



TZEVET IDF VETERANS ASSOCIATION

TZEVET IDF CAREER ARMY VETERANS ASSOCIATION

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The establishment of the association

At the end of the Fifties the first groups of IDF career army soldiers began to retire. They shared a common military and professional background and faced similar challenges and difficulties in the transition to civilian life. Their friendship and social ties became stronger during the period of retirement from the army and building a new life, and in October 1960 nine of them announced the establishment of an organization that would handle the common interests of IDF veterans. This was the beginning of the TZEVET association.

Members of the association

The association has developed from year to year, and the number of members has constantly increased. It has established a reputation for its activities and the help it provides for its members. The membership of TZEVET association reached 25,600 in 2001, including about 800 women as well as about 1,200 widows of members.

retired officers and warrant officers, some of whom—The members live in places through out the country,—still serve in the reserves and engage in a variety of occupations. Some of them have served in major public offices, such as the President of the State, Ministers, MKs, heads of local authorities, while others fill senior executive positions in the private and academic sectors, such as bank managers, businessmen, industrial managers, professors and lecturers.



The aims of the association

The aims of TZEVET association is to achieve the following objectives for its members:

- Locating places of employment.
- To act and preserve on behalf of the rights of members.
- To promote mutual assistance programs and to aid needy members.
- To advance the welfare of the members.
- To encourage and develop voluntary, social, and cultural activities.
- To maintain the members' links with security affairs in general and in the IDF in particular.

The TZEVET institutions

The TZEVET association is active throughout the country in 6 regions and 38 branches. Its supreme body is the association council which has 134 members. The association is run by an elected executive board, whose chairman is also the chairman of the association. General elections are held every four years for the institutions of the association.

The executive board appoints, from amongst its members and those of the regional executive boards, national committees which handle specific subjects.

The following committees are currently active:

Rights, Welfare, administration, Finance, PR, Organization, Employment, Volunteering, Old Age Homes, and Foreign Relations. There is also a control supervision committee whose function is to audit the financial and economic activities of the association. The association also elects judicial bench for internal cases.

TZEVET's employment agency

TZEVET established in 1986 its own employment agency, with the aim of aiding members of the association regarding location of places of work, training, and job placement. It was found essential to set up the agency because of the economic situation in Israel, with the consequent difficulty experienced by ex-IDF officers in finding suitable jobs. During its period of activities the agency has created a broad infrastructures, which helped finding employment for many hundreds of new and old IDF veterans every year.

The agency has branches throughout the country, and its representatives serve the members in all regions of the association.



The TZEVET magazine

The association established a magazine in 1989, also called TZEVET. The magazine helps to strengthen the links among members, to publish information of interest, and to describe the activities and achievements of the association.

The magazine also acts as a forum for members to exchange views. The magazine is distributed to members of the association, to decision makers in the country, and to representatives of the media in the country.

Elections for TZEVET institutions

Terms of office in the national and regional institutions are for four years. Elections are held at the same time for all the institutions through the mail. The national elections committee, appointed by the national executive, is composed of six regional representatives and a lawyer, none of whom may be candidates for election.

The institutions for which elections are held through the mail are:

- Branch executives.
- Regional executives.
- Regional representatives to the council.
- Regional inspection control committees.
- The national supervision committee.
- The chairman of the association, the Judicial Bench and the members of the national executive board are elected by the national council. The chairmen of the committees are elected by the national board from among its own members. The number of members of the branch committees is between five and nine. The number of members of the regional committees is a function of the total number of members in each region.
- The number of members of the national council is specified in the TZEVET regulations. The council includes the chairman of the branches, the regional committees and elected members.



Other Activities:

1. Old age homes:

- A) It was decided, in the beginning of the Nineties, by the TZEVET institutions to make preparations for providing solutions for elderly members who wish to spend the later retirement period of their lives in old age homes.**
- B) An agreement was reached with MISH'AN, from whom we purchased 52 beds, in various configurations of rooms, in Tel Aviv and in Beersheba.**
- C) Rules were also established to help members to be accepted in other old age homes where we do not have rooms.**
- D) The scheme provides significant reductions for members when entering old age homes (which are of a high standard).**
- E) We have not yet succeeded in occupying all the rooms that are in our disposal, despite marketing offers intended to encourage maximum occupancy.**

2. Personal aid to members:

TZEVET is engaged in various activities in this field, some together with those serving in the regular army as part of the HEVER scheme. The organization is a consumer organization for both those serving in the regular army and those who have retired from service and receive State pensions.

A) Mutual loans

HEVER and TZEVET provide mutual loans, which currently amount to NIS 5,000 each separately, with easy terms of interest and repayment. This is an essential service for members who need small sums to solve relatively minor problems.

B) Bank loans

In order to cope with more complex financial problems, several loan schemes exist through the banks. Steps have been taken to simplify the procedure for receiving the loans, some of which can be arranged by a phone call without the need for guarantors' signatures.



C) Nursing aid

In addition, based on some members' physical hardships, TZEVET has established a fund for nursing aid. Dozens of members have taken advantage of nursing aid in amounts of thousands of NIS a month. The period of aid was formerly for three years, but this has recently been expanded to four or five years.

D) Aid to the needy during the Holidays

In recent years TZEVET has decided to aid needy members, i.e. those finding difficulty in purchasing food and prepare for the Holidays. The amount currently given twice a year is NIS 1,000 on Rosh Hashana and on Pesah. The grant is given according to criteria which are reexamined from time to time.

E) Special financial grants

Apart from this aid, TZEVET has decided another way to give special help, totaling thousands of NIS, given as a grant through the welfare committee after a special check.

F) Redemption of life insurance

An additional unique aid scheme is the possibility of redeeming the life insurance policies of members during their lifetime. The insurance company consented to HEVER's request to release the member's insurance policy money during his lifetime, in special circumstances which generally combine medical and financial reasons.

3. Insurance

Members of TZEVET are insured by the association in several ways:

A) Life insurance

All TZEVET members (and their spouses or partners) are covered by life insurance through HEVER.

B) Insurance for permanent disability

TZEVET members are covered by permanent disability insurance through HEVER.



C) Dental insurance

TZEVET members are insured through HEVER for comprehensive dental treatment, including for their families. The cost of the premium varies with the number of members of the family included in the program.

D) Supplementary medical insurance and nursing insurance Aid:

TZEVET association performed unique staff work enlisted the services of a steering committee comprising lawyers, doctors, economists and insurance consultants, in order to prepare a policy for supplementary medical insurance meeting member's needs. This scheme is unique and providing outstanding advantages. Apart from the medical advantages and the service, the premium is relatively low and is subsidized for members.

4. Cultural activities

- A) The TZEVET association organizes a wide range of cultural activities through the regions and branches.**
- B) Every branch organizes a range of activities, such as lectures, workshops, performance of artists, trips in the country and abroad.**
- C) The regions periodically hold day-long regional conferences intended to enable the members to network in a cultural atmosphere.**

5. Voluntary activities

- A) This is one of the most important activities of the TZEVET association and its members.**
- B) TZEVET encourages its members to participate in a range of voluntary activities.**
- C) Members of TZEVET generally carry out their voluntary activities near their homes, in a variety of fields, and do not necessarily need the association in order to do so. However, they clearly demonstrate that they belong to a group having awareness of its commitment to society, which has contributed tens of years through career army service, and is prepared to continue to contribute to Israeli society today.**
- D) The fields of voluntary work include the various security sectors, road safety, youth education, quality of life and environment.**



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- E) Various organizations and institutions apply to us and try to recruit more volunteers for a variety of tasks in the community.

6. Foreign Relations:

- I. Tzevet is developing Foreign Relationship with sister organizations in the world.
- II. The major aims are to exchange information and experiences and to link via various activities, to promote veterans rights and welfare.
- III. The association is a member of the World Veterans Federation and of the International Association of the Jewish Ex servicemen.
- IV. Tzevet is working closely with the military attaches© in the country, and maintain contacts with the Israeli IDF representatives abroad.
- V. Tzevet has been conducting bi annual Jewish Ex Servicemen conferences in Israel and is contemplating to hold a seminars for representatives of sister organizations from Europe on veterans rights and welfare.
- VI. The association is hosting veterans groups visiting Israel and IDF installations, and in turn send senior representatives to attend conferences and ceremonies abroad.

7. Consumer activities

- A) There is a considerable advantage in conducting consumer activities on a large scale. In fact, TZEVET has been associated for many decades with those serving in the regular army through HEVER, permitting customer activities in tens of thousands of households in Israel.
- B) What is HEVER and what is MAHATZ?
 - 1) HEVER is a consumer association jointly run for those serving in the career regular army and those who have retired from it. This association was established in 1963 and since acts on behalf of both groups.
 - 2) HEVER is a framework permitting the authorities in the Ministry of Defense and the IDF to act for the welfare of those serving in the regular army, in various consumer activities. The IDF finances these activities through HEVER, in addition to the monthly membership fees paid by members both those serving in the regular army and those who are retired.



- 3) **Mahatz is the consumers© club whose members currently include, apart from those serving in the regular army and those who are retired, also workers and pensioners of the Ministry of Defense, workers in the General Security Service, workers in the MOSAD, and IDF disabled association.**
 - 4) **MAHATZ is the major operational arm through which a large range of consumer activities are conducted, whose size gives them added value. As of now, about one hundred thousand families benefit from the activities of MAHATZ.**
 - 5) **In contrast to the activities of HEVER, which are based on membership fees and direct budgeting from the Ministry of Defense and the IDF, MAHATZ is operated as a business-economic company in every sense, apart from the basic income received from membership fees paid by members.**
 - 6) **However, since this company is intended to advance the welfare of its members and not to make a profit, all company profits resulting from its transactions are used for subsidies and for supporting further activities.**
 - 7) **The HEVER brand name has become a household name in the Israeli market and in certain areas, such as the purchase of apartments and the organization of tourist trips abroad. This organization is a leading one in the Israeli economy.**
- C) The activities of HEVER and MAHATZ include the following:**
- **Theater subscriptions**
 - **Sporting events subscriptions**
 - **Subscriptions for sports clubs**
 - **Newspaper subscriptions**
 - **Housing projects**
 - **Hotels in Israel and abroad**
 - **Deals regarding trips abroad**
 - **Sales of consumer products in special offers**
 - **Issue of unique purchasing vouchers**
- D) These combined activities permit members of TZEVET to purchase products and services through unique offers which give our large organization the expected economic advantages.**

8. Description of gifts to members

- A) The TZEVET association periodically distribute gifts to its members, apart from the gifts sometimes distributed by HEVER.**
- B) Now, following staff work with the Ministry of Defense, the latter has recognized that IDF pensioners are entitled to receive a gift in the same way as the Government distributes gifts to its pensioners through the various government ministries.**
- C) This decision permits the orderly distribution of gifts, in addition to the decision of the TZEVET institutions to transfer some of the gift in order to subsidize the medical and nursing insurance.**

9. Income of the TZEVET association

- A) The TZEVET association budget is based on membership fees.**
- B) The monthly membership fees in the association since 1996 is the amount of 6 \$.**
- C) The Ministry of Defense has been assisting TZEVET regarding employment since 1986, by providing an annual budget of about NIS 1 million.**
- D) During 2000 TZEVET came to an agreement with the Ministry of Defense regarding the formalization of the Ministry's support for the following:**
 - 1) Increased support for the employment agency.**
 - 2) Allocation per capita for current activities. (In 2000 this is according to 14 \$ per member per year.)**
 - 3) The allocation for the gift for members is based on the Civil Service regulations. As of 2000, this totals 140 \$ per member annually. This amount is given to TZEVET for three years. Some of the amount is intended for subsidizing the premium of the medical and nursing insurance**

10. Operation of the TZEVET association:

Overall responsibility for the executive board of the TZEVET institutions lies with the Director General, who acts in accordance with decisions of the executive board and the chairman of the association. He is aided by two major functionaries, his deputy for Employment and his deputy for Rights and Welfare.

