



**Cape Town**

**20 - 22 May**

Albow Centre  
Gardens, Cape Town

**(021) 464-6718**

**Johannesburg**

**24 - 26 May**

Beyachad  
2 Elray St, Raedene

**(011) 645-2530**

# Olim: The centre of our universe

**OFER DAHAN**

**DIRECTOR: ISRAEL CENTRE**

DURING THE LAST three years the aliyah experience has changed dramatically. From Aliyah Expos to Aliyah Flights, the Israel Centre has made the process a breeze.

Not only do we bring everything to you, the centre and focus of our programme, but we also do it all for you.

We understand how hard it is to uproot your life and move to another country, so our aim is to make things easier for you. Why? Because we want you! In fact, we "pay" you to make aliyah! And we help and support you in any way we can.

So what's the first step? Well, if you're reading this, you've already taken that step.

The South African Aliyah Expo is a new innovation to help potential olim to make the decision to "come home". This Expo, now in its third year, is the biggest in the aliyah world today, and the 2009 programme is bigger and better than ever before.

The Israel Centre has added more fields of interest with more experts who can assist olim to make a smooth transition into Israel - your new home.

Last year's Expo, which coincided with Israel's 60th anniversary, saw hundreds of people wandering through the halls. The opening was a huge success with Rabbi Warren Goldstein, Avrom Krengel (SAZF), among others, extolling the benefits of such an expo. This year's event promises to bring you even more exciting news, views and opinions.

More than 30 experts in all major fields, including absorption, employment, entrepreneurship, banking, investments, medical and health services providers, retirement, budget planning, education, legal advice, insurance, property and shipping, are in South Africa to bring all relevant information and every possible service to you on your doorstep.

The Jewish Agency for Israel has put you, the South African Jew, in the centre. We have provided all services and all information you may need to make the right decision. We believe in delivering - delivering the services and information YOU need for your new home.

This Expo is unique not just because of the huge diversity, but also because of its distinctive structure. We don't simply ask you to come in and grab a flyer; we provide you with the opportunity to meet the people you need to meet on a one-on-one basis.

We give you the opportunity to ask any questions you may have and get all the answers - for you and your specific situation.

This structure is part of our larger concept for aliyah on a red carpet. As we believe you are at the centre of our work, once you have made the right decision, we will ensure you have a successful aliyah experience.

Starting at the beginning when we open your aliyah file, we arrange everything for you, from getting aliyah approval from Israel and organising your visas to taking you through to your final destination and your new passport.

This includes early check-in at the airport the day before, so you simply arrive with your boarding pass and hand luggage on the day of departure. We even organise your foreign currency at a place convenient for you at special rates!

Then there are the preparation seminars and a special ulpan to get your Hebrew on track.

If you think this ends here in South Africa, think again! Our service to you continues even after you land. All the bureaucracy related to immigration is done for you in less than a day, compared to what would take you weeks or a month.

On arrival, you receive your Israeli ID and oleh certificate. We bring the various organisations to you to enable you to open a bank account, sign up for health coverage and national insurance and get your Israeli cellphone - so you don't have to run around from pillar to post trying to sort these things out yourself.

We arrange a host family in Israel and put you in touch with Telfed, the South African Zionist Federation in Israel.

However, this process, which is relatively new to our organisation, is part of the Aliyah Flights that were

introduced last year. The Aliyah Flights give us the numbers that enable us to provide this special service for you.

Aliyah Dalet, the next flight, leaves on July 4, at which time I will be returning home after three wonderful years in South Africa. I would like you all to be on this flight, but for those who can't make it so soon, please don't give up on your dream.

You are our focus. It is our duty and our pleasure to give you what you need in order to make your aliyah experience rewarding, exciting and successful.

Feel free to call us if you require any further information. Tel: (011) 645-2530 or 24/7 toll free number: 0800 996 886.

We look forward to seeing you after the Expo. If not now, when?

## Where to buy your home in Israel

NEVER BEFORE HAS there been so much interest in making aliyah and owning property in Israel. The number of South Africans making aliyah has increased to the point where special planes are being chartered and aliyah fairs are being held in South Africa to cater for the increased demand.

At the last aliyah fair, over 30 representatives flew in specially from Israel. These ranged from banks to tax advisers, medical aids to property brokers.

Among those participating was Barry Cohen, a real estate specialist who deals solely with overseas clients interested in buying property in Israel.

"We have spent the last four years dealing with the UK market that has shown an increase in aliyah and investment in property in Israel. That focus now includes South Africa. I have been to South Africa four times in the past six months and anticipate spending a lot more time here to deal with the increased demand.

"Since 2008 nearly 400 South Africans have made aliyah which, per capita, puts South Africa right at the top of the list worldwide. If this trend continues - and there is no reason to believe that it won't - the South African Jewish community will

once again be a driving force in the State of Israel," says Joe Cohen the owner of the Ra'anana and Caesarea branches of the Anglo-Saxon real estate agency chain and member of the franchisee's board of directors.

Anglo-Saxon was founded over 40 years ago by Dave Blumberg, himself an oleh from South Africa and prides itself in having helped thousands of olim and overseas investors purchase property under their motto "Have a foothold in Israel".

Continued on page 18

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barry@LCM.co.il

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and money.

For a confidential appointment call Barry Cohen 00972 52 8311174 / 076-5772000 or email: barry@LCM.co.il

## ALIYAH XL EXPO FEATURE

## Where to buy your home in Israel

Continued from page 17

We asked Joe if he has any tips on where potential olim or investors from South Africa should be making their property purchases in Israel. The following are his suggestions:

"It's exciting that so many South Africans are showing an interest in Israel. How many of us really stop and give thought to the unique privilege afforded our generation of owning a home in Israel? Generation after generation could only yearn for what we can achieve with some of our own cash and a loan from

the bank. And it's getting easier all the time.

"The questions of where to buy property in Israel needs to be addressed together with the questions of budget, purpose (to live in or as an investment) and functionality (what type of property) and each of these is worthy of its own analysis. Here, however, we will discuss the question of where would be a good place to buy in Israel.

"Everyone knows the old saying that the three most important rules of buying real estate are "location, location, location". This is infinitely more relevant to a new immigrant, especially a South African im-

migrant in a foreign country.

"Let's face it, we like to be close to our own. South Africans are a good bunch of solid citizens who inevitably make a tangible, positive contribution wherever they go. And we look after our own.

"If we are going to trek, then let's go where the other 'Boere' have found their piece of paradise. So, the first step would be to look for where our South African brethren have already chosen to live.

"You will find groups of varying sizes in the following cities: Ra'anana, Modi'in, Kfar Saba, Netanya, Rehovot, Rishon Leziyon, Bet Shemesh and Jerusa-

lem - typically the central region.

"Some of these cities have become prestigious places to live. It's safe to say, for example, that South Africans have played a critical role in turning Ra'anana into one of the most sought after cities in Israel.

"Aside from budget, the issues that will come into play when choosing a place to live will be age group, the proximity to family and friends, employment and of course your own personal preference for adopting a more suburban or country lifestyle.

"Although there is a huge amount of information on the internet, it sometimes becomes confusing and a good real estate agent experienced in dealing with olim will know how to advise accordingly and will save everyone a lot of time and many a headache.

"Having said all this, the South African olim who pioneered aliyah in the '50s and '60s, many of whom became leading members of the community, certainly did not assume this attitude. For the most part they didn't even have the option.

"There are a number of reasons to look outside of 'the loop'. First and foremost you will invariably find competitively priced property deals - more property for your shekel - and more room for capital growth.

"Many newer areas and developments offer special deals and incentives that are very attractive. If you are willing to consider taking this route, you can find some stunning and reasonably priced properties and communities. And there is another and very important aspect to remember. Israelis and Israeli culture have received a bad rap over the years and it needs to be said that things have changed dramatically over the last couple of decades.

"Some cities that are less familiar to olim, Ashdod and Ashkelon for example, have become more Westernised than many Western cities themselves. Definitely worth looking into.

"If you are buying for investment, you would be well advised to break out of the "place that I could live in" mould and concentrate on the features that would typically qualify a property as being a good investment.

"What sort of rental will you be able to achieve as a percentage of what the property cost (yield), is the property easy to rent out and to what type of tenant, what is the potential for the property to increase in value (capital growth) and what bearing will future development have on the value of your property - all these are considerations that a competent real estate agent will be able to help you with.

"For example Ashdod (an unknown quantity for many South Africans) is the seaside home to some stunning new projects at very attractive prices and with a high demand for rental.

"Property in Israel has shown remarkable resilience in the face of the global economic crisis with hardly any noticeable drop in values in the central region.

"Bear in mind also that most people who invest in property in Israel do so in the knowledge that whatever the case, market up or market down, they will be holding a piece of the national and personal dream of generations gone by in the most palpable way possible.

"In short, it's difficult to make a bad property purchase in Israel, either to live in or as an investment and with the correct advice you can make a purchase that will make you, your family and your bank manager very happy!"

• Joe Cohen made aliyah in 1986. He is a senior member of the advisory council of the country-wide Anglo-Saxon property brokerage chain and owns the Ra'anana and Caesarea branches.

He has helped many foreign buyers and olim purchase property in Israel. He will be in Cape Town and Johannesburg and available for private consultation from May 20 - 27.



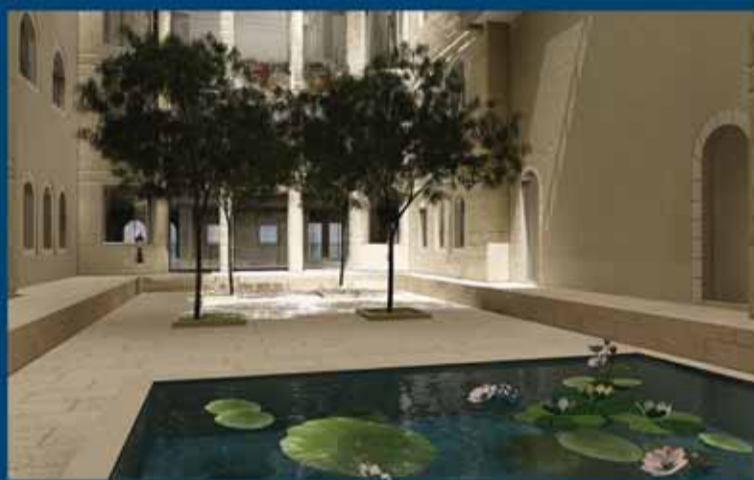
The luxurious residential project "7 KOOK ST" is located in the city center, in the heart of Jerusalem's leisure and cultural area.

"7 KOOK ST" enjoys a perfect location, a short walking distance away from the Jaffa gate. The area is surrounded with galleries, restaurants, cafes, cultural and educational centers, all a short walking distance away. Our location benefits from extensive municipal developments: a light railway, real-estate projects, pedestrian mall, shopping and entertainment area.



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SA ROADSHOW  
MAY20<sup>th</sup>-MAY27<sup>th</sup>

## ALIYAH XL EXPO FEATURE

# Maccabi Health Services ready to help new olim

*Maccabi Health Services, one of the leading health funds in Israel, has established a goal to help new immigrants acclimatise to the healthcare system in Israel as fast as possible.*

MACCABI IS IN THE process of establishing a network of staff in each branch to act as co-ordinators and liaisons to help and advise new olim.

"We believe in the personal and professional touch all the way. For olim, embarking on life in a new country with a new culture, it is essential for them to be able to navigate the health system and receive the best possible care."

Forty two per cent of olim choose to register with Maccabi and it is no coincidence that the majority of olim choose Maccabi Health Services. Maccabi offers a large number of English-speaking doctors and medical staff, state-of-the-art medical technology and comprehensive medical coverage.

Maccabi has been sending delegates to "aliya fairs and expos" for several years. Maccabi believes in helping olim from the moment they decide to make aliyah.

Dr Tanya Cardash, an oleh of 10 years from the UK, is one of the chief initiators of this project. She has written material in English to help olim, including, "Navigating the Israeli health system - A guide for the Oleh" and "Why Choose Maccabi?".

Representing Maccabi at the South African Aliyah Expo 2009 is Michal Farago. Michal has been working for Maccabi for over 11 years. She currently manages the Nahariya branch of Maccabi, which provides a wide range of medical services to over 30 000 people. She is a qualified social worker and has a master's degree in public health.

• Michal is married to an oleh from Argentina and is fully aware of the significance of helping olim to integrate into Israeli society.

Michal has three children, two of whom are soldiers serving in the Israeli Army, and a teenager.



## Cape Town information

### May 20 2009

19:00 at the Albow Centre - the official opening of the Aliyah Expo

### Panels for the evening:

#### Panel one:

General aliyah issues

- Dorron Kline: Telfed, the South African Olim Organisation in Israel

- Phillip Danny Blumberg: The Employment Market in Israel

- Maurice Singer: Bituach Leumi, the health systems, pension and retirement

#### Panel two:

Communal absorption projects

- Karen Doryosef: Haifa Communal Absorption

- Levana Shifman: Modi'in Communal Absorption

- Paysi Golomb: Tehilla Communal Absorption

- Tzachi Levi: Bayit Rishon Bamoledet

### May 21 2009

09:00 - 17:00 at the Albow Centre

#### Individual meetings

20:00 at the Albow Centre - Yom Yerushalayim community event

### May 22 2009

09:00 - 13:30 at the Albow Centre

#### Individual meetings

To set up individual meetings, please contact the Aliyah Department on (021) 464-6718/9 or [aliyah@ctjc.co.za](mailto:aliyah@ctjc.co.za)



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**Cape Town 20-22 may**  
Sephardi Shul - 65 Regent st - Seapoint

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ALIYAH XL EXPO FEATURE

Kupat Holim Meuhedet - we are there for you all the way



*'Whoever lives in Israel and does not believe in miracles, is not a realist' - David Ben-Gurion*

YOU ARE ABOUT TO venture into the greatest upheaval of your life. Making aliyah is both exhilarating and daunting. Concerns about income, accommodation, where to live, schools and learning the language, are all legitimate.

On the other hand, making aliyah is coming home! You can rest assured that there is a place for you in Israel and there are a team of people whose only interest is to make your transition smoother and to minimise the "culture shock".

When you arrive in Israel, you will find that settling in is much easier than you anticipated. It is in fact part of the miracle of Israel that so many South African olim make a great home for themselves in the country.

The South Africans' skills as professionals are well appreciated, and their diligent work ethic is well renowned. The last thing you want is to have extra worries about your health!

Kupat Holim Meuhedet is a health fund with branches in all the main centres. The fund provides doctors, nurses, physiotherapist, and other paramedical staff who are well trained and aims to help you in any medical situation.

Each professional takes a personal interest in your medical problems and will guide and help you through your time of need.

All main centres have a team of trained specialists, ranging from family practitioners and paediatricians, to ob-gyn, orthopaedic surgeons, ophthalmologists, ENT surgeons, neurologists, as well as many other sub-specialists.

All main centres are also equipped with ultrasound and X-ray facilities, child developmental clinics, and complementary medical clinics. Kupat Holim Meuhedet endeavours to provide for all medical needs in close proximity to each centre. All doctors have the right to refer you to tertiary care centres (hospitals and specialist clinics) if your problem needs further investigation and admission.

Kupat Holim Meuhedet is geared to take care of all your medical needs. We have teams of English-speaking doctors, nurses and administrators in most locations. We have on staff many South African, British and American doctors and nurses who have made aliyah and now practise medicine of a high standard in our clinics.

It is a tremendous advantage to be able to go to an English-speaking doctor, who has an understanding of the standard of care that you expect from your doctors in South Africa.

No problem is too big and we are able to handle all your medical needs. We are the only kupah that has a department of sports medicine with specialists in this growing field.

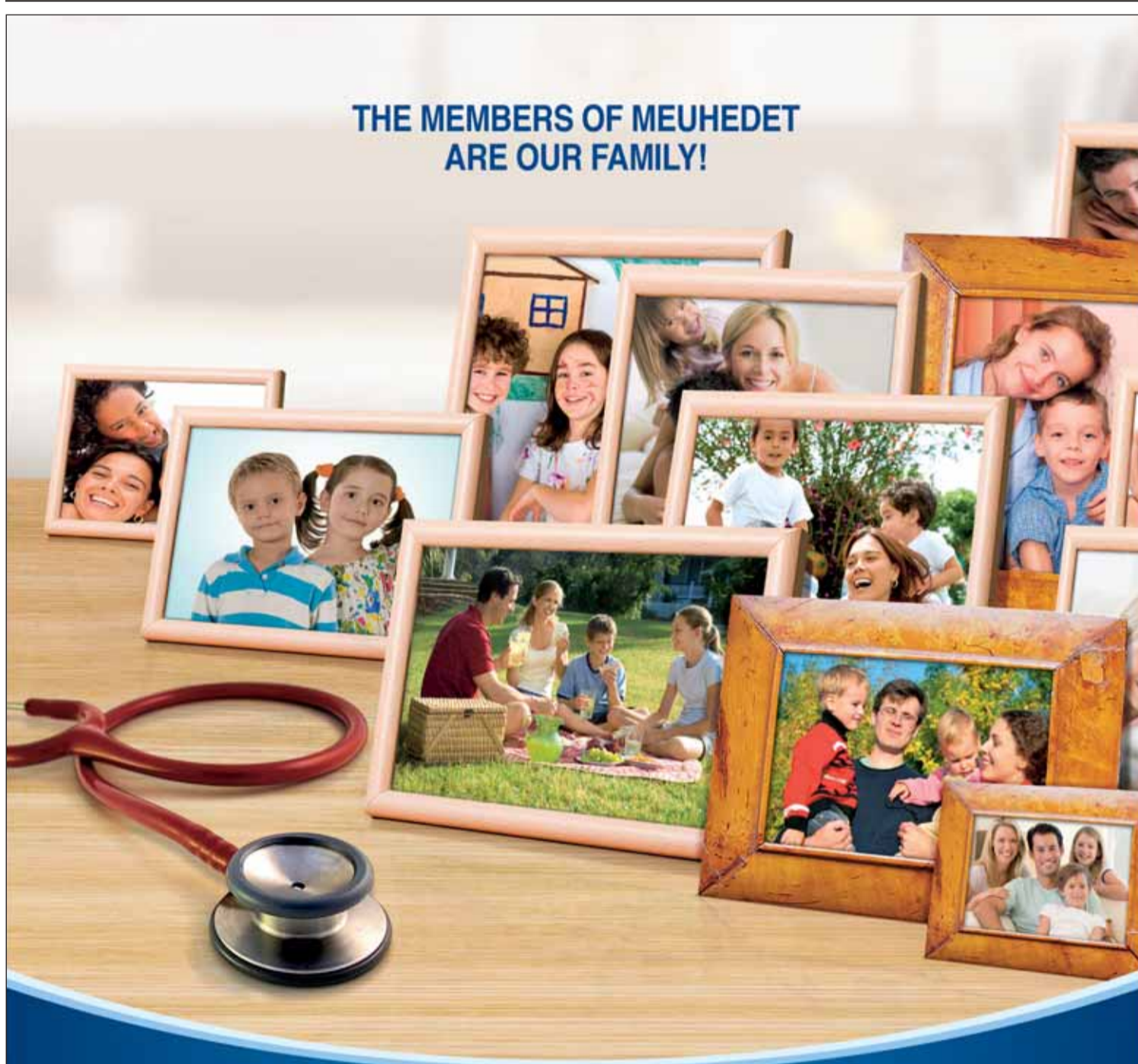
Kupat Holim Meuhedet also has supplementary insurance schemes, in which you can sign up for an upgrade in the basic "basket" of health services mandated by the health ministry.

These schemes provide nursing care, private operations with surgeons of your choice, and extra medications. Included, for instance in Meuhedet C, is free dental care for all children under the age of 12 years. This represents a major savings on dentist bills.

In Israel, the Kupat Holim payments are deducted from one's salary at source, on a sliding scale of income. One does not pay for visits to doctors (except for a minimal co-payment to sub-specialists) or for visits to the nurse.

The elderly and special needs patients are provided for within this system, avoiding major medical expenses for these special categories.

THE MEMBERS OF MEUHEDET ARE OUR FAMILY!



When it comes to medical service in Israel

MEUHEDET HEALTH FUND WINS FIRST PLACE!

The major public opinion polls in Israel awarded Meuhedet the highest scores among the four health funds in Israel. So why does Meuhedet have the best medical and professional services? Because we care much more! Because our professional staff and doctors have only one aim in mind: To make our members healthy to realize a happier life. Take a look at the scores Meuhedet gets in all the service categories and then you'll choose to be one of our healthy members.

The parameters that were tested in the survey:	Meuhedet	Maccabi	Leumit	Clalit
General satisfaction	8.4	8.4	7.7	7.8
Expectations of services provided by the Fund before turning to it	8.5	8.0	8.1	8.0
Satisfaction with the waiting time for a doctor	7.8	7.3	7.0	6.7
Satisfaction with politeness of the service	8.6	8.5	8.3	8.2
Satisfaction with the professionalism of the service	8.7	8.5	8.2	8.2
Satisfaction with the way a referral or problem is handled	7.4	7.1	6.7	6.6
How much you would recommend to your friends to be insured by the Fund	8.2	8.3	7.1	7.2
Satisfaction with value for cost	7.5	7.1	7.2	6.9
Degree of willingness to continue being insured by the Fund	8.8	8.6	8.1	8.2
Average according to the main parameters	8.3	8.1	7.7	7.6

□ The highest scores ■ The lowest scores

11.3.09 TheMarker



## ALIYAH XL EXPO FEATURE

### Some tips on tax in Israel

*Long ago, all Israel had to offer was oranges. These days, there is money to be made, a homeland to live in.*

**TAX BREAKS FOR immigrants:** When you become a new Israeli resident, Israel grants you a 10 year tax holiday regarding all non-Israeli sources of income and capital gains. If you left Israel and are coming back, you still get the tax holiday if you lived in South Africa or elsewhere for five to 10 years.

How do you show the South African authorities you have actually left South Africa? You should invoke special provisions in the South Africa-Israel Double Tax Treaty for olim and consult competent advisers in South Africa and Israel.

What happens with cash? If you place cash on a foreign currency time deposit at a bank branch in Israel, known as "Patach" (Pikadon Toshav Chutz), Israel will not tax the interest for 20 years if you are a new resident or five years if you are a returning resident.

If you prefer to use a non-Israeli bank deposit, the above-mentioned 10 year exemption is available.

When we reach 120: Israel does not impose tax on death, but if you invest in the United States, watch out for US estate tax of 18 to 45 per cent and if you invest in the UK, there is inheritance tax of 40 per cent.

These taxes are usually avoidable with an appropriate holding company structure - offshore or even an Israeli holding company.

What about trusts? If you are the settler of a trust and move to Israel, the trust will get the same 10 year tax holiday for non-Israeli source income and gains as you.

But additional tax planning opportunities often exist for South African families with family members scattered around the world, so please get specific advice.

Regular Israeli tax rates: Israeli income tax rates, when they apply, range from 10 to 46 per cent plus national insurance at various rates, in 2009.



Dividends, interest and capital gains are taxed at only 20 per cent if you hold under 10 per cent of the investee entity, otherwise higher rates apply.

Companies are taxed at 26 per cent but various tax breaks exist for industry, technology, tourism and certain rental properties.

Israeli securities: If you want to invest in Israeli securities (not property related), an interesting capital gains tax exemption applies to foreign investors, including those who subsequently make aliyah.

Israeli exempt onshore structure: Israel now offers the "Trust Owned Vehicle" (TOV). This is a regular Israeli holding or trading company owned by a trust.

If the settler or the beneficiaries are non-Israeli residents, Israel will not tax non-Israeli source income and gains.

• For further information: Please contact Leon Harris at: [leon.hcfid@gmail.com](mailto:leon.hcfid@gmail.com) or tel: +972-54-644-9398. Always consult professional advisers in each country.

### Who and where for the XL Expo 2009!

#### Johannesburg venues:

**Ground Floor New Auditorium**  
Ariel Communal Absorption  
Kupat Cholim Clalit  
Employment Consultancy  
Employment at Hotel Industry  
Employment at the Fashion Industry  
Haifa Communal Absorption  
Tehillah  
Kupat Cholim Leumit  
Telfed - SA Olim Organisation  
Barry Shaw- Netanya Property  
Bayleys- Shipping  
Aucor- Auctioneers

#### Ground Floor Front Auditorium

Kupat Cholim Maccabi  
Kupat Holim Meuhedet  
Entrepreneurship  
Absorption Solutions - Jonny Katz  
Dimri Property  
Pearl Skolnik Property  
Modiin Communal Absorption  
Fair Fund Property  
Anglo Saxon Property  
Bank Leumi

#### Jesse Kaplan boardroom

Technion  
Naaleh- Elite Academy  
Pension and Retirement  
Bayit Rishon Bamoledet  
Pioneer Global Fund  
Harris Consulting & Fiduciary Specialists  
- Legal Consultancy - Tanya Weil  
Insurance  
Student Authorities

#### Lectures/workshops:

May 26, 2009 as from 19:30 for every 20-25 minutes:

#### Second Floor boardroom

19:30 - Bayit Rishon Bamoledet  
Kibbutz Absorption Programme  
20:00 - Bituach Leumi, Retirement and the Health System in Israel - Maurice Singer & Dr Kalinsky  
20:30 - "The ABCs of Financing Yourself Abroad" Darron Green - Pioneer Global Funds  
21:00 - The Employment Market in Israel

#### Beyachad Shul

19:30 - Telfed - The SA Olim Organisation in Israel  
20:00 - The Property Market in Israel - Barry Cohen  
20:30 - "Finding the Right Community for your Family in Israel"  
21:00 - Legal Aspects of purchasing a property in Israel

#### IUA Boardroom

19:30 - Insurance in Israel  
20:00 - Tax in Israel - Leon Harris.  
20:30 - Modi'in Communal Absorption Project  
21:00 - Haifa Communal Absorption

#### Fritz Frank Boardroom

19:30 - The Elite Academy Programme - Naaleh  
20:00 - Banking System and Mortgages  
20:30 - Ariel Communal Absorption



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- Israeli tax planning
- International tax planning
- Trust and estate planning
- Business supply chain planning
- Investment structures
- Real estate structures
- Capital fundraising
- Israeli exempt company – TOV (Trust Owned Vehicle)

**FOR FURTHER INFORMATION,  
PLEASE CONTACT LEON HARRIS,  
CPA(ISR), FCA(UK) AT:**

*Harris Consulting & Fiduciary Specialists  
Moshe Aviv Tower, 42nd Floor,  
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