fee, to as much as NIS 100.

Tax Break Increased for Vehicle Safety System

Finance Minister Roni Bar-On this week signed an ordinance increasing the tax reduction for private and commercial vehicles that install electronic stability programs (ESP) from NIS 1,600 to NIS 2,400. The Israel Tax Authority recommended the increase.

ESP is considered an essential system that prevents the vehicle from losing control or overturning in the event of a skid. The ITA undertook to monitor import data and to amend the tax break if necessary.

Six months ago, ITA officials and Transportation Ministry Director General Gideon Siterman agreed that the ministry would mandate the installation of ESP in all imported vehicles beginning in 2010.

turn to page A27 ►

New 'Plastic' 20-Shekel Note Will Discourage Counterfeiting



This month, the Bank of Israel (BOI) will be issuing new 20-shekel notes — made out of space-age plastic-based polymers, instead of traditional paper.

The bills will be circulated by banks receiving currency from the BOI throughout the month, eventually replacing the current stock of paper twenties, which will be destroyed as banks trade them in for the new bills.

The 20-shekel note was chosen as the first to be made out of the new materials because it is the most prone to being counterfeited, officials said.

Although the current editions of paper currency have a number of safeguards meant to prevent counterfeiting — including hidden mirror images, watermarks, and other features — more powerful color copiers and the greater facility with

which counterfeiters can smuggle currency-grade stock paper into the country have made it almost impossible for lay people to detect a fake.

It is hoped that the polymer manufacturing process will make it more difficult and too expensive for counterfeiters to bother with forging the notes.

BOI officials said that the new notes will be identical to the current ones, except for several additional security features, one of which is a small, clear "window" on the bill, made possible because of the polymer materials used.

Although the bills are more expensive to print, says the BOI, the additional cost will be offset by the bill's longer life. If the program succeeds for 20-shekel notes, other denominations will be converted to the polymer process as well, the BOI said.

Postage Hikes and Package Charges Leaves *Olim* Fuming

The Israel Postal Company's recent price hikes, combined with new charges for receiving packages sent from abroad, have left many local Anglos fuming.

The Association of Americans and Canadians in Israel (AACI) has responded in kind, launching a protest aiming to centralize complaints.

The price of sending letters abroad has nearly doubled since December. Last month, meanwhile, Israel Post started charging a fee of at least NIS 35 for receiving packages from abroad.

Customers must fork out the NIS 35 minimum even if the contents of the package are exempt from customs or are worth far less.

"We've received a lot of complaints, and we're now in the midst of mounting a campaign against the changes," said David London, AACI executive director. "The new fees we're seeing aren't consistent with charges in postal services around the world."

The newest price hikes, he said, "are just one more blow to the immigrant community."

Israel Post, the privatized company formerly known as the Israel Postal Authority has touted the change as a "new

service to customers," claiming the charge is essentially in exchange for the service it provides in releasing the goods from customs.

Israel Post has said the new fees were necessary as the company transitioned from a government authority into an independent, for-profit entity.

As for letters, the price hikes have been steep: postage for a regular letter to Canada or the United States used to cost just NIS 2.40 but has nearly doubled to NIS 4.50 and NIS 4.60 respectively.

A stamp to England now costs NIS 4.50, up from 2.20.

Postage to countries like Australia and South Africa have also seen a jarring increase; letter costs have risen from NIS 2.90 to NIS 6.45 and from NIS 2.40 to NIS 4.50, respectively.

"Many people use e-mail, but not everyone does and it's a shame that in a country of immigrants, it costs so much to send a letter," said London.

An Israel Post spokesperson commented that is not allowed to set its postage rates.

"Israel Post rates are set exclusively by the Communications Ministry," the spokesperson said. (Daphna Berman/Haaretz)

■ PATH TO STABILITY

In our previous column, we discussed the need for clear boundaries when working from home. In this column, we will discuss additional guidelines for a rewarding and productive work-at-home arrangement.

Have a company name: Instead of calling yourself, "Rivka Cohen, Graphic Artist" or "Chaim Stern's Van Rental," create a company name for yourself. Put your company name on your e-mail address and signature, and on your stationery, invoices, and other materials.

This will boost your credibility and professionalism, which home-based workers often lack. Doing so will also lead to greater self-respect and personal pride in your work, which in turn will increase the respect you receive from others.

Open a separate bank account: Keeping a separate bank account for all work transactions will help you to distinguish between personal and business finances and maintain control over what is happening in each.

If your work and home accounts are separate, you will be able to create budgets for both and make informed financial decisions. You may also find it easier to file your taxes if your work transactions are completely separate from your personal transactions.

Get household help if you

need it: Many women start home businesses believing it will allow them to save money on baby-sitting and household help. But brace yourself, because that may not be the case at all.

Some people can work at home with babies or young children around; others can't. Some people can tackle housework and family responsibilities while working at home; others can't. It could be your temperament, or it could be the nature of your work.

Working at home doesn't mean you have to be Superwoman. Know your limitations, and get baby-sitters and domestic help when you need it.

Set goals: Prepare a list of daily tasks to attend to. To avoid boredom and burnout, split up different tasks throughout the day so that you can use different mental "muscles."

You might also want to establish an "MIT" (Most Important Task) to keep you focused and make sure that you get to the item on your To Do list that is most important.

Besides your daily goals, know your long-term goals, and assess periodically whether your daily work reflects those goals.

Invest in professional supplies and equipment: Working at home does not give you license to be sloppy or unprofessional. Set up your space so that

it contains all of the necessary equipment, and don't cut corners. Prepare respectable-looking letterheads, fax cover sheets, e-mail templates and invoices, and make sure all of your correspondence is conducted on professional-looking stationery.

Buy yourself an up-to-date, working computer, and equip it with the right programs. Investing in professional hardware, software and supplies will give you the tools to produce quality work in an efficient and timely manner.

Your clients will feel the difference, too: if your computer is always crashing, your e-mail is often down, or your programs are outdated, they'll lose patience. While your start-up costs may be higher, buying superior products should save you money,

turn to page A27 ►

MESILA
Providing The Path to Financial Stability

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