

**Labinsky Financial** in conjunction with the **Municipality of Beit Shemesh, Absorption Division**, takes pleasure in inviting you to a Financial Seminar on:

## **Avoiding Pitfalls**

### **5 Pitfalls Often Overlooked in Israeli Real Estate Transactions plus 10 Unnecessary Financial Planning Mistakes that may Cost You Financial Success**

**Sunday, April 25th, 2010 at 8:15 pm**

**at Beit HaOleh, Rechov HaDekel 16**

above the Givat Sivyon Shopping Center, Givat Sharet

#### **Tips for Avoiding Pitfalls when Purchasing a Second-Hand Home**

- **Buyers Beware:** Title searches, land ownership, zoning, and illegal home additions
- **Negotiations:** Do you need a Memorandum of Understanding (*zichron devarim*)?
- **Finances:** Managing foreign currency exchanges
- **Purchase Tax:** Maximizing your tax benefits
- **Title Transfer:** Ensuring transfer of title to your name

#### **10 Critical Financial Planning Mistakes and How to Avoid Them**

- Three common **mistakes that olim and expatriates make** in Israel
- **Lower your risk:** Three key elements your portfolio must have
- **Financial planning:** four essential but often overlooked strategies

#### **Featuring:**

**Debbie Sassen**, Financial Planner, Labinsky Financial

**Elana H. Billig, Adv.**, Associate, Gideon Koren & Co., Law Offices & Notary

Cost: NIS 20

Registration open until Tuesday, April 20, 2010

To register or for more information contact Debbie  
on 077-533-4142 or 054-842-7638, or [Debbie@isrenet.com](mailto:Debbie@isrenet.com)

***Working with you to achieve peace of mind and a secure financial future***