

HEALTHY LIVING

Golden Age



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**Shmuel Gonen:
Plant-based
remedies**

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**Pensions:
Problems
and solutions**

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**Dental
technology**

Dear Reader,

Welcome to this edition of the *Golden Age/Healthy Living* magazine of *The Jerusalem Post*.

In this issue, we take a comprehensive look at the pension arrangements in Israel in an interview with Meir Schpigler, the director general of the National Insurance Institute, the body that is in charge of the financial wellbeing of seniors.

We also have a story on the way Israeli innovations promote dental health.

In light of the upcoming general elections, we have an article about the increasing importance of seniors both politically and financially. In elections, "gray power" comes to the fore.

And we have an item about the delights of spending a holiday in the Dead Sea area or the desert regions of the Negev Uplands. The Negev Uplands are a major tourist attraction, more so after the rainy winter season in which the flowers have bloomed, converting much of the environs into a symphony of color.

Enjoy your reading.

Juan de la Roca



Courtesy Rothenberg group communication (Shmuel Gonen)

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Health

in the golden age

By Juan de la Roca

This magazine deals with issues pertaining to seniors and the health industry. Thus, in light of the upcoming general elections in Israel on April 9, it is fitting to analyze the health of the country in general and that of the nation's senior citizens.

The health services in Israel are considered among the best in the world. We have excellent doctors, topnotch nursing staff, world-class hospitals and state-of-the-art technology.

Technology is one of the strong points of our medical services. As one of the most technologically advanced countries, Israel is a world leader in innovation. Healthcare here encompasses the entire population. It includes Israeli citizens, as well as overseas residents with residency permits under the Medical Insurance Law passed in 1995. Health services are provided by four health funds (Maccabi, Clalit, Meuhedet, Leumit), which are prohibited to deny membership to any legal resident.

Bloomberg Rankings rates Israel as the sixth-healthiest country, while the World Health Organization ranks our health system as the seventh most efficient in global terms.

The Medical Insurance Law specifies the following:

Every resident has the right to register as a member of a health fund of his/her choice, free of any preconditions or limitations stemming from his/her age or the state of his/her health.

Every resident has the right to receive, via the health fund of which he/she is a member, all the services included in the medical services basket, subject to medical discretion, and at a reasonable level of quality, within a reasonable period of time and at a reasonable distance from his/her home.

Each member has the right to receive health services while preserving his/her dignity, privacy and medical confidentiality.

Every Israeli resident has the right to transfer from one health fund to another.

Each member has the right to select the service providers, such as doctors, caregivers, therapists, hospitals and institutions, from within a list of service providers who have entered into an agreement with the health fund to which the member belongs, and within the arrangements in place for the selection of the service providers, which the health fund publishes from time to time.

Each member has the right to know which hospitals and institutions and other service providers are included in the agreement with the health fund and what the health fund's selection processes are.

Each member has the right to see and to receive a copy of the health fund's regulations.

Each resident has the right to receive from the health fund complete information concerning the payment arrangements for health services, as well as the health fund's plans offered for additional health services.

Each member has the right to register complaints to the public inquiries commissioner at the medical institution that treated him/her, to the person in charge of investigating member complaints at the health fund of which he/she is a member

or to the complaints commissioner for the National Health Insurance Law at the Health Ministry.

Each member has the right to file suit at the district labor court.

The above ensures that all residents have equal access to medical services. However, the local health services do have problems. These are problems that are not exclusive to Israel. They exist in countries with similar public health services such as the UK, Spain and Italy. They stem from the fact that the services are usually underfunded, thus hospitals are overcrowded and the medical staff are overworked.

The system is egalitarian in that all residents have access to medical services, but it is egalitarian only to a point. The system provides many medical services but not all. For example, it does not provide dental service. The system supplies most drugs and medicines required by the sick but not all. The Medical Insurance Law has a list of drugs that can be supplied, but in most cases it does not include a small number of potentially life-saving drugs which are very expensive. The system has a network of excellent hospitals, but they are not sufficient to meet the current need. Consequently, many people who are in need of an operation have a long wait.

The result is that the local medical scene is not as egalitarian as meets the eye. Some residents cannot afford dental care, so they go without. And many cannot afford the cost of medicines not covered by the law, so they also go without. Alongside the public health services is a parallel private health service for those who have the necessary financial means. These include uncrowded hospitals, no long waiting lines or waiting lists to access all medication.

Can the government do more to alleviate the situation? It is doubtful. To the best of my knowledge, none of the nearly 20 political parties participating in the upcoming elections is targeting the underfunding of the medical system as a major problem. And with good reason. The 2019 budget amounts to NIS 397.4 billion (approximately \$100 billion). Of this sum,

NIS 38 billion (or 9.5%) is allocated to finance public health. For an embattled country such as Israel, the commitments are many. The government is committed to a responsible fiscal policy, which means that the government spends according to its income, with minimum budget deficits. The government cannot make hefty increases in public medicine because it would then have to make cuts in other spheres.

The situation of Israel's senior population has many inequalities, and poverty among the elderly is endemic. There are nearly one million seniors in Israel; that is, one million people who are not engaged in productive work. The current pension arrangements are compulsory. Every working man or woman must make monthly payments into a pension fund. In theory, as well as in practice, this means that eventually everyone will have a pension, a steady monthly income.

Out of approximately one million seniors, only some 300,000 receive a monthly pension from a legally established fund. Most of the other 700,000 are having a hard time and are living on the old age payments of the National Insurance Institution (NII). Some of these seniors have savings from a business or other sources, and some receive financial assistance from family members. But many do not have savings or family members who can help, so they live on what they receive from the NII. The most they receive monthly is NIS 3,220 for singles and NIS 5,102 for couples. That amount is made up of the monthly old age payment plus an additional amount for those who have no other sources of income.

In the long term, this problem will be mitigated and even phased out when the next generation of seniors start to receive monthly pensions from the current compulsory monthly payments they make into a pension fund. But the problem exists in the present. The solution is to find the necessary funds to increase payments to the seniors in need. But as with the need for more money for public health, any increase in the amounts allocated to alleviate the requirements of the impoverished seniors means less money for other areas.

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Pensions

Problems and solutions

By John Benzaquen

The National Insurance Institute (NII), commonly known by its Hebrew name Bituah Leumi, is one of the most socially oriented institutions in Israel. Among other things, it pays out old age benefits, as well as additional benefits to those with very low incomes to help them make ends meet.

Meir Schpigler is the director general of the NII. In this interview, he talks about poverty among seniors and the population in general and the financial problems caused by the increase in life expectancy.

“The seniors in this country are not having it easy. They have problems such as medical, housing, etc. At the NII, we only deal with the financial aspects. We dispense the monthly old age benefits, and we add extra sums for seniors whose sole monthly income is the NII old age benefits. It is a very important element in the lives of seniors, but it is not the only one. The other issues are beyond our jurisdiction and are dealt with by other government bodies. Seniors have special health issues, and these are dealt with by the Health Ministry; housing issues are dealt with by the Housing Ministry, while social and other issues are dealt with by the Ministry for Senior Citizens, etc.,” Schpigler says.

Why are seniors having such a hard time?

The resources allocated to the needs of seniors in Israel are half of the average resources allotted in the other OECD countries. I regard this situation as extremely distressing. Poverty among seniors is very high, and many of them cannot cover their basic needs of food, medication and housing. Similar situations in other developed countries would cause an uproar.

The pension industry is undergoing changes that are not beneficial for pensioners. Can the NII fill the gap?

In Israel, the old age benefits, or pension, are universal. That means that every person who has worked for a minimum number of years and made monthly payments to the NII will receive government old age benefits. It is the same for everyone, regardless of the amount of money paid in. The NII old age pensions were never meant to be a sole source of income but rather an additional source of income that would augment the payments received from the pension funds. It was assumed that the pension would be much less than the last salary and that the NII payments would provide a cushion. The changes in the pensions do not favor pensioners. The need to actuarially balance pension funds, the increase in life expectancy and the fall

in interest rates have brought about changes that are not to the advantage of the individual.

The pensions in all countries are under fire. The increase in life expectancy is wreaking havoc on their financial stability by creating deficits. What do you think is the solution – increase the retirement age or increase monthly payments to the pension funds?

Without doubt, increasing the retirement age! The monthly payments that will eventually be paid out to pensioners is determined by the accumulated amounts the individual paid in and the expected life expectancy -- that is, the number of years he/she can be expected to keep drawing a pension.

As things stand now, most employees pay 17.5% of their salaries into their pension funds, of which the employers pay in 12%. I doubt if pension payments can be increased beyond that figure. Because the new pension funds must be actuarially balanced, any increase in life expectancy without a corresponding increase in retirement age will bring about a fall in the monthly pension payments to pensioners. Consequently, the only solution is to raise the retirement age.

Raising the retirement age will greatly benefit seniors. If people continue working beyond the mandatory retirement age, they will feel rejuvenated and will feel that they are doing useful, productive work. It will have a positive psychological and social effect on seniors.

But what about the political difficulties? France, Italy and Spain have been trying to raise the retirement age, and the government in Israel has been trying for years to raise the retirement age of women from 62 to 64.

There is no doubt that it will be very difficult to raise the retirement age. But eventually it will happen because the economic realities will overcome the political negations. The current situation is totally unsustainable. Since the 1960s, life expectancy around the world has increased by some 20 years, while the retirement age has remained practically unchanged. Things cannot continue this way for long. In Israel, pension funds must by law be in constant actuarial balance, but in other countries that is not the case, and they are soon reaching the point where they will run out of money. When that happens, the European countries that are now so so reluctant to raise the retirement age will have to. They will have no other alternative.

Raising the retirement age will solve the pension problem, but won't it increase unemployment?

On the contrary. It will increase employment. These seniors will be earning money, and their



Meir Schpigler, Director general of NII (Courtesy NII)



monthly incomes will be larger than their pensions if they have any, as well as their age old benefits. They will have more money to spend, and their demand for goods and services will increase. To meet these needs, factories and service providers will have to take on additional staff, thus unemployment will fall, not rise. The increase in economic activity will also generate growth, a rise in GDP.

The NII pays out old age benefits to seniors according to the mandatory retirement age. This means the NII has similar problems to that of the pension funds. But unlike them, the NII cannot raise or lower the age old payments according to the increase in life expectancy. When will the NII run out of money?

We are taking the necessary steps to prevent such a situation from happening. Yes, the age old benefits

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we pay out to seniors are determined by law. For singles, the maximum amount for someone over 70 with maximum working years is NIS 2,640. When the additional sum paid out for those with no additional income is added, the amount is NIS 3,228 for singles and NIS 5,102 for couples. We are taking the necessary steps to ensure the long-term and financial stability of the NII. We are urging the government to raise the retirement age, and we are pressuring the Finance Ministry to repay the large amounts of money we have advanced to them.

The levels of poverty in Israel are high. Is there an efficient way to tackle the problem?

Poverty cannot be dealt with solely by doling out money to the poor. One must go to the roots of poverty. We must increase the level of education so that the poor can get better paid jobs. We must improve housing because living in small, unhealthy apartments creates squalor. The state must also increase its level of services. Poverty can only be dealt with if all aspects that cause poverty are handled simultaneously. And the best way to deal with poverty is to increase the number of those employed. Naturally, poverty levels drop with the rise in employment.



Courtesy NII

What are the major problems the NII is facing?

We have to formulate a long-term plan to maintain our financial stability. We have our disagreements with the Treasury because they allegedly want to get as much money as possible from the NII, which means we are paying out as little as possible.

Another major problem is ensuring that all Israeli citizens are entitled to receive benefits from the state. Payments for duty in the military reserve are paid out in full and so are old age benefits. But that is not the case, for example, for families or individuals that are entitled to receive the additional sum – that is, payments for families or individuals with no income or very low incomes.

From time to time we hear complaints about the NII's level of service. Are you satisfied with the level of service you offer the public?

There is always room for improvement, but I want to point out that for us, service is a major consideration; therefore, every complaint is looked into. We constantly endeavor to improve the level of service we offer our three million or so clients by being as physically accessible as possible, as well as providing easy access to the relevant information. We are constantly improving our digital presence. It is now possible to obtain information via the Internet and to download forms, fill them out and send them by Internet.

We are simplifying physical access by opening new offices

The limits of life expectancy

By Juan de la Roca

Raising the retirement age is one of the solutions for the financial problems created by the increase in life expectancy. But what is the limit to life expectancy? Can we expect to go back in time to where, according to the Bible, life expectancy was measured in hundreds of years?

It is doubtful, but such a question has no straight answer because one can only speculate on the level of life expectancy in, say, 50 years' time.

What can be said for sure is that today, a person can be expected to live to be 100. From a rational perspective, retirement age should be adapted to the increase in life expectancy not only for actuarial reasons but also for the benefit of the individual.

To what extent life expectancy will increase is dependent on medical advances, but there is a limit that will probably never be exceeded. Whatever new advances there are in medicine, the human body will eventually run down.

Demographic projections expect an increase in the number of seniors worldwide. By 2030, some 55 countries expect that their senior populations will amount to at least 20% of their total population. In Japan, they now constitute 20%. By 2040, the global senior population is projected to number 1.3 billion, accounting for 14% of the total population. By 2050, the UN estimates that the proportion of the world's senior population will more than double, from 7.6% today to 16.2% -- from 680 million to two billion. And that is a daunting challenge for the pension industry around the globe.

in hospitals and universities to make it easier for students to obtain the necessary services. Among other things, it means receiving the necessary payments for military reserve service.

There is no other institution in Israel that is in constant contact with the population, and I am confident that we will continue to offer efficient and professional service to the residents of Israel.

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POEM OF THE YEAR

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THE COMPUTER SWALLOWED GRANDMA,
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AND DISAPPEARED FROM VIEW.

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SHE MUST HAVE CAUGHT A VIRUS
OR BEEN EATEN BY A WORM.

I'VE SEARCHED THROUGH THE RECYCLE BIN
AND FILES OF EVERY KIND;
I'VE EVEN USED THE INTERNET,
BUT NOTHING DID I FIND.

IN DESPERATION, I ASKED MR. GOOGLE
MY SEARCHES TO REFINE.
THE REPLY FROM HIM WAS NEGATIVE,
NOT A THING WAS FOUND ONLINE.

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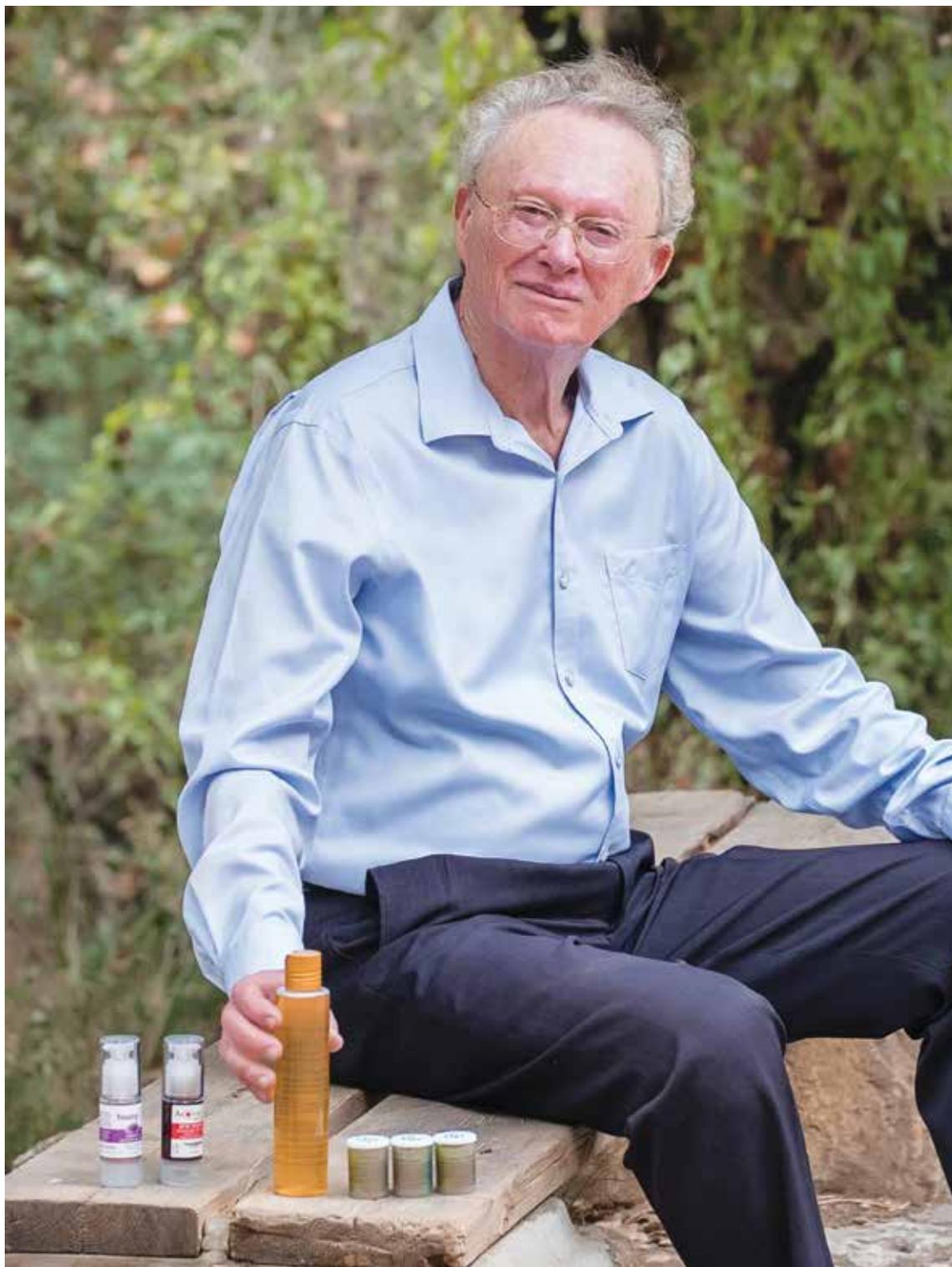
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Shmuel Gonen: Plant-based remedies



Shmuel Gonen (Photo by Atara Moshka)

By James Black

Shmuel Gonen began his involvement with the plant kingdom when he was in high school. He roamed the hills around Jerusalem and observed plants of all kinds. That was the start of his lifelong involvement with plants as both

things of beauty and natural resources for medicinal purposes. Since then, he has been developing a wide variety of plant-based products, creams and ointments. All of which are made with safe, natural ingredients.

Gonen soon realized that many plants have medicinal properties and can be used as such. One of the products he developed is Acomat, an ointment based on plants and minerals used for the treatment of acne.

“I developed Acomat because I believe that acne is a serious problem, especially for the young. It temporarily has a disfiguring effect on the face. It causes psychological problems because at that age, boys and girls are very sensitive about their looks,” he explains.

Acomat is very effective. According to a study that adhered to the strict rules of the Helsinki Committee, which approves proposals for clinical trials in humans, Acomat had a success rate of 95%. Acomat was also effective in treating shingles, a viral infection that causes a painful rash called herpes zoster, as well as seborrheic dermatitis, a skin condition that can cause rough, scaly skin on the scalp and face.

Another problem that is being treated by Gonen is hair loss. Many men and women with thinning hair are very sensitive about how they look, and a head with thinning hair at any age can be very frustrating. Gonen developed a formula called Hair Up. It curtails hair loss and regrows hair, provided there are still live follicles on the scalp. A study conducted by a group of Israeli doctors (in accordance with the guidelines of the Helsinki Committee) revealed that in the most severe cases of hair loss, Hair Up was four times more effective than comparable products on the market. The study was conducted in conjunction with US company Sprig Consulting.

Gonen also developed a facial ointment called Young Q, which dramatically changes the appearance and vitality of the skin. At present, the ointment is sold only in Israel.

All the products developed and marketed by Gonen are licensed by the Israeli Ministry of Health. Hair Up is also licensed by the health authorities in Japan, which are considered one of the most stringent medical licensing authorities in the world.

Headed by Gonen, Shmuel Gonen is the name of the family operation which places strong emphasis on quality. Their products which are not mass produced are marketed globally to a clientele that appreciates quality and is grateful for the effective results.

A case in point is a letter from a woman in Colombia, Jennifer Alejandra Infante, whose daughter had an acute case of hair loss. In her impassioned letter, she wrote, “I give thanks to the Almighty because to him nothing is impossible. He heard the pleas of a mother who, after endless treatments with no visible results and rivers of tears, heard my prayers and put me in touch with Shmuel Gonen. And now, after a year and four months, we have positive results. I give thanks for such a magnificent ointment.”

Gonen has a master’s degree in science from the Hebrew University in Jerusalem and a master’s degree from the Faculty of Agriculture in Rehovot. He was the director of one of the departments at the Ministry of Agriculture, was the CEO of the Institute of Industrial Research, and he formulated the medical herbs studies for doctors and pharmacists at the Hebrew University. He was also the head of the Forum for Industrial Technology at the Technological Forecasting Center of Tel Aviv University and is an active member of the Friends of the Weizmann Institute.

Email: info@shmuel-gonen.com. Website: www.shmuel-gonen.com. Facebook: [Shmuel Gonen - The Institute for Hair Improvement](https://www.facebook.com/Shmuel-Gonen-The-Institute-for-Hair-Improvement)

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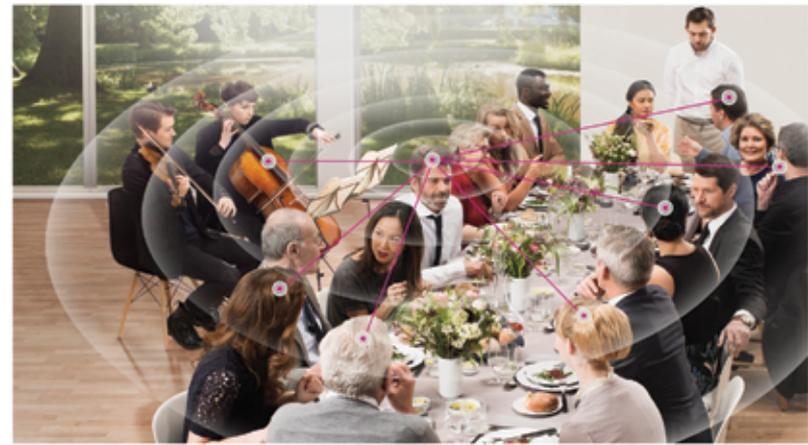
When our hearing deteriorates with age, it happens slowly and stealthily. We might not notice at first, until suddenly someone tells us, "I'm getting fed up with repeating everything twice."

When the problem is already there, fixing it becomes meaningful for the important and precious things in life. Over time, we find it hard to grasp what is being said during conversations. Some we get and some we don't, with the words coming to us as if through a sieve. We find ourselves trying, at best, to lose as little as possible. And at worst, we just give up and withdraw into ourselves. No wonder. It's exhausting, as if all around us balls are being passed, and we're supposed to catch them all, but can only manage a few.

Taking part in a family meal, answering a phone call, talking in a café, listening to a play or participating in a meeting - all the ordinary things we're used to doing - suddenly become a problem. This problem cannot be seen. It is elusive, so that others have difficulty knowing how to facilitate our needs. Even if they are in the immediate vicinity, people may repeat sentences once or twice. But by the third or fourth sentences, the conversation will return to its normal pace and we are left out.

We develop expertise in evasion, denial and rejection in dealing with the problem at any time that isn't now. I hear the grandchildren talking quickly, the news announcers swallowing the words. I'm getting along, there's more time. But how many times do you really find yourself asking "What?" How many times have you turned up the TV, and how many times have you had trouble hearing speakers in a car? Good hearing has a tremendous impact on the quality of our lives. We are social, family creatures. The world around us is sustained by the voices which come to us all the time and from everywhere, without interruption. Our social integration, sense of security, independence, memory, cognitive functioning, and even our chance of developing dementia at an advanced age, are all dramatically affected by the state of our hearing. When hearing loss occurs, the brain is unable to process data normally, because one of the sources that provide it with information is damaged. When our hearing is poor, it is difficult to get involved in conversations around us. It can cause us to become withdrawn and ashamed, to stop being active, to take less care of our independence, and even to experience depression. Older people have become "younger" in their lifestyles over the years. Their uncompromising desire is to maintain a good quality of life, along with full and satisfying activities. Good hearing plays a key role in maintaining that quality and a fully active life.

Everyone knows the problem. The solution is the least popular part of this story. Hearing aids are the top-rated solution on the list of stigmas. Hearing aids are ugly, they beep, disturb, and tickle. My neighbor had one and it didn't help. You hear too loud, too weak, too metallic, you can't talk on the telephone with a hearing aid, etc. Well, it's time to move to 2019 and get to know the phenomenal world of OPN's hearing technologies. More than a million people have already experienced the change and joined the family of OPN



owners, the hearing aid from the Danish OTICON, which smashed every possible stigma and turned the auditory solution into an exciting and fascinating process for customers and therapists alike. Hearing-impaired people around the world tell of a dramatic breakthroughs. Old users who have had experience with other hearing aids talk about a real upheaval, a hearing experience they never had before, an end to the frustrations and fears in different situations.

Suddenly, speech is clear and coherent. The device works based on the premise that much of our hearing skills are actually done in the brain and not in the ear (brain hearing). It imitates brain activity and succeeds with a powerful processor that is 50 times more powerful than any other, and brings hearing ever closer to its natural state. The instrument "listens" to the environment, and samples it at 360 degrees a hundred times per second. It can identify and characterize various environmental sounds, such as speech, noise or background sounds. The OPN makes it possible to understand speech well and to engage in conversation, even in cases where there are several speakers in various locations in the area, and even when the conversation takes place in a noisy environment. Because the device processes sound at high speed, it makes it easier for the listener to recognize where the sounds is coming from, to focus successfully on only one, and to understand what is being said with less auditory effort, while feeling better control of and involvement in the conversation.

One of the most significant difficulties for the hearing impaired is engaging in conversation in a noisy environment, for example, in business meetings or social gatherings. The difficulty in perceiving speech that results from hearing impairment requires a great deal of effort and leads to difficulty in perceiving and remembering what was said. Many studies emphasize the link between memory difficulties, dementia problems, maintaining independent functioning and hearing loss in older age. In scientific and objective experiments conducted with OPN devices, there was a 30% improvement in speech comprehension with noise in the background. Auditory effort decreased by 20%, and there was a 20% improvement in recall. These elements contribute to dramatic relief of auditory and communicative difficulty.

Beyond sound processing, the device makes the world accessible with devices we come into daily contact with. A simple application allows complete control over these devices through the smartphone. The device can connect directly to iPhones so that calls are received directly through the hearing aid. The wireless connection allows listening to music, turning the hearing aid into stereo earphones. It connects to the TV, to the computer and more. And if that were not enough, the device also sends alerts to a cell phone using the "smart home" method and can be detected remotely in case of loss. As for aesthetics, another stereotype is shattered. You see only the hearing aids that can be seen. Most of the devices are virtually invisible. The OPNs are small and go unnoticed by most people.



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Gray power reigns in many realms



Photo by Vlad Sargu on Unsplash

By Juan de la Roca

‘Gray power’ is the term used to describe the importance of seniors in the world of commerce, politics and other spheres.

In April, Israel will hold general elections, and seniors are a vital factor. In every election their political importance strengthens because as time passes, the number of seniors as a percentage of the population increases.

Today, seniors constitute about 12% of Israel’s population. Some 34% of the local population is under age 18, and only those over 18 are eligible to vote. 20% of the electorate equals 24 seats. When the largest party is expected to poll only 25% of the votes, 20% of the electorate is a very appealing asset.

The upcoming elections are a means to emphasize political gray power, but gray power is all-encompassing. It is reflected in buying power: in the economy, in fashion, the tourist industry, real estate, the health care industry, hi-tech and more.

Seniors have buying power. Most of them have pensions. And since many in Israel own mortgage-free housing, their disposable income is usually greater now than it was in their younger years. This state of affairs encourages spending, thus seniors are very welcome in Israel’s many shopping malls.

They are also very welcome as consumers of tourist facilities. They have the double advantage of increased buying power and more free time. Seniors who live on a pension are not actively employed. This means that when they want to take a holiday, they are not constrained by the exigencies of their place of work, which in most cases coincide with the high and low seasons in the tourist industry. For pensioned seniors, there is no high or low season. They can take a holiday whenever they want. And since low season rates are reduced, their dollars, euros pounds

or shekels have a longer reach. For tourist operators, seniors are a boon. They are the best way to fill hotel rooms or cruise ship berths during low seasons when capacity is at an ebb.

Seniors are also having a significant influence on real estate. They have specific housing needs and are intensifying certain housing trends such as the move from suburbia to downtown areas. As people get older and their offspring have flown the parental nest, the family home becomes empty and the distance from the urban center is more inconvenient. Seniors are also promoting the construction of sheltered housing complexes and retirement villages.

Seniors are also having a strong impact on health services. As one gets older, the propensity to become ill increases, and this requires increases in health facilities.

Seniors are also having an impact on technology. With the increasing demand for medical services and devices that help improve mobility, scientists are encouraged to come up with new ideas in the field of medicine, Internet access to various services, and transportation solutions such as light, user-friendly vehicles for seniors.

All these demographic developments are intensifying. All over the world, the young are giving way to the old. The birth rate in most Western countries is low, and many have negative population growth. The low birth rate, together with a dramatic increase in life expectancy, is constantly increasing the number of seniors. According to demographic projections, by 2050 more than 25% of the population of Western Europe will be over age 67, which means that they will be living on a pension.

In Israel, the situation is much less marked. It is an immigrant

country that is being constantly enlarged by new immigrants and by the fact that, compared to Western Europe, the birth rate is comparatively high.

The rapid rise in the number of seniors is bringing about changes in legislation, especially in the need to amend retirement patterns. One of the serious effects of the increase in life expectancy is the increase in the number of seniors. It is a situation whereby 25% or more of the population is living on a pension. It is not sustainable because it means that a working person would have to save more than 30% of his/her salary in order to receive a pension that will ensure an income sufficient to sustain him/her in old age.

Currently, pension arrangements in most Western countries, which includes Israel, are a financial time bomb, and the actuarial stability of pension arrangements are at explosion levels. In Israel, the retirement age for men is 67. A few years ago it was raised from 65. The retirement age for women is 62. For years the Finance Ministry has been trying to raise the retirement age for women to 64 with no success because powerful political entities are preventing its enactment. The current retirement age for women is causing great difficulties for the pension funds.

Currently, Israelis who have a steady income pay 17.5% of their monthly salary into a pension fund. It is a substantial amount of money which, if added to income tax and the National Insurance, takes out a hefty chunk of their earnings. But it is not enough. The monthly 17.5% paid from one’s income is insufficient to create the necessary nest egg to provide for one’s old age. The culprit is the constant increase in life expectancy. In the near future, pension funds will not be able to meet their financial commitments.

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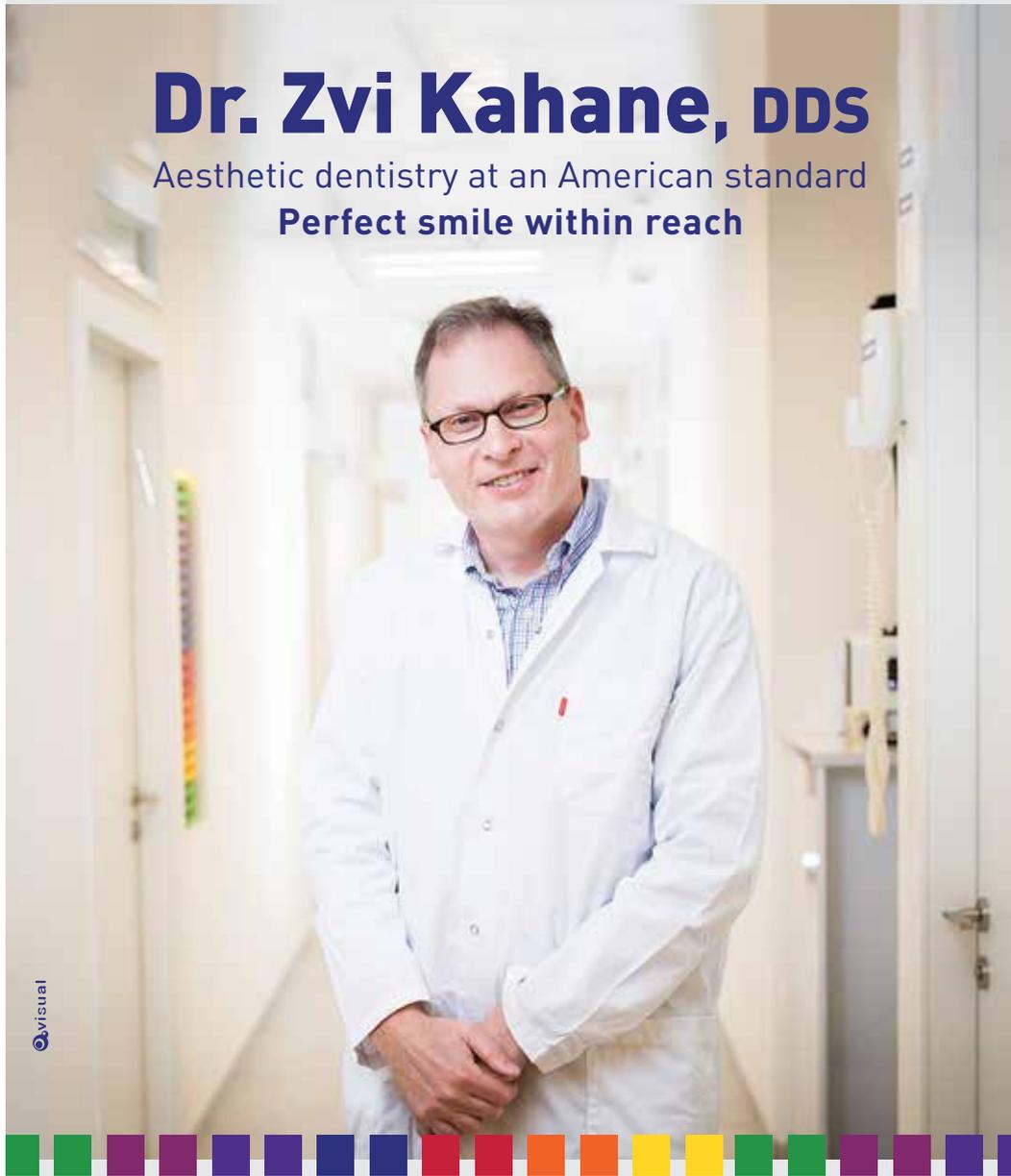


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The aging world

Advances in medical science are increasing life expectancy by leaps and bounds. By the start of the 20th century, global life expectancy for both men and women was 50. By the end of the century, it was 64 for men and 68 for women. Currently it is 68.4 for men and 72.8 for women and rising.

By 2030, some 55 countries expect that their senior populations will total at least 20% of their total population. By 2040, the global population is projected to number 1.3 billion older people, accounting for 14% of the total population. By 2050, the UN estimates that the proportion of the world's population aged 65 and over will more than double, from 7.6% today to 16.2% -- increasing from 680 million to two billion.

In Japan, seniors constitute just over 20% of the total population. In Germany and the UK, it is 14% ; and in the US, it is 13% . In Israel, it is over 11% . This is due to the fact that the ultra-Orthodox and the Arab communities have very high birth rates and because of the large number of young immigrants. The fastest-growing segment of the total global population is those aged 80 and over. Their growth rate is twice that of those 65+ and almost four times that of the total population. In the US, this group represents 10% of the older population and will more than triple, from 5.7 million in 2010 to more than 19 million by 2050.

By 2050, the 60+ population will increase from 680 million to two billion -- increasing from 11% to 22% of the world's population. China, India and Japan have the largest older populations. By 2050, China will see its number of elders increase 30% , from 109 million to 350 million. In India, it will increase from 62 million to 240 million. Japan, with the largest share of the world's senior population, will see its percentage of those 60+ increase from 27% to 44% by 2050.

Photo by Vidar Nordli Mathisen on Unsplash



The retirement age and the public pension arrangements are based on demographic realities that existed until the late 19th century. They are based on legislation enacted during the time of the second German Reich during the chancellorship of Otto von Bismarck. The world's first social insurance program came about in 1880s, the brainchild of Bismarck. It eventually became law when it was passed in 1889. Bismarck then instituted the Social Insurance Bill. The first of its kind, it covered old age pensions, accident insurance, medical care and unemployment insurance. It became the model for other countries and the basis of modern welfare legislation.

It also became the model for future pension arrangements. Since then, the law in Germany specified that men would receive old age pensions at the age of 65, and that became the accepted retirement age worldwide.

In those days, 65 was a reasonable retirement age because men were not expected to live much beyond 70. This meant that old age pensions would be paid out for a period of some five years.

Today, these figures are completely outdated. Currently life expectancy in the Western world is in the 80s. In Israel, it is 82.5 for men and 84.3 for women.

It means that in Israel, pension funds will have to pay out pension payments to men for a period of 15.5 years and for women for more than 22 years. This is a global problem. For most countries, the current pension arrangements are unsustainable.

Most experts agree that the only solution to this pressing problem is to increase the retirement age. But in a democratic system, this is easier said than done. Israel is a prime example of the difficulties of increasing the retirement age.

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EFRAT - C.R.I.B:

More than meets the eye

By James Harris

Every year around 40,000 women terminate their pregnancy in Israel. Half of these procedures are legal abortions authorized by committees made up of a team of two doctors and a social worker, while the other half are performed illegally.

The issue of abortion has created worldwide controversy. Over recent years, many countries have legalized abortion, but even in those countries the issue continues to be virulently debated. A good example is in the US, where in 1992, abortion was legalized across the country. However the controversy endures. Those against abortion, in a movement termed Pro Life, aim to attain a complete ban on abortion. At the other end of the spectrum is Pro Choice, a movement which actively promotes abortion. Adherents of Pro Choice argue that a woman's body is her own, while the Pro Life members contend that the moment an embryo is conceived, the woman is only the carrier and loses all claims to her body as far as the embryo is concerned.

In Israel, an organization called EFRAT - C.R.I.B. (Committee for the Rescue of Israeli Babies) takes a unique and humane approach. Its tenet is that a woman's body is her own, and the decision of whether or not to have a baby is hers. The organization ensures that a woman is provided with all the relevant and necessary information before she makes the decision about whether to terminate her pregnancy.

The President of EFRAT - C.R.I.B., Dr. Eliyahu Schussheim says, "EFRAT is a nonprofit organization that is registered in Israel, the US, Canada, England, France and Spain. Its mission is to empower women to make an informed choice about whether or not to have their child by providing them with all the necessary and relevant information pertaining to



Photo by Freepik

their pregnancy. The organization provides prenatal medical counseling, as well as postnatal family support, which includes financial assistance. In addition, EFRAT provides practical support by supplying information about the rights that women have, such as access to public housing projects, liaison with social security offices, and it offers legal assistance through volunteer lawyers when necessary. EFRAT's future plans are to enable women to have a positive impact on their lives and break out of the cycle of distress by offering them opportunities for vocational training and achieving financial independence."

How does EFRAT function?

We operate through a network of volunteers. We have a team of trained volunteers across over 3,000 towns in Israel. Among these volunteers are women who themselves confronted this difficult choice and with EFRAT's support, decided to keep their baby. In addition, we have lawyers and social workers who assist us in our operation on a voluntary basis.

Our approach to the issue of unplanned pregnancy is unique. For us, the woman's emotional and physical wellbeing is the priority. We support each case individually and if a woman decides to proceed with the abortion, we part as friends. For those who choose instead to keep their baby, we give them as much support as we can. In the 42 years that we have been involved in the field, we have supported over 74,000 expectant but apprehensive mothers-to-be to have their babies. We give them all the necessary information to make the choice.

Why did you establish the organization?

I am a surgeon. I studied medicine in my native Argentina because I wanted to save lives. When I came to Israel in 1964, I continued saving lives through my medical practice. My lifelong desire to save lives was the reason I decided to dedicate my life voluntarily to EFRAT, in response to the Israeli Government's 1977 decision to legalize abortion. At the time the law was

passed, it was reported that around 60,000 abortions were performed each year.

Currently, approximately 20,000 women have legal abortions annually. Abortion committees authorize over 99% of the requests. In addition, 20,000 others have illegal abortions, despite the fact that a doctor performing an illegal abortion is liable to a five-year prison sentence.

In the 42 years since the law was passed, not a single doctor has been indicted for performing an illegal abortion. Over the years, these doctors have performed hundreds of thousands of abortions. I feel very strongly about this issue. I realize that there are medical issues that make an abortion necessary, and that there may be some extreme non-medical reasons that may justify an abortion. However as a doctor I am driven to offer women every opportunity to continue her pregnancy and have her baby.

How do you finance your organization? You head a large system of staff and volunteers, and you finance the needs of the women giving birth? How do you do this?

It is far from easy. We are fully financed by voluntary donations. We do not receive a penny from the government, the municipalities or any other government organization. However our needs are pressing. Besides administration costs, we reassure women that we can assist them with practical support. Statistically, economic difficulties continue to be the main reason that women feel they have no choice but to terminate their pregnancy. EFRAT does not offer monetary support. We send supplies and equipment directly to the home for the baby's immediate needs and lasting in some cases up to 24 months following the child's birth.

Our annual budget is over \$5 million. If we had more donations, I have no doubt that we could prevent many more abortions.



Photo by Kelly Sikkema on Unsplash

For more information, call (02) 545-4500 or email efrat@efrat.org.il. Efrat also has a user-friendly website: www.efrat.org.il
Link to a short film produced by the organization: https://www.youtube.com/watch?v=kmlq8S8_D-M



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Mataav: 60 years of caring for the elderly



Photo by Matthew Bennett on Unsplash

By James Harris

The number of elderly people in Israel is constantly increasing and so is the number of families that are seeking competent people or organizations to care for their aging parents or grandparents. There is a constant need for people who show empathy to seniors and are sensitive to their special needs.

Lior Shtrasberg, the CEO of Mataav, says, "In Israel, there are 170,000 seniors in poor health and consequently require care. These people are entitled to government funding under the Nursing Act. According to the act, those who require assistance in their day-to-day activities and want to remain in their own home will be assisted by the state. This means that they will be provided with a competent person to care for them and cater to their needs. They will be allowed to choose a caregiver who is employed by a nonprofit nursing organization or a nursing organization recognized by the National Insurance Institute (NII), Bituach Leumi,"

And that brings us to Mataav, the largest nursing support organization in Israel. It is not only the largest but also one of the most professional organizations of its kind in the country. It specializes in providing and developing services for the elderly and welfare services in general. Mataav employs 19,000 professional workers who provide daily services to more than 27,000 clients through 50 service points throughout the country. It provides services to those in need of nursing services, including those entitled to financial assistance within the

framework of the Nursing Act. In fact, 20,000 of Mataav's 27,000 clients receive financial assistance from the state through the NII.

Since its establishment in 1958, Mataav has maintained a very high professional standard of service. It is a well-managed organization with strict financial controls. It provides a broad spectrum of home care services and personalized solutions. Its service is tailored to the needs of the individual, thereby providing every client with the best care possible. The well-trained caregivers are assisted by a large number of skilled social workers and registered nurses. The NII recently conducted a survey of the nursing and care organizations for the aged. In the survey, Mataav received the highest rating for the quality of its services and the professionalism of its staff.

Mataav bases its operations on the belief that every elderly person has the right to

choose to live in his own home in his own communal surroundings with dignity and a high quality of life rather than in a nursing home. When a member of one's family is in need of nursing care, it is very important to choose wisely. With time, the caregiver may become the person's closest human contact. The Mataav caregivers go to the clients' homes on a daily basis for several hours a day and help them bathe and eat. They also do household chores such as cleaning, laundry and grocery shopping.

Mataav places great emphasis on training its staff and strives to match the right caregiver to the senior in need. In this context, many elements are taken into account such as language (as in Israel the mother tongue of many seniors is not Hebrew), lifestyle and cultural affiliations, as well as the special character of both the caregiver and the senior. This match is especially important to ensure that the seniors are satisfied and happy with the service they receive from the Mataav caregivers. In the event that NII does not authorize financial assistance or the sums authorized are not sufficient to cover the costs, Mataav can supply these services on a private basis.

In cases where seniors are in need of 24 hour a day care, many families engage the services of an overseas caregiver. The process of engaging an overseas caregiver can be complicated, so Mataav consultants help families find the right organizations that deal with overseas caregivers, obtain the necessary government authorizations, etc. In addition, Mataav consultants help the family and the caregivers adapt to the needs, etc.

In the Bible (Leviticus 19:32), it is written "You shall rise up before the grayheaded and honor the aged, and you shall revere your God; I am the LORD." Shtrasberg adds, "This is the motto of our organization whose mission is to tend to those seniors in need of nursing care."



International Day of Older Persons

On December 14, 1990, the United Nations General Assembly voted to establish October 1 as the International Day of Older Persons (IDOP) as recorded in Resolution 45/106. It was observed for the first time on October 1, 1991.

The day is celebrated by raising awareness about issues relating to the elderly, such as senescence and elder abuse. It is also a day to appreciate the contributions that older people make to society.

This holiday is similar to National Grandparents Day in the US and Canada, Double Ninth Festival in China and Respect for the Aged Day in Japan. The observance is a focus of organizations dedicated to aging and the United Nations Program on Aging.

IDOP endeavours to promote awareness about the contribution of seniors to society; to increase awareness about the need to bridge the gap between the young and the elderly; and to give a thought to one of the most pressing problems of the elderly – loneliness, which has a direct bearing on their health and quality of life.



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Harmony: A new concept in sheltered living



By Eitan Dahan

Harmony is a novel concept in Israel's dynamic sheltered housing industry. Situated in the Ramat Beit Shemesh neighborhood of Beit Shemesh, a town located in the Judean Hills, Harmony offers sheltered living based on the outright purchase of apartments, as well as a plan whereby residents pay only for what they want or need.

Says Hillel Yacobson, the developer of the project, "Our concept is revolutionary in the local sheltered housing industry, and it offers substantial reduction in costs compared to the existing sheltered housing models. While others only rent the residential units by requesting a deposit which depreciates with time, we make an outright sale of the premises. In addition, in contrast to other sheltered housing projects that charge hefty monthly maintenance fees that can reach up to NIS 10,000 (\$2,500) and more, we charge a basic monthly minimum of NIS

700 for a one-bedroom apartment (\$175). That includes 24/7 surveillance, as well as the maintenance of the public areas, use of the gym and the synagogue. Added to that, residents pay for whatever other services they require."

The Harmony concept ensures that the cost of living in a sheltered housing environment is substantially less than in conventional sheltered housing complexes. Firstly, when one purchases a residential unit outright, one owns a real estate asset. Historically, real estate prices in Israel rise all the time. This means that in the Harmony concept, the value of the asset is certain to increase. The opposite is the case when paying for a sheltered living unit with a deposit. Generally these are depreciating deposits at the rate of 3% a year for a period of 12 years. In addition to the depreciation of the deposit itself, one must take the annual inflation rates into account. Inflation levels are currently very low around (1%),



All photos courtesy Harmony



but this has not always been the case. So in addition to the depreciation of the deposit, the inflation whether low or high will affect the monetary value of the deposit. Even at today's low inflation rates, the deposit of a resident living for 12 years in a sheltered housing complex will be cut by at least half.

In the Harmony concept, the monthly expenses of the residents will be very low compared to their expected payments in conventional sheltered housing projects. The average monthly maintenance cost in a conventional sheltered housing complex is about NIS 5,000. A person living in such an environment for 12 years can expect to make payments of NIS 720,000 (\$180,000).

Apart from the basic NIS 700 monthly fee, Harmony residents pay only for what they use, be it in-house services supplied by Harmony or services supplied by outside suppliers, in most cases with exclusive agreements with Harmony. This can include cooked food (take away), medical services, activities such as special courses and outings, etc. In conventional sheltered housing complexes, the monthly maintenance fees include a basket of services which in many cases are not used in their entirety by the residents.

So they may well be paying for services that they don't use.

The Harmony concept has other benefits as well. The building has many attractive features. It is situated in the center of the Ramat Beit Shemesh neighborhood at the highest point in Beit Shemesh. The neighborhood is inhabited by observant Jews, which means that while Harmony is open to all, it is especially appealing to observant Jews. It is within walking distance of a large number of synagogues and other religious institutions and is in close proximity to a large shopping center.

Harmony is built on a 2,000 square meter plot. It rises seven floors and has a lovely private garden. Its seven floors consist of 106 apartments. There are two-room apartments with an average floor area of 55 sq. m. and three-room apartments of 70 sq. m. to 83 sq. m. There are penthouses on the sixth floor that include a 26 sq. m. garden terrace. Prices range from NIS 1,000,000 (\$250,000) for the two-room apartments to NIS 1,780,000 (\$445,000). The penthouses cost NIS 1,870,000 (\$470,000). The building includes a large attractive lobby, a cafeteria, a spacious meeting room, a synagogue and a fully equipped gym.

Harmony is scheduled to open by the end of 2019.

Adapting banking practices for seniors



Photo by Baptiste-C-David on Unsplash



Dina Navot (Courtesy Mizrahi Tefahot Bank)



By Dina Navot

The senior population of Israel numbers more than one million. At the beginning of 2019, it amounted to nearly 12% of the population, and the number is constantly increasing. This age group of 65+ is the fastest-growing group; consequently, their importance is increasing.

Seniors have specific needs which are gradually being met by the private and public sectors. Men are retired at age 67, and women at 62. This means that they have a lot of free time. Life expectancy in Israel is in the early 80s, and a combination of new

medications and modern technology has greatly improved the quality of life of seniors. Seniors in general live very active lives and require a wide variety services, which includes banking.

We at Mizrahi-Tefahot are well aware of the special needs of our senior clients, and we are adapting our products and services to those needs. As a financial institution, we supply the financial needs of seniors. One of the most important financial aspects for seniors is pensions. Holistic pension issues are not just a question of drawing a monthly pension; they also require financial planning well before reaching retirement age.

It is advisable to draw up a long-term personal financial plan in which providing for old age is a major main component. A responsible individual will have made sure to have a pension plan. But even when a senior has a steady income, the need for planning with the help of experts is highly advisable. This is especially true for those who have a lump sum of money accrued through long-term savings accounts, life insurance or selling a business. In these instances, a senior will require expert advice about what to do with these funds,

such as how to invest them to obtain the maximum return.

Planning one's retirement budget is no easy matter because, in most cases, one's income will fall, while expenses may increase. It may sound ironic, but a life of leisure, of living on a pension and not having to spend time working, does not come cheap. In fact, it may come very dear. And this must be taken into account.

As people grow older, their medical expenses increase, such as expensive new drugs, dental treatment, etc. Other expenses increase as well, such as sheltered housing. All these needs require careful husbanding of existing resources. They require expert professional advice. And, I would add, banking services with a human touch.

In this Digital Age, a large percentage of seniors make use of the many digitalized venues that banks place at the service of their clients. But many seniors still use the conventional banking services. We are well aware of this. Contrary to the general trend in the local banking system, we are not phasing out conventional services such as tellers. We are deeply committed to technology, to the concept of the digital bank, but it does not come at the expense of traditional banking. It does not come at the expense of the needs of our senior clients.

Because of our commitment to traditional banking practices, and in contrast to other Bank groups we are not closing branches; and when need be, we are opening new ones. At present, Mizrahi-Tefahot has 190 branches across the country, from Eilat in the South to Kiryat Shmona in the North.



Courtesy

The writer is the head of Marketing and Business Development and board member of the Mizrahi-Tefahot bank.

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In recent years, research on hearing has focused on the link between hearing loss and neurodegenerative diseases of the brain—dementia in general, and Alzheimer's in particular. Studies show that the brain, as a result of hearing loss, is less exposed to absorption and auditory processing, and more likely to accelerate degenerative processes, such as dementia. Studies have shown that in people with hearing impairments at different levels who have not "practiced" the processing of sounds in the relevant brain regions for years, the risk of neuromuscular degeneration in the brain has increased significantly. Thus, the importance of regular exposure to different sounds and language was recognized, as was the need for a hearing aid that also amplifies the sounds, and combines systems that support and help the process of hearing processing in the brain, including giving meaning to what is being heard. Tedarim provides innovative solutions and provides its customers with seven different brands of hearing aids, including the Danish Oticon, which introduced the OPN series, which presents a new paradigm for hearing rehabilitation and encouragement of hearing areas in the brain.

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2 Ha'alayah Ha'shniyah Petach Tikva

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This means that you can split a wide range of sounds, from background noise, to whispers, and to voices among an audience. At Tedarim, we make sure that the hearing aids and all your hearing aid accessories are adjusted and calibrated to match your precise hearing loss, and the way you listen and your ability to understand words. In addition, we make sure that the hearing aids are comfortably placed inside your ears, so you can be sure and calm that you can hear the natural sound as much as possible, according to who you are and where you are.

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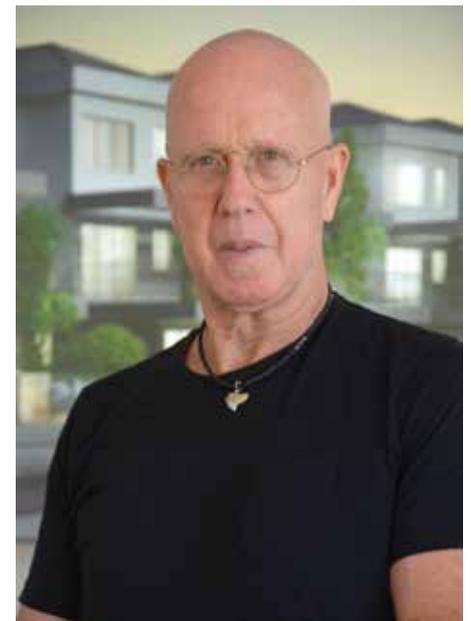
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Amit Dobkin

From the suburbs to *downtown*

By Amit Dobkin

In the 1950s and '60s there was a global trend to move from densely populated urban centers to suburban neighborhoods far from the noise and bustle of downtown areas. In New York, the middle classes moved from Manhattan, the Bronx and Queens to Staten Island and New Jersey, while in Israel they moved from Tel Aviv to suburban neighborhoods with single-family garden homes in areas such as Afeka, Tzahala, Ramat Hasharon, Herzliya Pituah, Kfar Shmaryahu, Savyon and even Caesarea, a distance of 60 kilometers from Tel Aviv.

According to a recent survey by real estate appraiser Erez Cohen, this was a result of the decline in the quality of life in the cities, such as crowding and pollution, and the high real estate prices in city centers. The cost of a single-family home in most of suburbia was less than an apartment in Tel Aviv. Consequently, for the price of an apartment in north Tel Aviv, one could purchase a large single-family home with a garden where children could play in safety and the dog had room to frolic about. Those were the times when car prices were falling and middle-class families could afford two cars. This meant both the husband and the wife could drive to work and back.

According to Cohen, the downtown to suburbia trend has reversed over the past decade. This is especially true for middle-aged families. More and more of them are selling their large homes and

moving into relatively small apartments.

While some young families are moving back to the cities, seniors are moving there in droves. The reasons are many. In most cases, the family homes have become too big and thus have an empty look and feel. The families have contracted. The offspring have flown the parental nest, and a household of five has become a household of two. There are empty bedrooms and half full living areas. This atmosphere also creates a certain degree of fear and apprehension of living alone in a large, silent empty house.

These seniors have lived in large single-family homes which, when sold, fetched hefty

prices. Consequently, many are on the lookout for spacious apartments. The apartments may not have a lot of rooms. A large living room cum dining area, a bedroom and a guest bedroom will do nicely, but the rooms must be spacious and, if possible, there should be a terrace.

Amir Rosenblum, the manager/owner of Idan Shani, which specializes in the maintenance and management of high-end apartment buildings, says, "In the not so distant past, affluent seniors would move from their large homes to a sheltered housing complex that would afford them a safe environment, as well as a warm social atmosphere. This is now changing, and seniors are forgoing the

sheltered housing complex option and moving to high-end condominiums."

They are forgoing the sheltered housing option because of the increase in life expectancy and the rise in the quality of life of seniors. People are living longer, and advances in medicine and technology have greatly enhanced their quality of life. Today, an 80-year-old may feel and act like a 50 or 60-year-old felt 20 or 30 years ago. For them, moving to a sheltered housing complex may seem premature. The solution is a high-rise condominium with communal services, a pool with a lawn, spa and gym, and 24/7 security. For many people in their 60s and 70s, this is regarded as the perfect solution to their housing needs.

These downtown towers are characterized not only by height, which provides the apartments with scenic views, fresh air and privacy, but also amenities such as cafes and convenience stores at the foot of the building, as well as the ability to walk to the movie theater or concert hall and host their guests in the lobby or special guest room. Rosenblum says that many seniors who can afford it prefer housing on or near the sea. Others choose apartment buildings in areas such as Jaffa, Neveh Tzedek and the neighborhood in Tel Aviv around Rothschild Boulevard. For those with more modest means, there are excellent condominiums in the satellite towns of Givatayim and Ramat Gan.



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The writer is a real estate strategist and media consultant.



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There are many weight-loss experts who promise to make you leaner and more toned, but most offer short-term, unpleasant and unsatisfactory methods. Only at Optimal will you find a method whereby you can realize your dream and tone your body safely, quickly and effectively without changing your routine.

In the 1980s, Dr. Jeffrey Klein of California developed a liposuction system called SAFE LIPO, which was able to achieve significant results without causing damage, pain or side effects to patients under local anesthesia and without the need for hospitalization.

The fundamental difference between this method and the other methods of draining body fat is that the SAFE LIPO method manages to get rid of the most persistent fats, which are almost impossible to get rid of in any other way.

Proven success

The problematic layers of fat are right under the skin. They are the ones that determine what our bodies will look like and what curves we will have -- will they be annoying tires or a shapely stomach belt? In the SAFE LIPO treatment, which does not require general anesthesia or hospitalization, the change is so deep and effective that in about an hour and a half, the body is drained of up to three liters of fat -- permanently! All you have to do is get out of bed the next morning, get dressed and go out in the outfit you've always dreamed of wearing or the jeans that have been waiting for you in the closet, faithfully, since you were 25.

Are the practitioners certified and medically authorized?

The SAFE LIPO treatment is performed at Optimal by Dr. H.A. (the name is undisclosed due to medical ethics), an expert dermatologist, who is skilled and qualified. She is the only one in Israel who focuses on and specializes in the implementation of the SAFE LIPO treatment

and by local anesthesia only. As she is the only SAFE LIPO practitioner in Israel, the waiting list is long, so it's necessary to be patient until you can have a diagnostic meeting with her. But it is worth every moment of the wait. With more than 15 years of activity in this field, the physician has established her professional reputation in the training sessions she has given to thousands of physicians worldwide and the thousands of clients who have expressed satisfaction with the treatments, in rare and high percentages, far beyond what is accepted in today's critical world. Anyone who is interested in undergoing the treatment is requested to schedule a personal consultation and diagnostic meeting with the physician and to check their suitability.

How is the treatment performed?

In the SAFE LIPO treatment method, the doctor uses the "tumescence" technique, or "overinflated." The treatment is performed using special fluids that are injected directly into the treatment area. The area is then anesthetized, causing the blood vessels to shrink. The fluid is absorbed by the fatty tissue in the upper layer of the skin, separating the fat cells and allowing effective and efficient drainage out of the body through a tiny hole in the skin. In contrast to conventional liposuction, which requires the use of general anesthesia and hospitalization for several days, while risking unpleasant and non-esthetic side effects, the SAFE LIPO method is revolutionary and breaks boundaries in esthetic, cosmetic and dermatological medicine.

If you've had enough of a loose and fatty body and have decided that this year your body is going to be proportionate, it's time to set up a consultation, diagnosis and guidance session at one of Optimal's branches and join the thousands of satisfied customers who have undergone the SAFE LIPO treatment and have changed their lives once and for all.



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Positive action!



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By Alan Freishtat

Racheli is 47 years old. She recently came to my clinic for a consultation to consider doing our 10-week program. She said that her weight had been climbing by about two kilos per year for the past five years, and her sugar levels and blood pressure had been creeping up as well. As someone who has never had health issues, she was greatly concerned. At a recent visit to her doctor, he was adamant that if she wasn't able to control her risk factors through lifestyle changes including weight loss, he would have to start her on medications for her high blood sugar and high blood pressure.

Racheli was very frustrated. "What am I doing wrong?" she asked. "I don't smoke, I have cut down on red meat and limited my consumption of junk food, and on Shabbat I cut down to only one helping of cake or cookies for dessert at two of the meals." She insisted that she considers herself to be a healthy eater. She even takes vitamins and supplements.

Racheli may have refrained from certain foods considered poor choices for healthy living, but what's missing are the positive habits and behaviors necessary to achieve good health. It isn't just a matter of refraining from junk food and cigarettes, it is also essential to take positive actions to improve health and prevent or cure diseases.

Positive and negative actions

There is no question that refraining from poor health behaviors is essential in improving your health. But that is only half of the equation. It's not just a question of what you don't eat but also what do you eat to help your body function better and stay healthy. Today, many people don't smoke cigarettes and try to keep their distance from those who do (second-hand smoke is dangerous). Staying away from trans-fats, high fructose corn syrup and highly processed foods is

also essential for good health. But just as important is eating fruits and vegetables, having some whole grains daily, and eating foods that contain omega 3.

Let's take a look at some behaviors to avoid, and then look at things we should do to ensure better health, less illness and disease and a better quality of life.

The don'ts

There is almost no disputing the fact that certain foods should never enter our mouths, and others should be limited. Comprehensive studies using very large samples and good control groups done over a long period of time have given us proof that we didn't have just a few years ago. The fact is that food intake probably matters more to our long-term health than anything else. What you eat can render great health or can make you sick. Some of what you eat might not even be considered real food! Here is a list of things not to consume at all – ever:

- Any item containing trans-fats. If the list of ingredients says "hydrogenated oil" or "partially hydrogenated oil," it's a trans-fat.
- Check ingredients carefully for high fructose corn syrup or any form of sucrose. This is even worse than regular processed sugar and will have a pronounced negative effect on your health. Weight gain, type 2 diabetes, metabolic syndrome and gout are only some of the ill effects.
- Tobacco – cigarettes or otherwise. Cigarette smoking will shorten your life and make you much more susceptible to a host of diseases. Electronic cigarettes are no better.
- Processed meat, such as deli and hot dogs (frankfurters), are level one carcinogens. They can cause cancer and increase your likelihood of contracting heart disease.

Items to eat less of but can have occasionally:

- Red meat. The beef many people consume is from animals fed with corn and soy, not grass (their natural food). Cattle are injected with growth hormone and antibiotics. This will induce the production of TMAO in the gut bacteria, causing cholesterol to oxidize. In the past, meat in moderate amounts was a healthy protein.
- Other animal products such as dairy, fowl and fish. The latest research shows that we need to eat less of these items for our proteins and work more toward a plant-based diet. They need not be eliminated completely but the more you can cut back, the better your health will be.
- Processed foods. The more a food is processed, the less nutrition it provides. White flour and white sugar are extremely processed foods. Most food items you buy that are designed for quick preparation (pop in the toaster or microwave) are full of unhealthy ingredients and are lacking in good nutrition. When you fill up on these foods, you are not eating the foods your body needs.
- Cut down on salt. Processed foods are full of sodium. And anything pickled or canned is high in sodium as are salty snacks such as chips and pretzels.
- Artificial sweeteners don't solve any health or weight problems, but they can cause a lot of health issues.

The Do's

While cutting down or eliminating the above-mentioned products is a good thing to do, we must give our body proper and balanced nutrition in order for all its systems to function properly. That is what staves off disease and gives us substantial improvement in health and quality of life and, indeed, length of life. It is imperative to include these foods on a daily basis, even on Shabbat and Yom Tov:

- Beans: 2 to 3 servings
- Berries: at least 1 serving a day (frozen berries are fine)
- Other fruits: 3 servings a day
- Vegetables: 5 to 6 servings daily; include at least 1 serving of cruciferous
- Greens: 2 servings a day
- Ground flaxseed: 1 tablespoon daily
- Nuts: 12 to 15 per day is considered a serving
- Seeds: sprinkled on salads, added to soup or eaten on their own
- Spices, especially turmeric
- Whole grains: 3 servings a day
- Water and herbal teas: at least 6 to 8 cups per day

The more you stick with whole foods, the better. And the more you can stay plant based, the better. Diet products are NOT whole foods. They can leave you unsatisfied, as well as cause other health issues.

Besides the nutrition equation, exercise is another essential. Exercise in the form of daily aerobics and muscle building two to three times a week go a long way toward building health, stamina, energy and strength. Increase your activity as best you can. Take the stairs instead of an elevator; walk from place to place; get off the bus or light rail a stop before your destination; park your car a few blocks away from your end point. Look for opportunities to take more steps. Aim for 10,000 total steps a day, in addition to your 30 to 40 minutes of aerobics. (Brisk walking, running, aerobic dancing, biking and swimming are some options.)

I explained to Racheli that although some of the measures she had taken on her own were admirable, they alone would not remedy her health issues. After enrolling in our 10 Weeks to Health program, she began adding some exercises. Slowly, week by week, she made improvements in her eating, mostly by adding things that had been missing, such as more vegetables and whole grains. She also structured her eating habits by having three meals and three small healthy snacks a day. She even improved her choices on Shabbat.

Just as the Torah has positive and negative mitzvot, so it is with leading a healthy lifestyle. It isn't just about the "don'ts" but also the "do's." By adding healthy habits, you can add hours to your days, days to your years, and years to your life.

The writer is an experienced personal trainer and behavioral change and wellness coach. He is available for private coaching, consultation, assessment and personalized workout programs, lectures, seminars or workshops. Contact: (02) 651-8502; 050-555-7175; alan@alanfitness.com; www.alanfitness.com



Herbal plants which improve bladder function

By Anat Yaffe

Are you getting up more than twice at night? Are you prone to bladder infections? Do you have trouble with urine retention or dripping? If so, you are not alone. These are very common symptoms among seniors.

There is a solution to these symptoms. "Prisso" markets capsules made from concentrated herbal plants which provide a natural and effective way to solve urinary tract problems in both men and women. The products are sold both in Israel and around the world.

Prisso is run by Tamar Soffer, aged 79, who chose a new profession after retiring from a career in special education. "When I retired I met Yohanan Pery ל"ר. Pery developed and perfected the unique technology of harvesting and production of the herbs which the company uses.

"I travelled to Sicily with Pery. There they have a legend which says that people who ingest certain herbal plants - "Piss far" We returned to Israel with these discoveries in hand and we turned to the Agricultural University in Beth Dagan. After numerous experiments, Mr. Pery found a way to concentrate the active parts. PRISSO Ltd. came out with our 4x more powerful capsule, which works quicker and stronger. It significantly improves the ease of urination, helps to empty the bladder, to prevent recurring infections in women as well as preventing dripping" Soffer states.



All photos courtesy Prisso

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The benefits of a vegetarian diet



Photo by Brooke Lark on Unsplash

By Richard H. Schwartz

There is much evidence that a vegetarian diet (and even more so a vegan diet) has many health benefits and can reduce and, in some cases, reverse several life-threatening diseases. The Academy of Nutrition and Dietetics (formerly known as the American Dietetic Association), a respected source for health and nutrition information, states that “Well-planned vegetarian diets are appropriate for individuals during all stages of the life cycle [and] are associated with a lower risk of death from heart disease [and] result in lower low-density lipoprotein cholesterol levels, lower blood pressure, and lower rates of hypertension and type 2 diabetes [and] can lower body mass index and lower overall cancer rates.” Its conclusions are reinforced by many types of scientific studies:

Migration studies: When Japanese people migrate to the United States and shift to the standard American diet, their rates of chronic, degenerative diseases increase sharply.

Wartime studies: When the meat supply was sharply reduced for Denmark during World War I and Norway during WW II, the death rates due to diseases sharply decreased, only to return to pre-war levels after the wars ended.

Epidemiological studies: The China-Cornell-Oxford study, the largest epidemiological study in history, investigated the health conditions and mortality rates for 6,500 people in 65 Chinese communities, in each of which the diet conditions were relatively uniform. The researchers concluded that the more animal protein and fat in the diet, the greater the risk for serious diseases. Other epidemiological studies reached similar conclusions.

Time-trend studies: Countries such as China and Japan that have shifted toward animal-based diets in recent years have seen a sharp increase in life-threatening diseases. By contrast, Finland has sharply reduced its

meat consumption and made other positive lifestyle changes, resulting in an 80% decrease in heart disease.

Controlled studies: Dean Ornish, an American doctor from California, worked with patients with severe heart problems. He performed a study with 28 patients who followed a mainly vegan diet, and 20 serving as a control group. They adopted the diet recommended by the US medical establishment, which consisted of up to 30% fat and permitting chicken without the skin and fish. After one year, almost everyone on the vegan diet saw sharp decreases in coronary blockages and a complete or nearly complete disappearance of chest pains, while none of the people in the control group saw an improvement, and some experienced increased heart problems. More recently, other doctors found comparable results from similar studies. Initially insurance companies would not reimburse people who were treated with the Ornish approach, but later they recognized

that it is much less expensive and more permanent and now do reimburse for it.

Based on a comprehensive review of such studies, Robert M. Kradjian, a breast cancer surgeon for 30 years, concluded that the main cause of breast cancer is animal-based diets. He argues that prevention, not early detection, is the best defense against the disease. His conclusions are found in his potentially groundbreaking book *Save Yourself from Breast Cancer: Life Choices That Can Help You Reduce the Odds*.

Despite the strong evidence from the studies mentioned above, very few people in the Western world follow vegetarian or vegan diets. A major reason involves the belief that large amounts of protein and calcium are needed for proper nutrition. Probably the most common question that vegetarians and vegans are asked is “How do you get enough protein?” Well-balanced, nutritious vegan diets easily provide sufficient protein. The misconception that humans require a lot of protein came about

because much of the initial protein research was based on experiments with rats. While a rat's mother's milk has almost 50% of its calories in protein, a human mother's milk, ideal for an infant who will double his/her birth weight in about six months, has only 6% of its calories in protein. Many plant foods (e.g., nuts, seeds, legumes, beans) and some fruits (such as melons) and vegetables (such as spinach) have far more than that 6% and have positive health effects. However, excessive animal protein in the diet has negative health effects.

It is commonly believed that consuming large amounts of calcium, especially in the form of dairy products, is the best way to avoid developing osteoporosis. However, the countries that consume the most dairy products, such as the US, Israel, and Scandinavia, have the highest percentages of people with osteoporosis. Most Chinese people are lactose intolerant and thus consume much fewer dairy products, resulting in far less calcium in their diets. Yet much fewer suffer from osteoporosis. One theory is that the high

amounts of protein in dairy products and other animal-based foods acidify the blood, and calcium is needed to neutralize the excess acidity. If there is not enough calcium in the blood, it is drawn from the bones. Since the body can absorb only a limited amount of protein, unlike the case for fat and carbohydrates, the excess protein is excreted along with calcium, leading to a negative calcium balance, even when large amounts of calcium have been consumed, thus increasing the risk of osteoporosis. Since the excreted protein and calcium pass through and strain the kidneys, kidney problems also often result from high animal-based diets. Fortunately, several plant-foods, such as soybeans and green, leafy vegetables, are good sources of calcium.

In summary, one can be properly nourished and very healthy on a vegetarian or vegan diet. However, to be extra safe, it is important to, as with other kinds of diets, have periodic medical check-ups, including blood tests, to ensure that all the necessary nutrients are being obtained.

The writer is professor emeritus of College of Staten Island; president emeritus of Jewish Veg (formerly Jewish Vegetarians of North America); and president of the Society of Ethical and Religious Vegetarians (SERV). He is the author of Judaism and Vegetarianism; Judaism and Global Survival; Mathematics and Global Survival; Who Stole My Religion? Revitalizing Judaism and Applying Jewish Values to Help Heal Our Imperiled Planet; and many articles.

The Bayit Balev sheltered housing network is launching its new home in Petah Tikva and is also offering unique promotions at its other houses throughout the country

A high quality and advanced complex of the Bayit Balev sheltered housing network of the Maccabi Health Services group will soon be launched in Petah Tikva, in the heart of the prestigious Neve Oz neighborhood. The new house is spread over 29,000 square meters and includes 211 residential units in two- and three-room apartments of various sizes and in a variety of styles, all with balconies, so that everyone can choose the right style for them. The apartments have advanced green building systems and are integrated with state-of-the-art technologies that enable a high quality of life.

The house is full of public areas, a large and luxurious lobby, a cinema and culture hall, an innovative gym, which is the first of its kind in Israel and includes a swimming pool, spa, club rooms, and more. A coffee shop and chef restaurant will be set up in the house, led by Chef Eitan Mizrahi (from the Royal Beach Hotel chain), who made a menu specific for the third age. There is also a synagogue for the tenants. The new house is in a central location and meets the needs of residents who want to stay in the familiar urban environment and close to commercial centers, malls, parks, medical centers and more.

In addition, the chain is offering a unique sale for each of its homes spread throughout the country. For example, Bayit Balev in Jerusalem has the sale: No deposit upon entry - half a year at maintenance fees only. The Jerusalem house is located in the prestigious Rehavia neighborhood, overlooking the pastoral landscape of Sacher Park, the Knesset and the Nahlaot neighborhood. The house offers its residents a residential environment in the vicinity of all the cultural, entertainment and shopping centers of the city, and offers diverse and enjoyable cultural activities: classes, lectures, trips, shows and a vibrant social life.

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All photos courtesy SupHerb

When nature turns into excellence

By Abe Benaim

We traveled to Upper Nazareth to visit the factory of SupHerb, which has become synonymous with world standards of nutritional supplements. We acknowledged the outcome of what happens when science meets nature, and nature is used for medicinal purposes by creating high quality nutritional supplements.

Since time immemorial, we have known about the medicinal properties of herbals, which also contains vitamins and minerals that are essential to the improvement of our health and quality of life. And indeed, the pharmaceutical world is, to a large extent, based on plants. But what in the past we knew by instinct is now being scientifically investigated.

And this brings us to the SupHerb manufacturing facility in Upper Nazareth. It produces about 200 types of nutritional supplements, including different types of probiotic premium products. In addition, the company imports Solgar's products to Israel. This makes it a market leader in the field of nutritional supplements and one of the leading companies of its kind in the world.

"SupHerb" products are made of natural ingredients and

manufactured under optimal conditions. Line of products contains vitamins, minerals, herbs and probiotic bacteria which strengthen the body. The manufacturing process ensures that the natural benefits of the ingredients are preserved.

The capsules and tablets are made of quality materials. This minimizes as much as possible any external interventions that might alter the effectiveness of the original materials. Thus, for example, in the production of hard tablets, the powder is compressed by applying eight tons of pressure on each side of the mold to shape the tablet. This ensures that the supplement retains its natural form.

Why not simply consume our nutritional supplements in their natural form? The reason lies in the nature of these plants. Specifically, the seasons. These plants have high seasons. At a particular point in time, with the combination of soil conditions, weather, and time of day the plant is harvested, the plant reaches its optimal medicinal properties. A plant that is extracted at the optimal time is a good quality source for the final extract.

"SupHerb" facility acquires standard herbal extracts from all over the world under the necessary quality criteria

of clean from contaminations, pesticides, heavy metals etc. Once the accompanying documents of the herbal extracts is registered by the Health authorities, the raw materials are ordered physically.

After the extract reaches the factory, a sample is tested in the plant's advanced microbiological laboratory to make sure that its composition is identical to that supplied by the seller. There is no obligation for the manufacturers of nutritional supplements to perform that additional inspection; nevertheless, "SupHerb" does this re-examination to ensure the maximum quality of the final product. A sample is taken to the laboratory, where environmental conditions for growing infections, mold, etc. are simulated to confirm that the sample is 100% clean, 100% suitable. Only after it has been proven beyond any doubt that the standard extract is in its optimum state is the production process started.

Technology is also harnessed to obtain the best results. With the right technology, it is possible to measure the effectiveness of the various herbals. Consequently, it is possible to manufacture a standardized extract that will yield the optimum medicinal results.



For example, turmeric (i.e., curcumin powder) has great potential medicinal properties. It has potential but in its natural form, it has great disadvantages. The biological availability in the body is low; consequently, the time it stays in the blood circulation is limited. That is why one cannot have the benefits of turmeric in its natural form.

To overcome this drawback, “SupHerb” developed a liquid gel patent that combines the active ingredient with essential oils found in the turmeric root, which naturally helps to increase the bioavailability and presence of curcumin in the blood. It was tested in extensive clinical trials and is protected by 13 registered international patents.

In the same way, the decision of whether a product will come in the form of a tablet, capsule, syrup or lozenge is determined by the way it will be absorbed to the maximum by the body while preserving its nutritional properties.

“SupHerb” has a global clientele. Consequently, it makes use of the most advanced technological equipment to ensure that its customers will receive a product that is effective on a long-term basis and has appealing packaging.

“SupHerb” also produces a large number of probiotic products. As we know, what are called “good” bacteria are

needed in the intestines. When we take drugs like antibiotics, it harms the balance of good bacteria in the intestines. It is therefore necessary to replace the good bacteria. The problem is that a large amount of good bacteria is needed to redress the balance. When we consume good bacteria, they first pass through the stomach, which has juices with a very high level of acidity. As a result, only a few of the good bacteria survive to eventually reach the intestine. Moreover, since it is a microbial -- that is, a live organism -- its life span is relatively short. Often, information on packaging that guarantees a large quantity of living bacteria indicates that at the time of packaging the product contained a certain number of bacteria. The date of the packaging is important because with every day that passes, the amount of bacteria decreases.

“SupHerb” has a wide range of probiotic products, some of which are manufactured under leading international brands and sold worldwide. To ensure that the amount of bacteria in the capsule will reach their destination and survive the high acidity of the stomach, and to ensure that the amount of bacteria on the day of packaging will remain effective until the expiration date of the product, “SupHerb” uses the “diamond” patent, a special double coating that is resistant to

the high acidity environment of the stomach and therefore protects the good bacteria. When the capsule reaches the intestines, the coating dissolves and allows the good bacteria to do their job. Probiotic products covered in this coating have the diamond symbol.

“SupHerb” honors quality above all else. Therefore, it has acquired the most cutting-edge production and laboratory equipment and created strict standards for its production process. That is why many pharmaceutical companies around the world choose to manufacture their dietary supplements in SupHerb’s plant. One must bear in mind that a company that produces medicines is not permitted by law to produce supplements. SupHerb’s meticulous standards have given it a worldwide reputation. If the standards of the Health Ministry and the American FDA allow a deviation of 5% in the weight of a tablet, “SupHerb” presents impressive reports indicating an average deviation of less than 3% , and in many of the products there is zero deviation (less than 1%). This has made the company’s products unique in Israel and abroad.

“SupHerb” products have a kosher certificate by the Rabbinate of Upper Nazareth, as well as the strictest kosher certificate of Badatz.

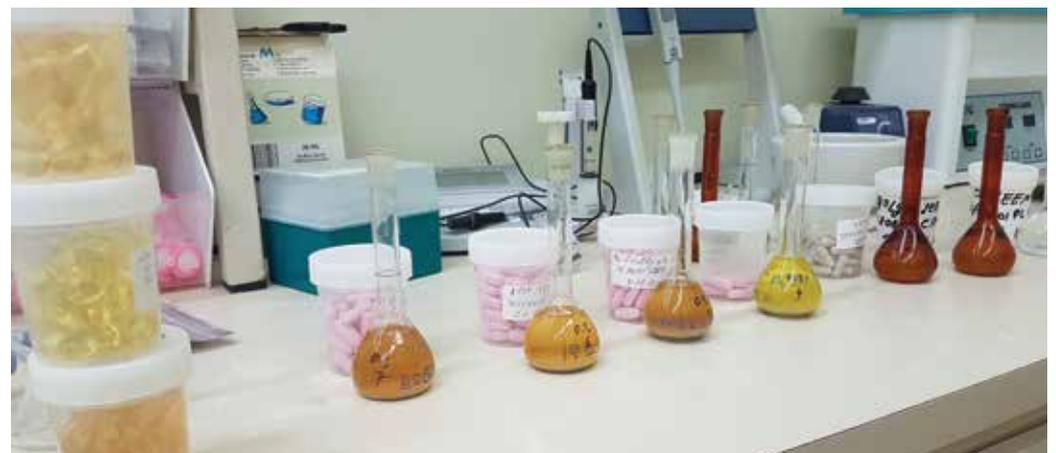


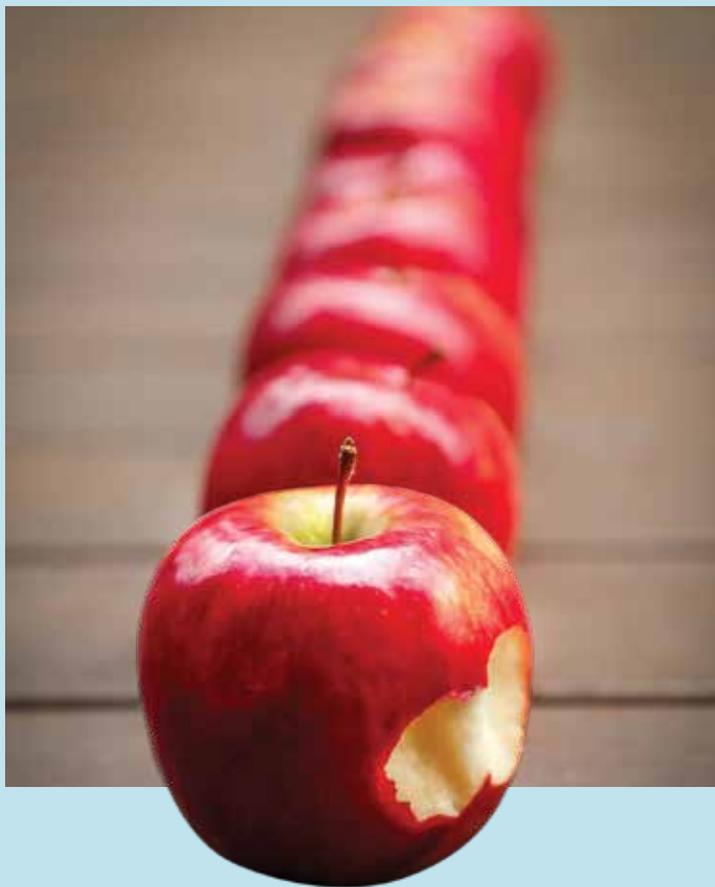


Photo by Peter Kasprzyk on Unsplash



Dental technology

By James Harris



Israel is highly developed technologically. Indeed, it is considered a world leader in that area and is one of the world's leading centers of innovation. Israel works with individuals and start-up companies that are developing new technologies, new products and new services. Many of these developments are health-oriented medicines and medical devices. These devices are a great help to doctors. They help doctors diagnose illnesses and help surgeons perform complex operations.

Medical devices are also helping dental practitioners, such as aiding them to perform implants. Implants are part of the field of dentistry known as prosthodontics, dental prosthetics or prosthetic dentistry, which focuses on dental prostheses. It is one of nine dental specialties recognized by the American Dental Association (ADA) and other accredited dental institutions. The ADA defines it as "The dental specialty pertaining to the diagnosis, treatment, planning, rehabilitation and maintenance of the oral function, comfort, appearance and health of patients with clinical conditions associated with missing or deficient teeth or oral and maxillofacial tissues using biocompatible substitutes."

In Israel, implants have become very common.

Mijiritsky Eitan, chairman of the Israel Society of Prosthodontics, says, "We hold the world record per capita for the number of implants performed in this country."

The reasons are manifold, he explains. People who have lost their teeth prefer implants to having false teeth, which have to be removed at night, and can cause great embarrassment if they fall out as they sometimes do. Consequently, the public is well aware of the advantages of dental implants. In addition, Israel has quite a large number of companies that manufacture implants and their accessories, as well as science-oriented companies that develop dental medical devices. One of the developers of dental medical devices is Forum Technologies, a leader in the dental device market for more than 30 years. It has developed a device called Implant Spotter. The innovative device facilitates the time it takes to locate implants that are embedded in the gums. The device has been authorized by the FDA, the American Food and Drug Authority (FDA), which is the only government body authorized to allow the use of new drugs, foods and medical devices in the US.

The Implant Spotter minimizes pain for the patient and shortens the time it takes to perform the implanting process. It is advantageous for

Nofei Hasharon: Quality living for golden agers



Photo by Matthew Poetker on Unsplash



Nofei Hasharon, a quality assisted living center in Netanya, boasts a panoramic view of the city and the Sharon area. The building is next door to the Sharon Shopping Mall, the Municipal Cultural Hall, Holmes Place and has easy access to all community services: a modern shopping center, supermarket, cafes, restaurants, post office, etc. It is only 10 minutes from the beach and the beautiful Netanya boardwalk and is situated very close to all major thoroughfares.

The residents of Nofei Hasharon live in spacious, well-lit and tastefully designed apartments ranging from studio apartments to 2.5 -3 rooms.

The residents enjoy a variety of services including a health service basket, maintenance and cleaning, food and welfare

services, as well as a myriad of cultural, sport and social activities. Lectures on a wide spectrum of interesting subjects, trips, enrichment courses, bridge, arts and crafts, movies, concerts, folk dancing - all with the most professional people.

The high quality, professional staff welcomes our residents willingly with love and patience. Our residents' independence and their continued active, busy, high-quality lifestyle, in familiar and cultural surroundings are what make Nofei Hasharon much more than just a place to live - it is a home for life.

Recently, a state-of-the-art convalescent unit was opened with spacious rooms including a kitchenette and bathroom. These are designated for convalescence and rehabilitation (agreements with all HMOs).

Nofei Hasharon - 7 Derech Petah Tikva, Netanya
www.nofei-hasharon.co.il | Tel: (09) 860-1777

the dentist, who has part of his work simplified, and for the patient, who will suffer less pain and have the procedure be over with more quickly. Implants be a lengthy process, and the Implant Spotter can shorten the time by locating the embedded implant almost immediately.

Most implants involve the process of extracting the damaged tooth and, after a certain amount of time, executing the implant. After that, it takes another few months until a metal screw is attached to the implant. Only after that is the false tooth attached to the implant and the process is completed.

Sometimes it is difficult to locate the implant. With time, it may have been covered by the gum tissues or may have moved from its original location. Locating the implant may be a lengthy and painful process for the patient and may necessitate making incisions in the gum.

Utilizing advanced technology, the Implant Spotter is a precise, user-friendly, cost-effective instrument for the skilled implantologist and the general practitioner. The device is small, the size of a pen, with a sensor at its head. It operates through the use of electromagnetic pulses and a sensor. The dentist slowly moves the device along the relevant section of the gum. When the sensor detects a metal object (all implants are made of metal), it emits a beep, thereby pinpointing the exact location of the implant.

Dr. Fischer skin products

By Jason Blackstone



All photos courtesy Dr. Fischer

Winter is on its way. The oppressive heat and humidity of the summer months are over, and the weather is cooling down. In both summer and winter, Dr. Fischer offers a range of products for the care and treatment of the skin.

Enriching the skin with moisture gives it a healthy and vital look, especially in the winter months when the atmosphere is dry. The Effective Care line is based on a number of hypoallergenic compositions for a variety of skin types. The line includes body lotions and hand creams, which nourish the skin with 24-hour moisture; provide protection from environmental and climate damage; help soften and soothe the skin; and give it a younger, healthier look.

The soothing body lotion for dry and irritated skin treats redness, softens the skin and maintains moisture.

And what about the face? In the windy and dry winter months, it is important to keep your face moist. Genesis is an advanced anti-aging line of products with more than 50 years of dermatological experience combined with topnotch scientific expertise in the development of sun protection products.

For mature skin that becomes extremely dry, Dr. Fischer developed the Genesis Age Control series, a breakthrough in the anti-aging line of products. They contain sunscreen, SPF 30, which provides high UVB & UVA protection from the sun's rays. The cream contains RENOVAGE, an innovative component that aids in the treatment and combatting of age spots. The AQUAXYL is an innovative component that provides moisturization, which is ideal for winter. The line also includes restorative night cream, SPF 30 eye cream for a radiant look, and restorative serum oils.

Sexuality and love among seniors

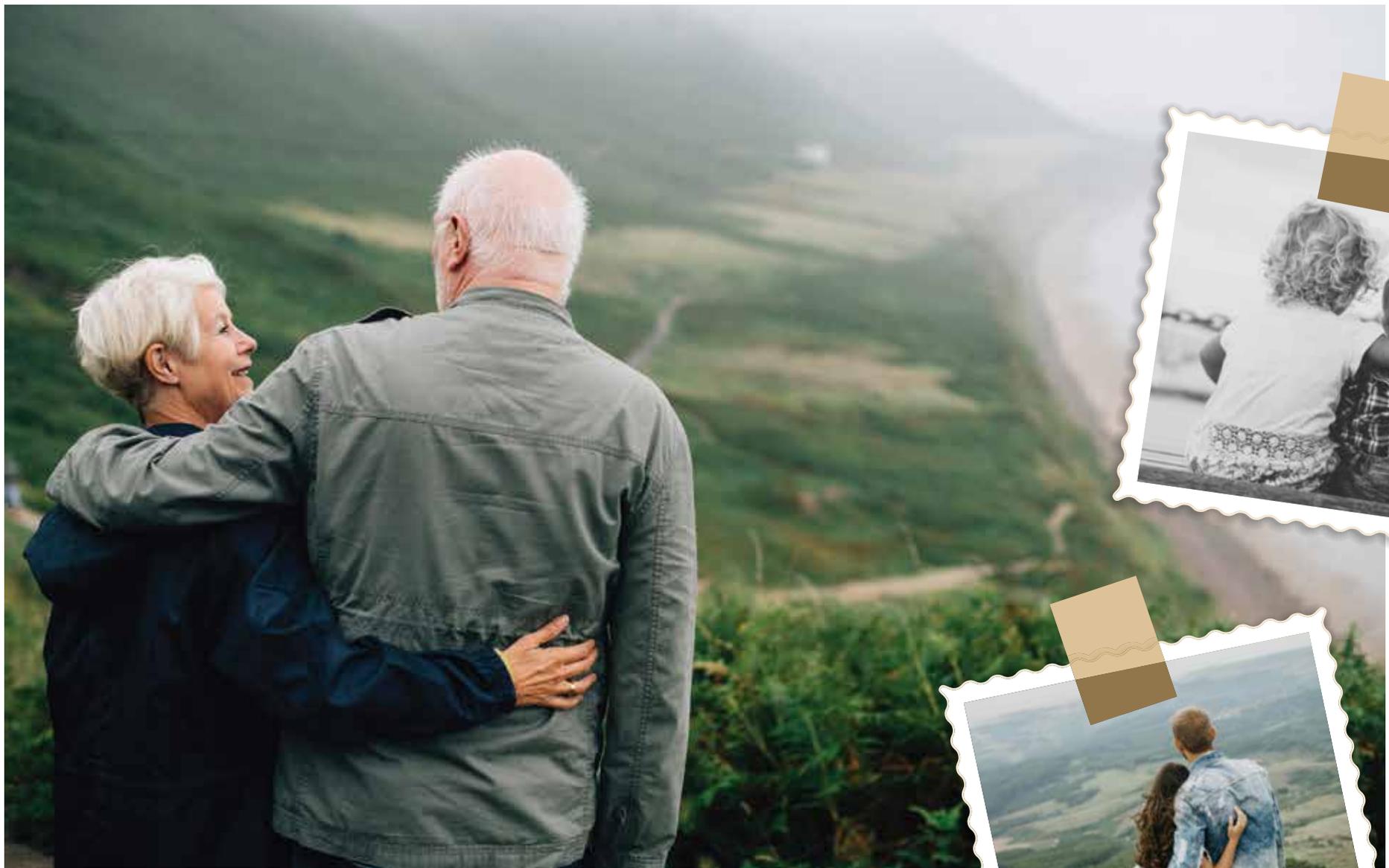


Photo by Rawpixel on Unsplash

By Dr. Uri Wernik

There is no problem talking about children, adolescents and adults. However, when you talk about people over the age of 65, you start to hesitate, as you don't want anyone to be offended. Rather than referring to them the elderly, terms have been created such as "senior citizens," "the third age" and "golden age." We are a society that seeks magical medical solutions, and usually on this subject we write about drugs to improve sexual function. This subject is well known, and it's easy to find information on it. In this article, I will discuss the combination of aging, love and sexuality. Let's start with a few facts.

According to the 2015 report "Facts and Numbers on the Elderly in Israel" on behalf of the American Jewish Joint Distribution Committee (the Joint), out of a population of 8.3 million in Israel, 900,000, or 11%, are aged 65+. Of that number, 26% are over 80. There are significant differences in data for men and women. The gender ratio (i.e., the number of men per 1,000 women over 65) is 786; over the age of 85, it is 598. In regard to marital status, 82% of men over 65 are married. For women, 58% aged 65 to 74 are married, while

29% of women over 75 are married. The rest of the report indicates that contrary to the past image of frail and defenseless elderly people, today's seniors are living longer, are healthier and more active, and in many cases are more economically well established. You can now talk about "the new old people."

The pyramid

Let us imagine a pyramid of three layers. The base is togetherness and love; above it is touch and sensuality; and at the edge is sex. Togetherness and love mean a feeling of closeness and intimacy, respect and friendship. What is the state of your relationship? Is it possible to nurture it and ultimately attain a great relationship? Do you schedule dates to go out? Do you know how to stop a fight or a bad move? Do you express love in your words and gestures? There are many counseling books on the subject, and couples therapy may be appropriate.

The next layer is sensuality. This involves a couple's playing naked in an indulgence and stimulation activity that isn't aimed at a specific goal. You could have fun in bed and even

designate a special time for it. Perhaps in the morning. The more that sensuality is separate from sexuality, the more openly couples can talk about sex, and the better their sex lives will be. Couples might want to read about tantra yoga, the approach that regards the essence of sexuality as the connection of two -- in body, spirit and soul. Not the number of orgasms but rather quality encounters.

Health is what matters

Do you keep fit? Do you go to the gym, ride a bicycle, run, swim, walk? Regular exercise improves sexual function and

Photos by Joshua Clay and Joao Silas on Unsplash

desire. Two in five men over age 60 report health conditions that limit their sexual ability. Four out of 10 men between 60 and 74 and more than half of men over 75 report having partial or full erectile difficulties. Men turned to sexual dysfunction treatment twice as often as women. An erectile pill is the common treatment for men, and hormonal supplementation is given as needed to men and women. More than half of the respondents and 85% of the women responded that their sexuality was not affected by ailments. That is also the case for those over age 75. Two out of three men and women, whose emotional relationship was most satisfactory despite medical difficulties, continue to enjoy their physical relationships. Those aged 65+ use dating sites and various apps to meet new partners for significant or casual relationships. Of course, one must be cautious, so don't believe everything people write about themselves on those sites. In new relationships, even at an advanced age, one must be careful about venereal diseases and use a condom. In the past 10 years, the number of sexually transmitted diseases has doubled between the ages of 50 to 90.

The good news

There is good news and bad news. Let's start with the good news. A survey on sexuality by the American Association of Retired Persons (AARP) found that sexuality plays an important role in the lives of most adults, and that most respondents are very satisfied or satisfied with their sex lives. There is a clear connection between satisfaction with marital relationships and satisfaction with sex life. Between the ages of 60 to 74, 30% of men and 24% of women had sex at least once a week. For all ages, including 75+, 70% of those with spouses had sex at least once or twice a month. Interestingly, over the years, people rank their partners as more attractive and romantic than they used to be. Is it a case of an old friendship that's getting better in all areas or "everything is relative to the alternative" (not having a partner)? Many respondents reported having a late sexual bloom.

Less good news

In the US, every second woman from age 60 to 74, and four out of five women over 75, have no permanent partners, most of them being widows. The percentage of women in the past six months who experienced no physical contact, sexual kissing or sexual caressing equals the percentage of widows. In other words, being widowed means the end of sexuality. The demographic situation in Israel is not far from what is being described. At age 65, two out of five women have a partner; from the age of 75, one in five has a partner. Whereas in men of the same age group, one or less than two out of five are without a partner.

With aging, the situation of gay men is not simple. Quite a few live alone and find it difficult to find partners in an environment that worships youth. At the same time, women (and men) without spouses do not believe that sexuality has a significant effect on their quality of life. And in coping successfully, they place great importance on hobbies, family ties and friendships. The situation is ironic. The new older women are healthier, more well-groomed and more open to their sexual approach than women of their age in the past. They don't think that "sex is for the young," do not disapprove of sexuality without marriage, and have learned that sexual gratification is a basic right. It is hard to believe that they will continue to accept their fate for many years, and it would be interesting to know which social changes will apply.

The writer is a clinical psychologist and sex therapist. He is the director of the Meuhedet Health Fund clinic for counseling and sexual therapy at Misgav Ladach Hospital in Jerusalem. He is the author of Love for the Advanced, published by Eshel-Modan.

Palace Modi'in opens a nursing and convalescent center

By Eitan Dahan

A new center for nursing and convalescence has opened at Palace Modi'in, the latest addition to the Palace group of sheltered housing complexes. The center caters to the needs of both local and overseas residents.

Patients at the center receive medical and nursing services of the highest quality in the environment of a luxury hotel. The center has five departments housed in two buildings, C and D, which are connected by a bridge.

Building C has 72 beds and contains three of the center's five departments. The two Long-Term Care Departments are dedicated to patients who are allocated according to their cognitive and functional levels. The Complex Nursing Department provides chemotherapy, radiotherapy, dialysis, intravenous medication and hospice care for supportive treatment of terminally ill patients. This is the Palace's exclusive department.

Building D includes 34 fully furnished apartments. They are designed for those requiring either long-term or short-term care. The building is divided into two departments. The Supplementary Housing Department is designated for long-term occupants who require assisted living; i.e., residents who are not completely independent but are not nursing care patients. This department is located between the sheltered housing complex and the nursing home. The tenants are accompanied by a caregiver. They manage their apartment independently but receive the services they need for their everyday lives.

The Recovery Housing Department is designed for short-term residents recovering from surgery or other medical treatments that requires short-term rehabilitation or convalesce. Residents in this department are provided with three meals a day and receive physiotherapy treatments five times a week.

Vegetarians must maintain sufficient iron

By Datia Yaar

Vegetarianism, the eating of non-animal foods, is on the rise all over the world. If you are a vegetarian, you must ensure that your body does not suffer from a lack of iron.

It is commonly believed that vegetarians and vegans are prone to be more iron-deficient than meat eaters. But studies have shown that vegetarian and vegan diets contain the same amount of iron as meat-containing diets, if not more. However, vegetarians have a higher risk of iron deficiency due to the type of iron they consume.

Iron can be found in food in two forms: heme iron, found only in animal products; and non-heme iron, found only in plants. Vegetarians consume mostly non-heme iron, which is not absorbed in the body as easily as heme iron is. In addition, some vegetarian foods have a negative effect on iron absorption. Therefore, vegetarians should consume 1.8 of the recommended daily amount of iron to compensate for these deficiencies.

Iron, an essential mineral for the body, has several functions. It helps transport oxygen from the lungs to the body's cells, using hemoglobin; transports oxygen to the muscles; produces energy; and maintains the body's immune system. A diet with less iron than necessary may cause low energy levels, shortness of breath, headaches, irritability, dizziness or anemia and even hair loss.

Many vegetarians and vegans take iron supplements to fill their iron reserves, so it is recommended to find an iron supplement with no side effects, one that is well absorbed and allows the body to obtain the optimum amount of iron without discomfort. There is a variety of iron supplements on the market today, many of which are not absorbed efficiently and can cause unpleasant side effects in the digestive system. Look for a vegan-friendly supplement that has a four-layer sucrosomial structure which envelops the iron and prevents stomach irritation and allows for optimal absorption and few side effects. Try it and feel the difference.

The writer is a consultant for the Altman company.



Photos Courtesy Isrotel



Spring for a spring vacation

By John Benzaquen

Winter is on its way out, and soon it will be spring. In Israel, spring is the best time to take a holiday. This spring, I suggest a jaunt to the Negev Highlands and the Dead Sea area. Why these two? The Dead Sea is at its best in spring, as its many natural beauty spots thrive in that season. As for the Negev Highlands, the rainy winter makes the desert bloom in springtime.

The Negev

The Negev, Israel's southern desert, and especially the Negev Highlands around the picturesque town of Mitzpe Ramon, is rapidly becoming a major tourist attraction. The Negev, dubbed "the friendly desert," abounds with a host of impressive geological formations and majestic vistas. It has a long and impressive association with the Nabatean civilization. It is ideal for touring the region by bicycle or four-wheeled vehicle. The Negev is inhabited by Bedouin. A holiday in the Negev can include a visit to a Bedouin encampment, which embodies the ancient traditions of nomadic life in the deserts of the Middle East.

The center of the Negev Highlands and the base of any holiday in the area is Mitzpe Ramon. It is a small hilltop town situated astride one of the two roads leading to Eilat, Israel's most southerly city and gateway to the Orient. Mitzpe Ramon has an altitude of 860 meters and is inhabited by nearly 10,000 people. It overlooks

the Ramon Crater, one of the major geological sites in Israel. It is a small, pleasant development town. It is a charming town because the combination of desert and high elevation gives it a dry, cool climate: dry because of the desert and relatively cool because of its altitude. In the summer it can be very hot when the sun is shining, but at the setting of the sun it becomes quite cool. In spring the climate is excellent, so it is the best time to visit. The town has become quite a tourist center and has become an economic mainstay.

Mitzpe Ramon and the surrounding area have approximately 3,500 beds in hostels of all kinds, from tents and luxury hotels to hostels and zimmers (country lodgings). The Bereshit, considered one of the most luxurious hotels in Israel, is located in Mitzpe Ramon.

One of the major attractions of the area is the Alpaca Farm. It is a large farm of alpacas and llamas that were brought from the Andes mountains in South America and have made a home in the Negev uplands.

The Dead Sea

The Dead Sea area is an ideal place to visit in the spring. It is a multiple tourist destination. The healing properties of the Dead Sea have turned the area into a center of health tourism. It is also a region of great historical interest, while the many high-quality hotels have made it a major resort.

The Dead Sea has a long history. It is the location of the biblical Sodom and Gomorra which, because

of its wanton lifestyle, was destroyed by God. King Herod built a mighty palace fortress complex atop the mountain of Masada.

During the reign of Egyptian queen Cleopatra, the area was part of Egypt, courtesy of Mark Antony. Cleopatra obtained the rights to build cosmetic and pharmaceutical factories there, making use of the medicinal properties of the Dead Sea waters.

In Roman times, the Essenes settled in Qumran on the Dead Sea's northern shore, while the heights of Masada served a small group of rebellious Jewish zealots who positioned themselves to challenge the might of the Roman Empire.

The remoteness of the region attracted Greek Orthodox monks. Byzantine-era monasteries such as Saint George in Wadi Kelt and Mar Saba in the Judean Desert are places of pilgrimage to this day.

It is a region with great historical potential, and tourists visit there in ever-increasing numbers. Most go to see the historical sites and the natural wonders of Ein Gedi, with its world-famous botanical garden and the unique geological formations of the area's torrid streams.

The Dead Sea region has been associated with many historical periods. As such, it is an archeological gold mine in many ways. In addition to the places of historical interest, the natural and scenic attractions are outstanding. The sea itself is a natural wonder. It lies in the deepest part of the Great Syrian-African rift at the lowest point on Earth, 400 meters (1,320 feet) below sea level. It is flanked by the Judean



Hills to the west and the Moab mountains to the east. In such a location, there are places of great natural beauty and uniqueness. Here are some examples:

Ein Gedi

This oasis is now the site of the flourishing Kibbutz Ein Gedi. In ancient times, it was there that King Saul pursued King David and where King Solomon composed the “Song of Songs.”

Some of the natural (well, man-made) wonders are the kibbutz’s botanical gardens, the cactus park and the zoological gardens.

Near the kibbutz there are two nature reserves - the Nahal David Reserve and the Nahal Arugot Reserve. Both are excellent for hiking and for sighting ibexes and rock rabbits. Both streams have clear flowing water year round. The Nahal David Reserve has a magnificent waterfall, while Arugot has waterfalls and natural shallow pools, which are excellent for bathing.

Sodom Mountain

Situated in the southern part of the Dead Sea, Sodom

Mountain is a geological ridge of pure salt. It is believed that the salt pillar that resembles a human form is the remains of Lot’s wife. According to the Bible, she was turned into a pillar of salt when she disobeyed divine orders not to look back at the burning cities of Sodom and Gomorrah.

The Flour Cave

The Flour Cave in Nahal Pratzim is an intriguing 30-meter long underground passage created by water erosion. The name of the cave comes from the soft, white flour-like dust in the passage. It is situated a short distance from Ein Bokek.

Metzuke Dragot

In English, Metzuke Dragot means “Dragot cliffs.” It is a settlement nestled inside some of the region’s deepest craters, offering a magnificent desert observation point. The people living there specialize in desert tourism, which includes activities such as scaling desert mountains, snapping, rappelling, guided jeep tours and mountain biking.

Cruising the Aegean

By John Benzaquen

Spring is the best time to take a Mediterranean cruise. The sea is calm, and the cities on the Mediterranean shores are nice and cool. Cruises usually set sail in the late spring, summer and early autumn. In summer and early autumn, the Mediterranean is hot and has high levels of humidity.

This spring, Mano Cruises is operating several Aegean cruises. For Israelis, the advantage of a Mano cruise is that it sails from Haifa. Mediterranean cruises by other companies sail from ports in Italy, Spain, Greece, the UK and the US. They are all preceded by a flight to the departure ports. One of the joys of a cruise is not having to fly. For Israelis, that means sailing from a local port.

In April, Mano’s Aegean cruise sails from Haifa and calls at the ports of Mykonos, Volos and Piraeus.

Mykonos is one of the most popular of the Cyclades Islands. The island attracts more than a million tourists a year. Many Greek and international celebrities have built summer homes on the island. Mykonos is an ideal destination. On one hand, it is a quiet fishing village, while on the other it has a vibrant tourist scene.

The second port of call is Volos, the largest port city in the Thessaly region of northern Greece. Volos has a well-known archeological museum with artifacts dating back to the Bronze Age and the Hellenistic period. Another fascinating part of a trip to Volos is visiting Meteora - a formation of immense monolithic pillars constituting a unique geological phenomenon, declared a UNESCO World Heritage Site.

The third port of call is Piraeus, the port city of Athens, the capital of Greece since time immemorial. Athens today presents an enthralling mixture of old and new, East and West. It has many layers of history, as well as a wealth of archeological sites that are unparalleled anywhere in the world, situated against a picturesque backdrop of white houses and the open sea. Piraeus itself is a combination of beaches and archeological sites, lively taverns, parks and bustling commercial areas.



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