

found for warning the customer is important, but not sufficient.

"There are other issues that have not been resolved, including who pays for cancellations due to travel warnings," he said.

Jerusalem, Haifa Buses Cost More

Public transportation in Jerusalem and Haifa costs NIS 0.40 more per fare than Tel Aviv and the Dan Region cities despite similar distances involved. This is because the public transportation in these two cities has not yet been privatized and there is no competition.

By contrast, the privatization of several Dan region bus lines brought an immediate drop in prices.

When will the Jerusalem and Haifa lines be privatized? Apparently it's not going to happen soon. But during the

course of 2009, the Transportation Ministry says, some of the lines in the two cities will be privatized as part of a general trend.

A single fare on a Dan region bus costs NIS 5.30, compared to NIS 5.70 on Egged in Jerusalem and Haifa. The Dan Bus Cooperative has an agreement with the Transportation Ministry on price reductions to make them comparable to those of the Kavim Company. These agreements were signed after the bus lines in the Ono Valley were privatized.

Dan does not receive subsidies for the price reductions and absorbs the costs of the lower prices.

El Al Cancels U.S. Flights Despite High Season

El Al canceled several flights on its 011 route to New York

this month, due to high fuel costs, even though it had added these 4 p.m. flights specifically for the peak summer season.

The airline said that high fuel costs forced it to optimize and adjust its schedules accordingly.

Israil Won't Fly to N.Y. In Winter

Israil, meanwhile, is planning to cancel its regularly scheduled flights to New York this winter, as part of its 2009 plans to cope with high fuel prices.

The new schedule, to be announced soon, may also include cancellation of some European flights. However, it is possible Israil will resume some of these flights during next year's summer season.

(Compiled from reports by Hamodia staff and news agencies)

Study: Tel Aviv More Expensive Than New York

Tel Aviv is more expensive to live in than New York, according to the 2008 cost-of-living survey compiled by the Mercer human resources consultancy firm.

The survey found that Tel Aviv has risen to 14th place in its list ranking the 50 most expensive cities in the world to live in, jumping three places over the last two years, during which it was ranked the 17th most expensive city.

In the survey, Mercer ranked 143 cities on six continents according to a comparison of the prices of 200 different goods and services. These included housing, transport, food, clothing, entertainment and products for the home.

The company set New York as the index's base, giving it 100 points, against which it then rated the other cities. Tel Aviv was given 105 points on the survey's cost-of-living index, as opposed to 97.7 last year.

For the third year running, the survey has found Moscow to be the most expensive city to live in, giving it 142.2 points on the index. According to the survey, the least expensive of the top 50 cities to live in is Hamburg, holding at only 89.9 points on the index.

TA Parking Costs Meets International Average

But if you have to live in Tel Aviv, at least parking costs are in line with the international average, assuming you can find a parking space.

According to an annual survey by real estate firm Colliers International conducted in June, in the Middle East and Africa, Tel Aviv and the Gulf city of Dubai were tied at the top spot with monthly parking costing \$198.48, while Cape Town, South Africa, came in second at \$137.77 a month.

In shekels, Tel Aviv parking works out to about NIS 73 a day, just about in the middle of the rankings.

London is the world's most expensive city to park your car.



(MIRIAM ALSTER/FLASH 90)

Tel Aviv: An expensive place to live.

Parking your car in London's financial district costs on average \$68.07 a day, or \$1,166.87 a month, while parking in the popular West End entertainment district costs \$1,135.76 month.

Sydney, Australia, came in second, with parking costing \$774.76 a month, closely followed by Hong Kong at \$742.40 a month. Perth, also in Australia,

was fourth at \$610.42 a month.

In the United States, midtown Manhattan was the priciest place to park, at \$585 a month.

The world's cheapest places to park were in Jakarta, the car-clogged capital of Indonesia, where monthly parking costs a mere \$26.07, or India's Delhi, at \$1.75 a day. (News agencies)

PATH TO STABILITY

Loans: Not Always A Favor

A while ago, my brother and sister-in-law started to have financial difficulties. When my brother approached me for a loan, I gladly lent him some money to tide him over. Since then, however, he has approached other family members and gemachim for loans as well, and I see that he is falling further and further into debt. I don't care if he never pays me back, but I am concerned that he does not realize how dangerous his situation is.

My sister-in-law is terribly alarmed. My brother, on the other hand, does not seem very perturbed. When the electric company and the water company sent notices on the same day that they are going to cut off service, my sister-in-law begged me to convince my brother that taking out another loan was not the answer. I tried to discuss the situation with my brother, but I got nowhere. Can Mesila help him?

In general, a person who does not want help cannot be helped. Mesila does not offer instant solutions or magic formulas. Instead, we guide people through the often-lengthy process of achieving financial stability. Clients have to be active, willing participants. Mesila therefore cannot help your brother if he does not want help.

We do, however, have some suggestions as to how you and your sister-in-law can help your brother to want help. The approach we suggest is "smol dochah, yemin mekareves" — on the one hand, making your brother feel the pinch more acutely, while on the other hand making help available to him.

The first thing you can do is ask a Rav whether you are halachically permitted to discourage people from lending your brother money. If the answer is yes, you should then discreetly approach the family members and gemachim who are lending your brother money and tell them that they would be doing him a greater favor by not giving him any more loans. You can also tell anyone who could potentially sign as your brother's guarantor not to do so.

At the same time, you might want to encourage your sister-in-law to adopt an indifferent attitude to the family's finances. Rather than becoming distressed by the bills that need to be paid, she should act as though she is completely unaffected by it.

This advice might sound odd, but it is probably the only way your sister-in-law can get her husband to become more concerned about the situation. As long as she is alarmed, your brother sees no need to be worried. If she turns the tables around and adopts his laissez-faire attitude, he will very likely start to feel the pressure.

It will undoubtedly be difficult for your sister-in-law to sit by idly while financial disaster looms. She should know, howev-

er, that her indifference can accomplish a lot more than any amount of nagging.

If you and your sister-in-law are successful, your brother will no longer have easy access to money that is not his, and his financial predicament will start weighing more heavily on him.

Once this happens, you can implement the "yemin mekareves" aspect of the plan. Arrange for an objective individual whom your brother trusts — not yourself or your sister-in-law — to mention to him that he may be a candidate for Mesila's assistance. At this point, he might just be receptive to the idea. If he, of his own accord, decides to apply to Mesila, there is a very good chance that we might be able to help him.

We Jews are naturally rachmanim and gomlei chassadim — compassionate and benevolent — and we have an innate desire to help people who are suffering. When people ask us for financial assistance, we automatically reach for our wallets to give or lend them money. While this desire to help is a wonderful thing, it is important that the desire be channeled in a way that is truly helpful.

In certain cases, lending people money can do more harm than good. Repeatedly lending a person money creates a pattern of dependency that reduces the person's motivation to get out of debt and live within his means.

Financial limitations create motivation. If a person feels limited to spending only what he has, he will be motivated to earn money so that he will have what to spend.

But if a person gets used to borrowing money, his sense of financial limitation broadens to include all of the money he can potentially borrow. This gives rise to the dangerous illusion that "no matter how much I spend, my brother/father/friend/etc. will be there to bail me out." As a caring brother, your goal should be to help your brother increase his motivation and accountability so that he does not fall further into the trap of debt and dependency.

We encourage all of our readers to consult with daas Torah to determine how, when and to whom they should be lending money.

MESILA
Providing The Path to Financial Stability

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.