

## IN THE NEWS

**New dawn for  
Libya and Israel?**

Israeli and Libyan officials have established contact. The head of the Israeli Foreign Ministry's diplomatic team met with Libyan diplomats in Paris two weeks ago, Ha'aretz said.

Libyan leader Muammar Gadhafi announced that he would open weapons installations to international inspections as a way to rebuild ties with the West.

**Israel's Shalom  
headed to Ethiopia**

Israel's foreign minister is headed to Ethiopia to visit Falash Mura.

Silvan Shalom left for Ethiopia on Tuesday to meet heads of state and visit the Falash Mura encampment in Gondar. Falash Mura are Ethiopians of Jewish descent who converted to Christianity but who now have reverted to Jewish practice.

The visit comes ahead of a Feb. 12 Supreme Court hearing in which the Israeli government must explain why it hasn't implemented a decision to process and bring an estimated 20,000 Falash Mura to Israel.

The only other Israeli Cabinet minister to visit them in Ethiopia was Natan Sharansky in 2000, according to Joseph Feit, past president of the North American Conference of Ethiopian Jewry.

**Israeli design chosen  
for 9/11 memorial**

The son of a former Israeli ambassador to the United States created the winning design for the World Trade Center memorial.

On Tuesday, the Lower Manhattan Development Corp. chose Michael Arad's design "Reflecting Absence" to be built on the World Trade Center site as a memorial to the victims of the Sept. 11, 2001, terrorist attack.

The memorial has two pools below street level, with pine trees and a paved stone field. Arad's father, Moshe, served as Israel's U.S. ambassador from 1987 to 1990.



# WORLD REPORT

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## Israel travel may not endanger your life, just your life insurance

By JOE BERKOFSKY

**N**EW YORK (JTA) — As a young, newly married professional with a baby daughter, Adam Segal decided to take out a life insurance policy.

A senior associate at the Washington public-relations firm of Rabinowitz Media and a lecturer at Johns Hopkins University, Segal, 26, figured his youth and good health made him a routine candidate.

In October he applied for life insurance from Fidelity Investments. In the process, he was asked if he had recently traveled abroad or planned to do so. Segal said he and his wife had visited Israel in 2002.

In November, a Fidelity senior manager notified Segal that his application had been denied "due to past travel to Jerusalem and Tel Aviv."

It turns out Fidelity will not insure anyone who recently has visited a country where the U.S. State Department has a travel advisory, or who plans to do so soon, spokesman Vincent Laporchio told JTA.

Fidelity isn't alone: Some other leading insurance providers also refuse to sell life insurance to anyone traveling to Israel or any of the 28 areas on the State Department's advisory list, which includes Iraq, Iran, Lebanon, Libya, the Palestinian territories, Saudi Arabia and Yemen.

Fidelity's rejection stunned Segal, who called the policy on Israel "outrageous."

"It sends a sharp political message to any American Jew interested in having short- or long-term financial security for their spouses or children that if they've visited Israel, don't apply."

Indeed, officials of several U.S. Jewish or-

ganizations said they had heard recently of American Jews being denied life insurance if they plan to visit Israel in the near future.

The Jewish Council for Public Affairs, the umbrella organization of local Jewish community relations councils, has received reports from about a dozen JCRCs over the past year about insurance rejections, according to Ethan Felson, JCPA's assistant executive director.

This isn't the first time Israel travel has hampered one's ability to get life insurance.

In 1996, following criticism from several members of Congress and New York state legislators, Metropolitan Life Insurance Company lifted a ban on policies for people who frequently visit Israel or remain there for extended periods.

Today, Felson and other Jewish officials say they can't object to insurers who deny life insurance policies to those who plan to visit Israel or other U.S.-designated hot spots — but they do object to those that deny policies based on applicants' past trips.

"As much as we don't like the situation of prospective travel, that's a condition of the world scene," said Abraham Foxman, national director of the Anti-Defamation League.

However, Foxman said, "I find the case of Fidelity to be out of bounds." He asked, "What if I took my grandchild for a Bar Mitzvah to Israel? Based on that they don't insure me?"

Fidelity's spokesman defended the policy of considering both past and future travel.

Fidelity will not sell a life insurance policy to anyone who has visited a country on the State Department's watch list in the past two years, nor will the company cover

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**FOCUS  
ON ISSUES**

## ■ Israel travel may not be hazardous to your life — just your life insurance

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anyone who plans to travel to those places in the next two years.

"Life insurance underwriting is an assessment of risk," Laporchio said. "Just as health and lifestyles are important to review, travel in the past two years can be an indication of possible future travel."

Other insurers maintain less restrictive policies. AllState, for example, does not look at applicants' past travel, spokeswoman Rebecca Hirsch said.

"This is not a country thing, it's more about risk assessment," she said.

Allstate would review the policy of someone who had said, when they applied, that they had no plans to travel to Israel but then did so within two years, Hirsch said.

"As long as you were truthful on the application — I didn't plan to travel to Israel, and you go over there and something happens to you — it would be paid out to your beneficiaries," she said.

Other leading insurers, such as TIAA-CREF and State Farm, said they deny life insurance to those planning to visit any country on the watch list.

Ironically, the risk of being harmed while in Israel remains comparatively low.

Average life expectancy in Israel is 78 years, compared to 77 in the United States. And even in the wake of the Palestinian intifada, deaths from accidental injury were about 11 per 100,000 in Israel in 2002, compared to 17 per 100,000 in the United States.

Still, death from terrorism rose to

nearly 50 per million people in Israel in 2002, about five times the U.S. rate.

Allen Hixon, a managing consultant for State Farm, said the company's policy is intended to prevent people from using life insurance like a travel insurance policy.

"When people make plans to travel to hazardous areas, they tend to become more life-insurance conscious," he said.

If an applicant sought an expensive policy shortly before traveling to a high-risk country, they would be rejected, he said, but State Farm wouldn't deny coverage if someone went to Israel unexpectedly.

Such policies do not single out Israel and thus are not discriminatory, said Malcolm Hoenlein, executive vice chairman of the Conference of Presidents of Major American Jewish Organizations.

"People are not going to go to Israel because of it," he said.

The JCPA's Felson agreed. "It's not in the nature of an insurance company to make a financial investment in a political statement," he said. "They're led more by actuarial tables than editorial columns."

Felson urged Jews who have been denied insurance because they plan to visit Israel to "shop around." Eventually they'll find a company willing to underwrite them.

"This is a problem the free markets will hopefully deal with, rather than a regulatory or legislative fix," Felson said.

But some lawmakers are taking note of the insurance companies' policies. Among them is the speaker of the New York state assembly, Sheldon Silver, who urged MetLife to lift its ban eight years ago.

The Orthodox Union led the battle against MetLife in 1996 when Menno Ratzker, an O.U. board member, was denied life insurance because he frequently visited Israel and remained there longer than two weeks.

Silver then proposed legislation that insurance companies not take travel into account when determining coverage. Shortly afterward, MetLife lifted its ban.

Today, MetLife spokeswoman Holly Sheffer said, the company provides life insurance to Israel travelers.

Segal, meanwhile, said he is seeking life insurance through other companies, though he said one firm already was asking why Fidelity rejected him.

"This is a knee-jerk response to increased anti-Semitism, terrorism, Islamic fundamentalism and other factors that contribute to a perception outside the Jewish community that it's not safe to visit Israel under any circumstances," he said. ■

Insurance companies are 'led more by actuarial tables than by editorial columns.'

**Ethan Felson**  
Jewish Council for Public Affairs

## Sharon faces down Likud stalwarts

By DAN BARON

JERUSALEM (JTA) — "I decide, and I will execute." Prime Minister Ariel Sharon's go-it-alone declamation might have sent shivers down the spines of Palestinians, Israel's left wing and international peace brokers — if it had been directed at any of them.

Instead, it was a message to the faithful of Sharon's own Likud Party, as the prime minister made clear Monday that party tradition would not dissuade him from his new, unilateralist road to Israeli-Palestinian peace.

There were plenty of hecklers in the audience of 3,000 at the Likud Party Central Committee's convention in Tel

Aviv on Monday. They jeered and whistled when their septuagenarian leader finally walked to the podium.

Sharon appeared unfazed.

"My disengagement plan is the best plan for our security," Sharon said, referring to a plan he outlined last month that envisions unilateral separation from the Palestinians should the U.S.-led "road map" peace plan fail.

Many Likud stalwarts have reacted to the proposal with frustration and anger.

"How are you any different from the Labor Party?" settlement activist Moshe Feiglin asked at the convention.

But some observers said the demonstrations of support and protest at the convention were just that — shows. ■

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# Israel prepares for international court

By GIL SEDAN

JERUSALEM (JTA) — Israel's controversial West Bank security barrier may drag the country into one of its most difficult legal challenges ever.

The International Court of Justice will convene at The Hague on Feb. 23 to discuss a question posed to it by U.N. Secretary-General Kofi Annan: "What are the legal consequences arising from the construction of the wall being built by Israel, the occupying Power, in the Occupied Palestinian Territory?"

The question may sound like a harmless academic issue.

But the possible answer has resulted in many nights of tossing and turning both for policy makers and legal experts in Jerusalem.

The fear is that the court will issue an advisory opinion that the fence violates international law by establishing unilateral facts in "militarily occupied territories," thus breaching basic human rights.

"This will put Israel on the defendant's bench as a sinful country," Bar-Ilan University law professor Yaffa Zilbershats told JTA. "It will have terrible consequences."

The International Court of Justice is the principal judicial organ of the United Nations.

The court comprises 15 judges elected to nine-year terms of office.

Though the judges are independent magistrates and do not represent their countries, no one in Israel expects judges like Awn Shawkat al-Kawassmeh, a Palestinian from Jordan, and Egyptian Nabil Elaraby to show sympathy for the Israeli cause.

For the past two weeks, a team of Israeli jurists has been engaged in intensive consultations ahead of the unprecedented legal challenge.

Never before has Israel been forced to defend at an international tribunal a specific project in the territories it captured in the 1967 Six-Day War.

The court won't deal only with the fence. Arab countries may try to seize the opportunity to put Israel's entire occupa-

tion of the West Bank and Gaza Strip on trial.

Among the experts preparing the Israeli response are Alan Baker, the Foreign Ministry's legal adviser; Meir Rosen, former legal adviser and an Israeli ambassador to the United States and France; Irit Kahan, director of the Justice Ministry's international pacts division; and Daniel Bethlehem of Cambridge University.

Bethlehem advised Israel on how to deal with the authors of the Mitchell Report on the causes of the intifada and helped block plans to set up an international inquiry into the April 2002 battle at the Jenin refugee camp, in the West Bank.

But Israeli policy makers face a dilemma. Should Israel argue its case to the court, or should it declare that the court has no authority to rule on a political conflict?

"Chances that the court will disqualify itself are close to nil," said Eyal Gross, an expert on international law at Tel Aviv University and a board member of the Citizens Rights Movement. "Therefore, Israel should do its best to prepare itself for a serious debate which may have far-reaching consequences."

The proceedings could trigger more than debate on the borders of Israel, which have never been defined legally.

If the opinion goes against Israel, it could lead to international sanctions.

That's why Justice Minister Yosef "Tommy" Lapid warned against the dire consequences of the development at this week's Cabinet session.

"We may turn into present-day South Africa," Lapid said.

Israel could be exposed to the kind of "international boycott which was in place until the fall of the apartheid regime in South Africa," he said.

The fact that the security fence deviates in some places from the Green Line — the armistice line established between the Israeli and Jordanian armies at the end of Israel's 1948 War of Independence — has turned the fence into an international issue.

It's not too late to pull the fence line

back closer to the Green Line, Lapid suggested.

The Green Line never was an internationally recognized border. However, since the adoption of U.N. Security Council Resolutions 242 and 338, which called for Israeli withdrawal from conquered territories "to secure and recognized boundaries," Arab states have pushed for the Green Line to be accepted as the border.

Israel's defense before the court will be based on two levels.

The team first will argue that a loaded political issue such as the Israeli-Palestinian conflict cannot be dealt with in a judicial way and will demand that the court disqualify itself from considering the issue.

The court most likely will reject that demand.

Israel then will argue that construction of the fence is a legitimate act of self-defense that does not create an unalterable political reality in the disputed territories — especially as Israel and the Palestinians are trying to revive peace talks.

The court's intervention may create unnecessary obstacles to the peace process, Israel will argue, according to government sources.

"One difficulty that Israel will face will be the argument that the fence was rerouted into the territories to defend the settlements," Gross said. "In international eyes, the settlements are illegal, so why defend them?"

Some argue that a negative opinion from the court could have dire consequences for Israeli policy makers.

"One of the consequences of the court's ruling may be putting Israeli generals and policy makers on the bench as war criminals," Zilbershats said.

One way to soften the blow would be for the government to follow Lapid's advice and reroute the fence closer to the Green Line.

But that would be difficult, since time is running short.

Israel is required to submit its documents to the court by Jan. 30. It also would mean a startling about-face by Prime Minister Ariel Sharon, a change he is unlikely to make without lengthy deliberations.

Israel may be subject to South Africa-style boycotts.

## NEWS IN BRIEF

### NORTH AMERICA

#### ADL wants religion-free campaign

The Anti-Defamation League is calling on presidential candidates to keep religion off the campaign trail.

In a letter to President Bush and nine Democratic presidential candidates, ADL leaders said candidates should feel comfortable explaining their religious beliefs to voters, but "appealing to voters on the basis of religion is contrary to the American ideal and can be inherently divisive, wrongly suggesting that a candidate's religious beliefs should be a litmus test for public office."

Sen. Joseph Lieberman (D-Conn.) has spoken at length about his Jewish observance, and former Vermont Gov. Howard Dean has, of late, cited Jesus in speeches and interviews.

#### What about Packers or Steelers?

Muslim teams in a California football league changed most of their names after they were found to be offensive.

Among the teams that switched names were squads called Soldiers of Allah and Mujahadeen, or Holy Warrior. The Intifada team, however, retained its name.

### MIDDLE EAST

#### Turkish message

Turkey will urge Syria to curb Hezbollah as a step toward renewing peace talks with Israel.

Quoting sources in Ankara, Israel's daily Ma'ariv reported that Turkish Prime Minister Recep Tayyip Erdogan would tell visiting Syrian President Bashar Assad on Tuesday that Damascus lacks diplomatic credibility because it supports Lebanese and Palestinian terrorist groups.

"If a determined Syrian handling of the problem is noted, this will set the stage for renewed negotiations," Erdogan will tell Assad, according to the report.

Turkey long has been Israel's main Middle East ally. With Assad's landmark visit, Ankara may patch up years of border tension with Syria and increase its influence as a regional power broker.

#### Assad blames Israel for bombings

Israel is responsible for Palestinian suicide bombings, Syria's president said.

In an interview published Tuesday in Britain's Daily Telegraph newspaper, Bashar Assad denied that he could do anything to stop terrorist attacks against Israelis, though many of the groups report-

edly take their orders from headquarters in Damascus. "It doesn't matter if we like it or not, if we support it or condemn it," Assad said. "Only Israel, when it stops killing, won't have any more killing."

#### Ex-Mossad head: 'Road map' bad idea

The "road map" peace plan will fail, a former head of Israel's Mossad said.

Speaking Tuesday to journalists in Jerusalem, Ephraim Halevy said the road map is a "bad recipe," and that all the parties involved know it, including the United States, which sponsored the plan. Halevy said the Palestinian Authority will not be able to fulfill its obligations under the plan to squash terrorism.

He also said Palestinian actions in recent years suggest Palestinians are more interested in overwhelming Israel than in setting up an independent state.

#### Settlers' kids to learn about army

A new educational program will teach Jewish children in the West Bank about the importance of the army.

Presented by the Yesha settlers council, the program comes amid fears that there may be clashes between settlers and soldiers as Israel prepares to evacuate illegal West Bank settlement outposts. The program, for schoolchildren of all ages, will last for a month.

### WORLD

#### Chile gets a Holocaust memorial

A Holocaust memorial was inaugurated in Chile's capital.

The Supreme Court's new Jewish president, Marcos Libedinski, and Israel's ambassador to Chile, Joseph Reguev, were among the attendees at last week's ceremony at the entrance to the Maccabi Israelite Stadium in Santiago.

Donated by Holocaust survivors, the memorial features a crematory oven with a chimney formed by six cylinders.

#### Holocaust forum in Sicily

A conference on the Holocaust will be held next week in Sicily. Called "The Holocaust and the Duty of Remembering," the Jan. 18 event will take place in the town of San Cataldo, in the center of the island. Jews were expelled from Sicily 500 years ago and few Jews live there today.

But dozens of former medieval Jewish ghettos and other traces of Jewish heritage are scattered around Sicily, and there has been considerable interest in the study of Jewish culture and history in recent years.

## Berlin Jewish leader wants help

BERLIN (JTA) — The man who is expected to become president of Berlin's Jewish community wants financial help from the Claims Conference.

Albert Meyer, who is widely expected to be elected Wednesday to head Berlin's financially strapped community, told German media outlets that the Claims Conference, which is responsible for dispensing restitution money to Holocaust survivors, should ante up more support for Berlin's Jewish community.

The Claims Conference is legally bound to support German Jewry through a share of its profits from unclaimed Jewish

property, but so far it has contributed "peanuts," according to Meyer. As the successor organization for unclaimed Jewish property, the Claims Conference gave one third of the former Jewish communal properties in its charge to the Central Council of Jews in Germany before German reunification in 1990.

After the reunification, the Claims Conference did the same with former communal properties in East Berlin, Cornelia Levi, spokesperson for the Claims Conference's Frankfurt office said, adding that "as far as we know, the Central Council gave most of this to the Jewish community of Berlin."

The Central Council could not be reached for comment. ■