canceled it," she said.

A senior executive at another major travel agency said that El Al was indeed panicking, as economic stress on both sides of the ocean has led to fewer-than-expected reservations.

"They have lost their senses at the airline due to an incorrect pricing policy," he said. "Their expectations were for a rush for seats this summer, which led to very high prices. In actuality, the airplanes are empty and El Al is taking this step in desperation."

Other executives reported additional steps and discounts by El Al, such as bonuses for travel agents who switch Israeli passengers to El Al, on top of the regular commission.

El Al responded: "El Al, like any commercial entity, has offered and will offer attractive deals to agents and group travel organizers for their customers and the customers of all airlines."

Bill Would Establish Database for Unclaimed Funds

All Israel's financial institutions will have to start listing unclaimed accounts, under a bill proposed by Likud MK Moshe Kachlon.

The bill would apply to banks, insurance companies, provident funds and all other bodies that hold the public's money.

According to Kachlon, the database would be accessible to the general public free of charge.

According to a study by the Knesset's Information Center, hundreds of millions of shekels and possibly billions have been left bereft at various financial institutions, including in dormant bank accounts, a host of savings vehicles, unclaimed severance compensation, dividends from shares never collected, in pension funds, provident funds, study funds and life insurance policies.

Moreover, 45% of the 1.17 million pension accounts in Israel are defined as inactive. There is a lot of money out there waiting to be claimed.

Yet, says Kachlon, reports from the financial institutions paint a "worrying picture of onerous bureaucracy," and it appears that they "are not making the proper effort to locate the owners of dormant accounts or their heirs."

The Economic Affairs Committee has approved the idea for preliminary reading, but asked the government to provide solid figures for the last 10 years regarding how much unclaimed money is out there in how many accounts.

The Custodian General at the Justice Ministry, Shlomo Shachar, says he supports the law as long as manpower is allocated to enforce it.

Parking Tickets Canceled As Too Old

A Tel Aviv resident left his parking tickets unpaid for long enough that a Tel Aviv court ruled he didn't have to pay them because the statute of limitations had expired.

In 2006, Yaron Kosteliz received a list of tickets dating from 2003 and 2004, but he argued that collection proceedings should be suspended until the municipality confirmed his receipt of the tickets. The city couldn't do that, but

didn't stop collection: In 2007 the city slapped a lien on his bank account.

This week the court ruled that the statute of limitations applied, and canceled the tickets.

Pay for Parking by Cell Phone in Bnei Brak

Visitors to Bnei Brak will find it easier to deal with parking on city streets this summer, thanks to the city's adoption of the PaNGo cell phone parking system.

The system, which anyone can sign up for without cost, allows drivers to pay parking fees for municipal parking spaces without having to fuss with coins for meters or seek out ticket boxes.

Bnei Brak adopted the system after observing its use in other cities, including Rishon Letzion and Beersheva.

Using their cell phone, drivers can park at any blue-and-white parking space, and the fee will be collected by their cell phone service provider, which will forward the fees to the municipality.

Participants get a sticker they affix to their car windows, indicating that they are members of the program and ensuring that inspectors and policemen do not write them tickets.

A complete breakdown of the charges is sent to drivers at the end of the month.

How One High-Tech Firm Aims to Limit Fuel Usage

Matrix, one of many high-tech companies that gives many of its workers company cars, is launching a gas-economy campaign.

With a fleet of some 1,600 cars, Matrix spends about NIS 2.5m. every month on fuel costs, or an average of NIS 1,562 per car — which is NIS 200 above the Israeli average, according to Heshev Information Systems figures.

Matrix will be monitoring personal fuel consumption and giving workers a monthly feedback report analyzing their usage. Employees will be asked to participate voluntarily in efforts to save gas.

Matrix plans to distribute a brochure with instructions on driving techniques that can save gas. It will also recommend shorter or less congested routes.

The company also plans to use Joint Offices software to facilitate car-pooling and will offer technical inspections, including checking tire pressure, to ensure maximum mileage. It may install air pumps on its premises to ensure that proper tire pressure is maintained in its fleet.

Matrix will also experiment with fuel additives to see if they actually save on fuel.

The director of Matrix's fleet and chairman of the national forum of high-tech drivers, Noam Kom, told *Haaretz* that other high-tech companies are likely to follow suite.

"I know that all of us are facing sharp increases in fuel prices," he said.

As of now, there will be no kilometrage limits or sanctions against employees. After all, a company car is considered an important employee perk at high-tech companies, and they want to hold on to their workforce.

(Compiled from reports by *Hamodia* staff and news agencies)

PATH TO STABILITY



Earning a Raise, Part II: How to Talk to the Boss

In our previous column, we responded to an administrative secretary who wanted to know how she could go about getting a raise. We explained that part of any employee's job is to continually increase their value to their company and make themselves deserving of their next raise.

In this column, we will discuss how to approach the boss for a raise in a way that will maximize your chances of success.

Once you have made yourself deserving of a higher salary than you are currently earning, it is time to think about how to broach the subject with the boss. Here are some practical strategies for getting a raise:

1. Know what is fair and reasonable. You will need to look your boss in the eye and tell her exactly how much you would like to get paid. But first you have to be sure that the salary you are asking for is reasonable.

You should therefore do some research to find out the going rate for the type of work you do. Consult with friends and acquaintances in your area who have jobs similar to yours, or ask people in management positions how much they pay employees who do the work you do.

2. Schedule a meeting. Don't approach your boss without warning. Schedule a meeting with her at a time that is not too busy or stressful for either of you, and inform her that the purpose of the meeting is to discuss your contract. This way, she will not be caught off guard when you present your request.

3. Timing. The best time to ask for a raise is when the company is doing well and the boss is in a good mood. It is also wise to ask for a raise at a time when your boss is particularly pleased with your performance.

4. Make the boss feel good. Think of the things you like about your job, your boss, and your company, and communicate to your boss how much you enjoy your work and why you appreciate being part of the company. Just make sure that you really mean what you are saying — no one likes to feel that they are being flattered, but everyone appreciates a sincere compliment.

5. Show proof of your value. Come to the meeting armed with confirmation of your value to the company. Write up a summary of your key accomplishments over the past year, highlighting instances in which you went beyond the call of duty. Whenever possible, provide facts and figures.

In addition, prepare an outline of your current responsibilities — don't assume that your boss is aware of all the things you do — along with a description of how your job has evolved over time and how you have become more valuable to the company since you were hired. You might also want to include a list of future goals

you intend to achieve on behalf of the company.

Only ask for a raise if you are convinced that you deserve it — if you have any doubts, so will your boss.

6. Keep the discussion impersonal. Your pay raise is based on your contribution to the company, not on your personal financial situation. If your rent has gone up, if you just had a baby or if you have a wedding to pay for, it has nothing to do with your requested raise, and should not be brought up in the discussion.

You are not asking your boss for a favor or appealing to her for *chessed* — you are asking for your fair market value. You should only ask for a raise if you feel you have *earned* it — not because you *need* it.

7. Adopt the right tone. You need to speak to your boss in a way that is respectful, assertive and sincere — not arrogant, demanding or confrontational, and not apologetic, hesitant or pleading.

If your boss turns down your request for a raise, keep your tone professional and businesslike, and do not become upset or emotional.

8. Talk the boss's language. The boss is concerned primarily with the company's bottom line, and the language she understands best is the language of profit. If you can show how you are making the company more profitable, you can show that you are entitled to a greater share of those profits.

9. Use win-win tactics. You and your boss are not adversaries — you are two parties trying to reach a mutually satisfying arrangement. Show consideration for the boss's preferences and limitations, and give her the feeling that you are flexible and willing to come toward her.

10. Aim for the high end. You want to get a raise that will satisfy you, and your boss wants to think that she got a good deal. Does that mean that you should ask for more than you deserve? No. You should ask for the maximum amount that is fair and justifiable, but you should also decide on the minimum you would be happy with.

11. Be prepared for any outcome. Consider all the ways your boss might react to your request, and decide ahead of time how you would respond to these possible reactions.

What will you tell the boss if she says that the company cannot afford to pay you more?

How will you respond if she agrees to the raise, but tells you that you should not ask for a raise again for the next three years? What will you do if she offers you less than you hoped for?

You don't have to answer your boss on the spot — it is perfectly fine to tell her that you need time to think things over — but being prepared for any outcome will help you to remain calm and avoid becoming flustered.

12. Consider negotiating for perks. If your boss is reluctant to raise your salary, you can suggest non-cash alternatives: more flexible hours, extra vacation days, additional employee benefits and the like.

13. Avoid ultimatums. Do not threaten to quit if your request is not met. Employers want workers who like their jobs and want to stay with the company. If you threaten to leave, you might be shown to the door. Even if you do stay, your threat may strain your relationship.

14. Express your thanks. If you are granted a raise, make sure to show your gratitude. And even if you are not granted a raise, a "thank you" is still in order.

Tell your boss that you understand her position, that you appreciate her honesty, and that you are grateful that she took the time to meet with you. Then ask her why your request was refused, and what you can do to earn a raise in the future. Her answers will help you develop a strategy for further negotiations.

If your request is turned down, don't think you have wasted your time. You have succeeded in making your boss aware of what a great job you are doing, and you have planted the idea of a raise in her mind.

Most raises are not won after a single conversation; it often takes an ongoing effort.



Mesila is a nonprofit organization dedicated to helping families and businesses in Israel achieve financial stability and independence. With over 25 chapters across Israel, Mesila is rescuing hundreds of families and businesses from the cycle of poverty and debt through its three-pronged approach of education, counseling and financial assistance. Readers are invited to submit questions and feedback to hamodia@mesila.org. or by fax to (02) 500-0478.