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**Deloitte Touche
Tohmatsu**



with
Robinson Lake Sawyer Miller

***Romania Privatization Public
Awareness Campaign***

Grassroots

Delivery Order No. 30

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April 1995

**Deloitte Touche
Tohmatsu
International**

GRASSROOTS

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2. D-NEI. NEGREA CARMEN
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3. D-LUI. HARTMAN TIBERIU
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5. D-LUI. SMINCHISESCU
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STR. AXENTE URICARU NR.19
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6. D-LUI. NITA I NITA
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9. D-LUI. VASILE DUMITRU
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10. D-LUI. STEF DORIN
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11. D-LUI. SAVULESCU VICTOR
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12. D-LUI. STROESCU
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STR. DRAGOS MLADOVICI NR.2-4
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13. D-NEI. ELISABETA GHITA
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14. D-LUI. PAUNE CEZAR
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23. D-LUI. MARIUS MUSAT
STR. UNIRII BL.28C ET.3 AP.13
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24. D-LUI. TRAIAN AELENII
STR. VALEA IALOMITEI NR.7
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25. D-LUI. ION ROSU-HAMZESCU
STR. MACEDONSKI NR.6
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26. D-LUI. GHEORGHE DINUT
STR. A.I. CUZA NR.46
CRAIOVA COD 1100

27. D-LUI. CORNEL VINTILA
STR. PRAGA NR.18
PLOIESTI COD 2000

28. D-LUI. TEODOR POP
STR. 13 SEPTEMBRIE NR.115
BUCURESTI COD 76121

29. D-LUI. ALEXANDRU CRISAN
STR. SFANTUL CONSTANTIN
NR.3
BUCURESTI COD 70751

30. D-LUI. ADRIAN OPRIS
STR. UNIREA PRINCIPATELOR 5 /
16
JUD. VRANCEA FOCSANI COD
5300

31. D-LUI. STEFAN DEGERATU
CALEA DOROBANTILOR NR.168
BUCURESTI COD 71232 SECT.1

32. D-LUI. GHEORGHE GURLUI
COMUNA BEI CIUGATELE
JUD. CALARASI COD

33. D-LUI. ION STAVRACHE
STR. ING. ZABLOVSCI NR.92-94
SECT.1 COD 78189
BUCURESTI

34. D-NEI. CARMEN STROESCU
STR. STEFAN FURTUNA NR.56
SECT.1
BUCURESTI COD 70786

35. D-LUI. MARIAN POENARU
AGRO-POENARU S.N.C.
MILOSESTI JUD. IALOMITA
COD 8435

36. BANCA COMERCIALA
ROMANA
D-LUI. VIRGIL CIOC
STR. REPUBLICII NR.45
BRASOV COD 2200

37. BANKOOP
D-LUI. AUREL BIRT
STR. SADOREANU NR.16
BRASOV COD 2200

38. D-LUI. EDUARD BIBIRI
BD. PACII NR..52-54 BL.4 SC.A
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39. D-LUI. ROSNER HERMAN
STR. VICTOR BABES NR.12
SF. GHEORGHE JUD. COVASNA
COD 4000

40. D-LUI. ALEXANDRU POPESCU
B-DUL. VICTORIEI NR.12
BRASOV COD 2200

41. D-NEI.A: RIANA NISTORESCU
STR. POLITEHNICII NR.4
BRASOV COD 2200

42. D-LUI. ALEXANDRU ZANFIR
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43. D-LUI. NICOLAE PARFENIE
STR. SATURN NR.19 SC.B AP.5
BRASOV COD 2200

44. D-NEI. MARIANA EFTIMIE
STR. ECATERINA TEODOROIU
NR.5
BRASOV COD 2200

45 D-LUI. BOGDAN CORNEA
STR. AMURGULUI NR.18
CAMPINA COD

46. D-LUI. MIHAI GHITA
STR. LUNGA NR.28
BRASOV COD 2200

47. D-LUI. DAN COCIU
OF. POSTAL 5 CASUTA 44
BRASOV COD 2200

48. D-LUI. CORNELIU BOTEANU
STR. CARPATILOR NR.24
BRASOV COD 2200

49. D-LUI. VASILE NICOLAE
CENTRU-NORD 25B AP.5
RISNOV COD

50. D-LUI. EMIL POP
STR. LAMIITEI NR.2
BRASOV COD 2200

51. D-NEI. Maria Bordos
Str. Simion Barnutiu Nr.17 Cod
2200, Brasov

52. SC SIGNUM

53. D-LUI. Gh. Finta
Str. Birsei, Bl.24, Ap.7, Codlea,
Jud. Brasov
COD. 2252

54. D-LUI. Eugen Morariu
Str.Prahova Nr.17, Cod 2200,
Brasov

55. D-LUI. Stefan Dimitriu
Str.D. Gherea, Nr.1, Ap.2, Cod
2200, Brasov

56. D-NEI. Maria Bodea
Str.Dacia Nr.84, Bl.21, Sc.b,
Ap.6, Cod 2200, Brasov

57. D-NEI. Doina Caranjulescu
RADIO ROMANIA
INTERNATIONAL
Str. General Berthlo, Nr.60-62,
Sector1, Bucuresti
COD

58. D-LUI. Oprea Dobrescu
Str.Caramidariei Nr.3, Cod
2200, Brasov

**59. D-LUI. IONESCU PAUL
DRUMUL TABEREI NR.33
BL.Z37 ET.4 AP.27 SECT.6
PUCURESTI COD 77332**

**60. POPA IOAN EUGEN
STR. HARTMANULUI NR.23
SC. A AP.8 BRASOV COD
2200**

**61. D-LUI. Ciprian Popescu
Str. Republicii Nr.22, Constanta
COD 8700**

**62. D-LUI. Constantin Pirvu
Str. Zizinului ,Nr.113, cod 2200,
Brasov**

**63. D-LUI. Ambrus Carol
Str. De Mijloc, Nr.1, Cod 2200,
Brasov**

**64. D-LUI. Pitis Dionisie
Str. Turnului Nr.5, Brasov
COD 2200**

**65. D-LUI. Radu Popescu
Str. Neptun
Nr.28.Sc.B.Ap.6.Brasov
COD 2200**

**66. D-NEI. Felicia Oros
Str. Zizinului Nr.119.Brasov
COD 2200**

67. D-NEI. Roxana Olar
Str. Crizantemelor Nr.3 Brasov
COD 2200

68. D-NEI. CONSTANTA
BATOG
DIMITRIE POMPEI NR.8
BUCURESTI
COD 72326 SECTOR 2

69. D-LUI. DOINA
SAVULESCU
BD.
CONSTRUCTORILOR,NR.20,
BUCURESTI
COD 77766 SECT.6

70. D-NEI. CORINA ASAND
STR. TUTORA NR.7C IASI
COD 6600

71. D-LUI. STEFAN KEDEI
HRISTO-BOTEV NR.29
BUCURESTI
COD 70472 SECT.3

72. D-LUI. MIHAIL HAJA
REVOLUTIEI NR.2A TIRGU
MURES
COD 4300

73. D-LUI. LAURENTIU
NICULESCU
N. BALCESCU NR.22
BL.A1,AP.16 GALATI
COD 6200

74. D-LUI. DAN ENE
MOSILOR NR.3-5
BUCURESTI
COD 70441 SECTOR 3

75. D-LUI. IOAN TAPOS
MUNTENIEI NR.3/29
COD2756 HUNEDOARA
COD 2700

76. D-LUI. FLORIN BARBU
MIFAI VITEAZUL 74
BRASOV
COD 2200

77. D-NEI. DOINA GEMAN
STR.ZIZINULUI NR.119
BRASOV COD 2200

78. D-LUI. LIVIU LESE
STR.BARBU DELAVRANCEA
33/7 BAI A MARE
COD 4800

79. D-LUI. ADRIAN TURICU
GH. SINCAI NR.36 COD 4800
BAIA MARE
COD 4800.
80.

81. D-LUI. PETRU CMIT
CALEA GRIVITEI 6-10
BUCURESTI
COD 78104 SECT.1

82. D-LUI. LIVIU WINDISCH
PANERULUI 6 SECT.5
COD.64964 BUCURESTI

83. D-NEI. GLORIA GAGEA
ALEEA CIMPUL CU FLORI
NR.1 B.P.OD2 SC.B AP.81
SCARA 6 BUCURESTI COD
77408

**84. D-NEI. DANIELA TUDOR
INCINTA PORT DANC 30
CONSTANTA COD 8700**

**85. D-LUI. ION SECOTA
T. VLADIMIRESCU 90 TIRGU
JIU
COD 1400**

**86. D-LUI. SAVU TUDOR
CALEA FLORESTI NR.77/14
CLUJ-NAPOCA
COD 3400**

**87. D-NEI. NICOLETA
BRADESCU
B-DUL 1 MAI 323 AP.2
SECT.1
BUCURESTI COD 78322
SECT.1**

**88. D-LUI. BOGDAN
SPIRIDON
DRUMUL TABEREI 120
BUCURESTI
COD 77464 SECT.6**

**89. D-NEI. TEREZA FORRAY
ALEEA BUCSENESTI NR.1
BLE 12 AP.17
BUCURESTI COD 77374
SECT.6**

**90. D-LUI. IOAN MIHAILOV
CALEA LIPOVEI NR.45
TIMISOARA
COD 1900**

**91. D-LUI. AFIAN
TARNICERU
ALEEA C.F.R. NR.9
TIMISOARA COD 1900**

**92. D-LUI.CONSTANTIN
MIHAI**

**STR.DOMNEASCA NR.118
COD.6200 GALATI**

JD 6200

**93. D-LUI. MIRCEA
DUMITRASCU**

**PARLAMENTUL ROMANIEI
- SENAT**

C.P. 1-1068 BUCURESTI

94. D-LUI. MIHAI TIMPAU

**DR. CARNABEL NR.101
GALATI**

COD 6200

95. D-LUI. IULIAN BOSTAN

**ZIARUL “ EVENIMENTUL
ZILEI “**

**PIATA PRESEI LIBERE 1
BUCURESTI**

COD 71341 SECT.1

96. D-LUI. MIRCEA SEBE

**SPLAIUL INDEPENDENTEI
202 BUCURESTI**

COD

**97. D-LUI. STELIAN
MEDIAHU**

**13 DECEMBRI NR.94
BRASOV**

COD 2200

98. GEORGESCU MIHAELA

**STR. BRASOV 32 BL.A11
SC.B AP.21**

BUCURESTI COD 73248

**99. D-LUI. DUMITRU
FUNDATURA**

**STR. G-RAL. BERTHELOT
NR.22 SECTOR 1**

BUCURESTI

**100. D-LUI. TOMA DUMITRU
STR. IULIU MANIU 47
BRASOV
COD 2200**

**101. D-LUI. Cristian
Grigorescu
STR. Armeneasca NR.33
Sector 2, Bucuresti, 70228
COD**

**102. D-LUI. CRISTIAN
VASILIU
SOS. STEFAN CEL MARE
NR.14 BL.19 SC.B AP.57
SECT. 2 BUCURESTI COD
72132**

**103. D-LUI. NICOLAE IVAN
STR. VINATORI NR.3
COD.70639
BUCURESTI**

**104. D-LUI. THEODOR
OLTEAN
RESTAURANTUL "LA
PREMIERA"
B-DUL. BALCESCU NR.2
BUCURESTI
COD 70121**

**105. D-LUI. MIHAI
GHEORGHIU
SCOALA FLOREASCA 14
SECTOR 1
BUCURESTI COD 71236**

**106. D-LUI. RICHARD KISS
ALEEA CIUCEA, 4, BL P18
SC4 AP45, BUCURESTI
COD 74696 SECT.3**

**107. D-LUI. ABRUDEANU
MIRCEA
SC ALCOM ALBA SRL
STR.SIMION STEFAN, ALBA
IULIA
COD 2500**

**108. D-LUI. PECA BOGDAN
ALEEA AVIATOR
STILPEANU, NR11, BLOC 8,
SCARA B,
.29 SECTOR 1 BUCURESTI
COD 71339**

**110. D-LUI. SAMOILA
NICOLAE
AGROMEC SA MARACINENI
ARGES
SOS. CIMPULUNGULUI Km.8
MARACINENI - PITESTI
COD 0300**

**112. D-LUI. NICULAE
STOIAN
STR. TINERETULUI BL. 24 /
613 AP.5
GIURGIU COD 8375**

**114. D-LUI. ION OPREA
STR. AVIATOR TRAIAN
VASILE NR.6B
BUCURESTI SECT.1 COD
78336**

**109. D-LUI. ZAGONEANU
ADRIAN
GRIGORE MORA NR. 4
BUCURESTI
COD 71278 SECT.1**

**111. D-LUI. ERWIN SANDOR
STR.CRISTIAN TELL NR. 33
AP 21
BUCURESTI SECT.1 COD
71116**

**113. D-LUI. C-TIN. RUSCA
BD. TINERETULUI NR.37
BL.50 AP.83
BUCURESTI COD 73514
SECT.3**

**115. D-LUI. FLORIN
CONSTANTINESCU
STR. E. STAMATE NR.2
PASCANI COD**

116.D-LUI. ION PANA
SC PANEX SRL
COMUNA BREBU JUD.
PRAHOVA
COD

117. D-LUI. SANDU IONESCU
SOC. AGRICOLA
GOSPODARUL
COM. SALCILE JUD.
PRAHOVA
COD

118. D-LUI. TRAIAN CUZMA
STR. RUGULUI NR.11
OTELU-ROSU JUD.CARAS
SEVERIN
COD

119. D-LUI. SORIN
VISINESCU
CAMERA DE COMERT SI
IND. ARGES
P-TA. VICTOR MILEA NR.1
PITESTI COD 0300

120.CONSTANTIN FURTUNA
C.P. 78-138 BUCURESTI

121. D-NEI. OANA BENCZE
B-DUL. GH. SINCAI NR.14
BL.11
SC.A AP.9 SECT.4
BUCUESTI COD 75164

122. D-LUI. ROBERT
DUMITRESCU
STR. TINCANI NR.2 BL.Z44
AP.26
BUCURESTI SECT.6 COD
7/349

123. D-LUI. CALINOIU
VIOREL
STR. LENINGRAD NR.10
BL.P AP.8
BRAILA COD 6100

**124. D-NEI. MARIA
DAMIANOV
STR. ELIZEULUI NR.27 BIS
TULCEA COD 8800**

**125. D-LUI. DAN
STEFANESCU
B-DUL. PACII NR.220
BUCURESTI COD 77583**

**126. D-LUI. ION
DUMITRESCU
UNIVERSAL SA
B-DUL. REPUBLICII
PITESTI COD 0300**

**127. D-LUI. ARIZESCU
ILARIU
STR. 8 MARTIE NR.8
BACAU COD 5500**

**128. D-NEI.MONICA BOTEZ
STR. COSTACHE NEGRI
BL.D7 SC.B AP.35
PIATRA NEAMT' COD 5600**

**129. D-LUI. BOGDAN STAN
STR. BREZOIANU NR.10 SC.B
AP.41
BUCURESTI COD 70624**

**130. D-LUI. MIHAI PATERAU
STR. ELENA DOAMNA BL.I
110 SC.B AP.6
ROSIORII DE VEDE
ELEORMAN COD**

**131. D-LUI. A. AL. SAFI
P.O.BOX 22-289
BUCURESTI**

**132. D-NEI. LILIANA ENE
STR. CIMPIA LIBERTATII
NR.42
BL.MC2 AP.21 SECT.3
BUCURESTI COD**

**133. D-LUI. VASILE BERINDE
STR. PANCIU NR.42A SECT.1
BUCURESTI COD 78472**

**134. GABRIEL GORAN
STR. ZAPADA MIEILOR NR.
16-18
BUCURESTI SECT.1 COD
71529**

**135. D-LUI. RADU TENEA
STR. DANIEL BARCEANU
NR.36
BUCURESTI SECT.3 COD**

**136. D-LUI. GABRIEL
BRANZEI
COMPUTERLAND
CALEA DOROBANTILOR
NR.152
BUCURESTI SECT.1 COD
71232**

**137. D-LUI. CORNEL SIMA
STR. PETUNIEI NR. 10 BL.109
SC.E AP.92
PLOIESTI COD 2000**

**138. D-NEI. RODICA
ZAGODEANU
CALEA MOSILOR NR.237
BL.45 AP.29
BUCURESTI COD 73251**

**139. D-LUI. VASILE
ZAHARIA
REMAR SA
STR. Garii NR.18
JUD. IASI PASCANI COD
62100**

**140. CHIUARU VASILE
STR. MOINESTI NR.16
BUCURESTI**

**141. D-LUI. PETRE
OSICEANU
SPLAIUL INDEPENDENTEI
NR.202
BUCURESTI COD**

**142. D-LUI. AUREL PAPUC
STR. UNIRII NR.53-54
BUZAU COD 5100**

**143. D-LUI. THEODOSIE
PERJU
STR. LUPENI NR.167
PLOIESTI COD 2000**

**144. D-LUI. RADU NICOLAE
STR. FABRICII NR.4
OCNA SIBIULUI COD**

**145. D-LUI. ION STANCA
P-TA. V. MILEA NR.1
PITESTI COD 0300**

**146. D-LUI. ALEXE GH. DIDI
STR. SMIRDAN NR.5
PLOPENI JUD. PRAHOVA
COD 2079**

**147. D-NEI. ANITA STOIAN
SOS. PANTELIMON NR.255
BL.43
SC.E AP.163 SECT.2
BUCURESTI COD 73544**

**148. D-LUI. ALEXANDRU
MARZA
STR. COMPOZITORILOR
NR.29
BL. C9 SC.C AP.107 SECT.6
BUCURESTI COD 77352**

**149. D-LUI. ADRIAN ENACHE
INTR. BADENI NR.7 BL.M61
SC.2 ET.2 AP.30 SECT.3
BUCURESTI COD 74408**

**150. D-LUI. GABRIEL
MURESANU
STR. D-NA. GHICA NR.5 BL.3
SC.1 AP.10 SECT.2
BUCURESTI COD 72404**

**151. D-LUI. DAN FLORIN
LEONTESCU
ARPRESS NEWS AGENCY
(ROMANIA LIBERA)
PIATA PRESEI LIBERE NR.1
BUCURESTI COD 78412**

**152. D-LUI. SCHIAU MIRCEA
B-DUL. C. BRINCUSI NR.27
CLUJ-NAPOCA COD 3400**

**153. COVRIG MIRCEA
STR. MIHAI VITEAZU NR.34
BL.4 SC.C AP.2
BRASOV COD 2200**

**154. D-LUI. MARC EUGEN
STR. LIBERTATII NR.11
IERNUT COD.4351**

**155. D-LUI. ION POPESCU
SC JILTUL SRL
COMUNA NEGOMIR SAT
RACI
JUD. GORJ COD 1445**

**156. D-LUI. PANCULESCU
DUMITRU**

**STR. DEMOCRATIEI-F.N.
BL.H7 AP.3**

.OIESTI COD 2000

**157. D-NEI. TRIFAN
STELUTA**

STR. ARAD BL.PS 14A / 57

GALATI COD 6200

**158. D-LUI. C-TIN.
BOLDEANU**

**STR. TUDOR
VLADIMIRESCU NR.81**

BRAILA COD 6100

159. D-NEI. DORINA NANU

**STR. CONSTRUCTORULUI
NR.5 AP.6**

FOCSANI COD 5300

160. D-LUI. PAVEL PODEA

STR. NISIPARILOR NR.35

BAIA MARE COD 4800

**161. D-LUI. ALEXANDRU
POP**

STR. NISIPARILOR NR.35

BAIA MARE COD 4800

162. D-LUI. TRIFAN AUREL

BD. G. COSBUC BL.M3 AP.94

GALATI COD 6200

163. D-LUI. ANTON CIOLACU

STR. RINDUNELELOR NR.36

CONSTANTA COD 8700

**164. D-LUI. IOAN TIMOFTE
SOCIETATEA "R"-
ROMANIA LIBERA
PIATA PRESEI LIBERE NR.1
BUCURESTI COD 78412**

**165. D-LUI. MIRCEA
COJOCARU
STR. TUDOR
VLADIMIRESCU BL.U AP.9
MOINESTI JUD. BACAU COD**

**166. D-LUI. ADRIAN
BUCERZAN
STR. PECINEAGA NR.5
BL.29C AP.14
BUCURESTI SECT. 5 COD
76436**

**167. D-LUI. CRISTIAN
VISOIU
ALEEA SINAlA NR.6
TARGOVISTE COD 0200**

**168. D-NEI. RODICA
ZAGODEANU
STR. OCCIDENTULUI NR.1
BUCURESTI COD 78111**

**169. D-NEI. OTOIU EMILIA
STR. SEPTIMIUS SEVERUS
NR.10
BL.TO-02 AP.24
ALBA IULIA COD 2500**

**170. D-LUI. VLADIMIR IULIU
GUSIC
STR. MANASTIREA
CALDARUSANI NR.9
SECTOR1 COD 78178 OFIC. 2
BUCURESTI**

**171. D-LUI. LAURENTIU
SERBAN
STR. RITMULUI NR.14
BL.432 SC. A AP.16
BUCURESTI SECT.2 COD
73347**

**172. D-LUI. TUDOREL
NEAGOE**

**B-DUL. CONSTANTIN
BRANCOVEANU NR.73-79
18**

BUCDURESTI COD 75539

**173. D-LUI. FLORIN BORZA
STR. BANUL MANTA NR.18
BL.28 AP.43 SC.B
BUCURESTI COD 78172**

**174. D-NEI. CRISTINA DICA
STR. OLTULUI NR.52 SECT.5
BUCURESTI COD 76491**

**175. LIVIU MIHON
STR. MIHAI VITEAZU NR.1
TIMISOARA COD 1900**

**176. OANCEA DANIEL
ALEEA I.O.R. NR.1 BL.L10
T.4 AP.57 SECT.3
BUCURESTI**

**177.SC OLT-EC SRL
D-LUI. FOARFA ION ADRIAN
STR. FRATII BUZESTI NR.9
CRAIOVA COD 1100**

**178. ROBU TEODORA
STR. TRESTIANA NR.2 BL.3
SC.A AP.35 SECT.4 COD
75127
BUCURESTI 75127**

**179. BLENDEA GEORGETA
STR.NEPTUN NR.4A SC.A
AP.15
BRASOV COD 2200**

180. D. GUTTER
STR. PARTIZANILOR NR.35
BL.E8 AP.75
GALATI COD 6200

181. IOSIF FLORINA
BD. 1 MAI BL.25 SC.F ET.4
AP.29
HUS-VASLUI

182. MARIAN STOICESCU
STR. FANIONULUI NR.57
BUCURESTI COD 78459
SECT.1

183. SOCOLOV CONSTANTIN
STR. IMPACARIU NR.19
BL.915
TR III - PARTER
IASI COD6600

184. RUSU OVIDIU
STR. SFATUL TARIU NR.16
CHISINAU
REPUBLICA MOLDOVA

185. POPA NICOLETA
STR. A. PANU 34 BL.2A
TRONSON IV ET.6 AP.22
IASI COD 6600

186. DOREL CHELARU
STR. GARIU 18
PASCANI COD

187. DARIE IULIU
B-DUL. ALEXANDRU CEL
BUN 10
BL.1206 SC.E ET.3 AP.15
IASI COD 6600

188. GALBINITA IOAN
ALEEA NICOLINA 5 BL.Z4
SC.A AP.3
IASI COD 6600

189. BUDEANU VICTOR
STR. STEFAN CEL MARE
NR.2 BIS
IASI COD 6600

190. MIHAILESCU VICTOR
STR. AUREL VLAICU 88
IASI COD 6600

191. MOISUC NICOLAE
CARTIER DANCU BL.A3
SC.C ET.3 AP.12
IASI COD 6600

192. ALBISTEANU VASILE
STR. VASILE LUPU 116
BL.A3
TRONSON II ET.8 AP.7
IASI COD 6600

193. VERES LIDIA
STR. MACAZULUI 11 SC.B
AP.6
IASI COD 6600

194. CENUSA CORNELIA
STR. STRAPUNGHEREA
SILVESTRU NR.35
IASI COD 6600

195.GHEORGHITA
CRISTIAN DANIEL
CP 1062 OP 4 IASI COD 6600

**196. SILVIA MILER
STR. SMIRDAN NR.5
IASI COD 6600**

**197. MARCUSANU CALIN
REVISTA "FLACARA"
PIATA PRESEI LIBERE 1
SECTOR 1 BUCURESTI
COD 78412**

**198. MURARU VASILE
STR. A. PANU 17 BL.GH.
VODA 2B
ET.1 AP.4 IASI COD 6600**

**199. GAVRILIUC VIOREL
STR. TELEAJEN NR.7 BL.A2
AP.50
GALATI COD 6200**

**200. ROSNER HERMAN
P.O.BOX 70
SF. GHEORGHE COD 4000**

**201. NICA NICOLAE
STR. CONDORULUI NR.1
SECT.5
BUCURESTI COD 76824**

**202. CIRLAN NICOLAE
PREL. SOSEAUA
GIURGIULUI NR.33
BUCURESTI SECT.4 COD
75331**

**203. NICOLAE SAVIN
STR. ELEV STEFANESCU
STEFAN NR.13
BL.451 ET.2 AP.27 SECT.2
COD 73332
BUCURESTI**

**204. LOZINSCHI-FERENT
STEFAN
CP 60/31 BUCURESTI**

**205. EBRASU DANUT
CARTIET TRAIAN ALEEA
PRIVIGHETORII 2
BL.9 SC.C AP.14 RM. VILCEA
JUD. VILCEA
COD 1000**

**206. ADILSAH REIAN
STR. RAHOVEI NR.30
TULCEA COD 8800**

**207. ANISIMOV MARIA
STR. LUTERANA 7
TULCEA COD 8800**

**208. DINU BOGDAN
STR. ISACCEI 3 BL.I1 SC.A
AP.6
TULCEA COD 8800**

**209. MILITARU
CONSTANTIN
STR. PACII 81 TULCEA COD
8800**

**210. BARBAT VASILE
STR. ALUNISULUI 14 BL.F3
SC.A AP.14
TULCEA COD 8800**

**211. RAUTA MARILENA
STR. 14 NOIEMBRIE NR.6
BL.S3/A/2
TULCEA COD 8800**

**212. LUCA GABRIELA
STR. SABINELOR 29 BL.C9
SC.A AP.7 COD 8800
TULCEA**

**213. ANTON CONSTANTIN
STR. PORTULUI 16
TULCEA COD 8800**

**214. DANES MINODORA
STR. I.L. CARAGIALE BL.D1
SC.B AP.9
TULCEA COD 8800**

**215. STRATOPOL TUDOREL
STR. PORTULUI 26
TULCEA COD 8800**

**216. CARABULEA MIRCEA
STR. ELIZEULUI 53
TULCEA COD 8800**

**217. MATROZ MARCEL
STR. PACII 103 BL.M2 SC.A
AP.37
TULCEA COD 8800**

**218. COCIOBANU CORNEL
STR. 9 MAI NR.21 TULCEA
COD 8800**

**219. URLIH SILVIA
STR. LUTERANA 7
TULCEA COD 8800**

220. ANGHEL CORNELIU
STR. GAVRILOV C. NR.99
BL.A1 SC.D AP.9
TULCEA COD 8800

221. SOFINCEANU PETRU
STR. UZINEI 1, SC.A, ET.3,
AP.1
IASI COD 6600

222. BOTA CALIN
STR. VALEA
CALUGAREASCA NR.1
BL.D5 SC.C ET.3 AP.27
SECT.6
BUCURESI COD 77472

223. GHINEA CORNELIU
STR. DRUMUL TABEREI 83
BL.TD 5 AP.46 SECT.6
BUCURESTI COD 77432

224. BRAGUTA BOGDAN
STR. CERCELUS 52 BL.11
SC.A ET.6 AP.23 SECT.3
BUCURESTI COD 74329

225. TURCITU VICENTIU
STR. ANA IPATESCU 21
GALATI COD 6200

226. MUNTEANU RADU-
EMILIAN
STR. DR. VICOL NR.2 SC.1
ET.1 AP.3
BUCURESTI SECTOR 5 COD
70222

227. ENE DANIELA-
NICOLETA
STR. FLOAREA ROSIE NR.7
BL.51 SC.1
ET.4 AP.18 SECT.6 COD 77597
BUCURESTI

**228. POPESCU DAN FLORIN
STR. VASILE ALEXANDRI 8
IASI COD 6600**

**229. RADU CAMELIA
STR. VASILE ALEXANDRI 8
IASI COD 6600**

**230. CORNEL SIMIGHIAN
COTIDIANUL "24 ORE"
STR. ELENA DOAMNA
IASI COD 6600**

**231. PARIS STELA-
ECATERINA
STR. STEFAN GRECEANU 2
BUCURESTI COD 72119
SECT.6**

**232. OANA CONSTANTIN
STR. PACURARI 120 BL.582
SC.B
ET.4 AP.15 IASI COD 6600**

**233. FILIP DUMITRU
STR. PLAIESILOR 19 BL.L1
SC.C AP.1 IASI COD 6600**

**234. ONISCU CORNELIU
STR. SFINTU LAZAR BL.
GHICA VODA
SC.1B ET.2 AP.7 IASI COD
6600**

**235. TOCAN ALIN
STR. SMIRDAN 5
IASI COD 6600**

**236. SIRBU DANIEL
B-DUL. COPOU 19
IASI COD 6600**

**237. POPA DANIEL
STR. STEFAN CEL MARE 4
IASI COD 6600**

**238. BORA ISTRATU
STR. FIBLES 28A
TG. LAPUS COD**

**239. IONESCU MIHAI
STR. CAIMATEI 6
BUCURESTI COD 70336
SECT.2**

**240. FLORIN BARBU
ELTECH COMPANY IMPEX
STR. GH. BARITIU 28
CAMERA 25
CLUJ NAPOCA COD 3400**

**241. CATALIN STEFANESCU
STR. 14 DECEMBRIE 1989
NR.2 BIS ET.2
IASI COD 6600**

**242. OCTAVIAN PACURARU
STR. ELENA DOAMNA 25
IASI COD 6600**

**243. OVIDIU MURGU
RTV EUROPA NOVA
STR. CRONICAR MUSTEA
IASI COD 6600**

**244. SAVIN IOAN
BD. STEFAN CEL MARE SI
SFINT NR.4
IASI COD 6600**

**245. PRICOPE CRISTIAN
RTV EUROPA-NOVA
STR. T. VLADIMIRESCU - T
17 - 201
IASI COD 6600**

**246.FEDERATIA
PATRONATULUI DOLJ
-LUI. BICLESANU DAN
TR. BUJORULUI NR.20
RAIOVA COD 1100**

**247. DORU DOBRESCU
P.O.BOX 79-16
BUCURESTI**

**248. ADRIAN POP
STR. NICOLAE TITULESCU 2
CRAIOVA COD 1100**

**249.RUCAREAN
ANTOINETTE-DENISE
STR. HARMANULUI NR.58
BRASOV COD 2200**

**250. POPESCU-BURCHI
ALEXANDRU
STR. ROSSINI 6 AP.2
BUCURESTI COD 71446**

**251 .RUIU ADRIAN
STR. PRELUNGIREA
SEIMENI 25
CERNAVODA COD 8625**

252. CHETA VASILE
STR. 22 DECEMBRIE NR.36
BAIA MARE COD 4800

253. MOISEI FILIP
STR. LUPTEI 15
BAIA MARE COD 4800

254. PETRU MUNTEANU
STR. OITUT 2/27
BAIA MARE COD 4800

255. CHIORAN IOAN
STR. TIBLESULUI 30
BAIA MARE COD 4800

256. FARKAS ZOLTAN
STR. CALEA TRAIAN
NR.4A/12
BAIA MARE COD 4800

257. ION MARIUS VARGA
STR. SALCIMULUI 3/1
BAIA MARE COD4800

258. IANCU DORIN
STR. TUDOR
VLADIMIRESCU 18
ALBA IULIA COD 2500

259. PUSCAR MARIOARA
STR. VINATORILOR 26
BL.VI2 AP.10
ALBA IULIA COD 2500

**260. MOTICA GABRIEL
STR. 1 MAI NR.12
BAIA MARE COD 4800**

**261. ALEX ILIES
STR. BARBU
DELAVRANCEA 1/7
BAIA MARE COD 4800**

**262. ICANA MANEA
STR. OLTENIEI NR.6/20
BAIA MARE COD 4800**

**263. RINGHILESCU MARIA
P.O.BOX 1.168 PLOIESTI**

**264. PITURESCU IOAN
SOS. OLTENITEI NR. 103
SECT.2
BUCURESTI COD 75343**

**265. ROSCA IOAN
STR. VALEA BUZAULUI
NR.8 BL.G31 SC.E AP.41
SECTOR 3 BUCURESTI**

**266. STOLERU GABRIELA
STR. RAZBOIENI BL.4 AP.4
FOCSANI COD 5300**

**267. DUMITRU MARINCAS
SPLAIUL INDEPENDENTEI
313
BUCURESTI SECT.6 COD
77703**

**268. TICU ISARI
B-DUL. COPOU NR.4
IASI COD 6600**

**269. BUHAC GHEORGHE
BD. POITIERS NR.10
IASI COD 6600**

**270. IONEL SCAUNASU
STR. CONFEDERATIEI NR.15
TG. JIU COD 1400**

**271. VARLAM FLORIN
ALEEA GRIGORE GHICA
VODA
NR. 54 AP.1 COD 6600 IASI**

**272. EPURARIU DUMITRU
STR. PRIMAVERII NR.23
BOTOSANI COD 6800**

**273. RADU DIMOFTE
STR. APELE VII NR.35
SECT.6
BUCURESTI COD 77551**

**274. UNGUREANU MITICA
CALEA CHISINAULUI NR.17
IASI COD 6600**

**275. TOFAN FLORIN
COM. RACOVA JUD. BACAU
COD 5536**

**276. CRETU DAN
STR. ELENA DOAMNA NR.50
IASI COD 6600**

**277. ALEXANDRU BORCEA
PO BOX 67-33
BUCURESTI**

**278. CONDREA ION
STR. IMPACARI NR.15
BL.915 TRONSON 3
IASI COD 6600**

**279. MARIN JENEL
SOS. STEFAN CEL MARE
NR.33
BL.30 SC.4 ET.8 AP.132
SECT.2
BUCURESTI COD 71158**

**280. BOGDAN CRETU
STR. DEALUL TUGULEA
NR.52
BUCURESTI COD 77571**

**281. POPESCU AURELIENTU
SC "ADESGO" SA
CAL. SERBAN VODA NR.220
BUCURESTI COD 75202**

**282. VIOREL BITU-
TUDORAN
STR. LUTERANA NR.11
BUCURESTI COD 70741**

**283. FILIPESU VASILE
STR. DECEBAL NR.6
BLOC S2 ET.1 AP.8
BOTOSANI COD 6800**

284. BITA VASILE
CALEA GRIVITEI NR.21 ET.9
BUCURESTI COD 78101

285. DORU TIBERIU
STR. LUNCA SIRET NR.6
BL.A 46 AP.52
BUCURESTI COD 77419

286. STREMPER IOAN
STR. 22 DECEMBRIE NR.36
BAIA MARE COD 4800

287. FOCHIANU VASILE
B-DUL. IANCU DE
HUNEDOARA NR.29 BL.3
SC.B ET.4 AP. 129 SECT.1
BUCURESTI COD 71202

288. TORJOC ADRIAN SABIN
STR. GENERAL MAGHERU
NR.3 AP.1
ORADEA COD 3700

289. FONDUL PROPRIETATII
DE STAT-FILIALA BRASOV
D-NEI.DOVAL ELENA
STR. 13 DECEMBRIE NR.17
BRASOV COD 2200

290. GREAVU VICTOR
STR. AGRICULTORI NR.15
BUCURESTI COD 73204

291. ZADOR ANDREI
STR. FABRICII DE
CHIBRITURI NR.5-11
CLUJ COD 3400

292. GORDAN MARIA
P-TA. LIBERTATII NR.1
CLUJ COD 3400

293. RUTA IONEL
STR. BARTOK B. 6/12
TG. MURES COD 4300

294. MIHAI RODICA
SOS. ARCU NR.37 BL.CL-6
SC.A
ET.4 AP.13 IASI COD 6600

295. ENESCU DAN
STR. RAZBOIENI NR.30 SC.A
AP.6
BACAU COD 5500

296. MIHAI MOISEI
P-TA. LIBERTATII 10
BAIA MARE COD 4800

297. CORINA ALBASEANU
B-DUL. M. KOGALNICEANU
NR.20
SECTOR 5 COD 70629
BUCURESTI

298. CRAI IOAN
SOS. BERCEI NR.104
BUCURESTI COD 75623

299. CORNEL FANEL
STR. IANCU JIANU NR.8
PREDEAL COD 2211

**300. MASCAS FLORIAN
STR. MOISEI NICOARA NR.
12/A
CLUJ COD 3400**

**301. GELU KAHU
STR. DOMNEASCA NR.107A
GALATI COD 6200**

**302. ILISIU RADU
ALEEA PARC BL.12 AP.9
SEBES COD 2575 JUD. ALBA**

**303. ATANASIU ALBINA
ANGELO
STR. M. EMINESCU NR.81
SECT.2 ET.8 AP.26
BUCURESTI COD 72112**

**304. CIOBANU VIRGIL
STR. IZVORUL MURESULUI
NR.5 BL.D6 SC.F ET.2 AP.56
BUCURESTI SECT 4**

**305. MAFTEI IOAN
STR. ACAD. SERBAN
CIOCULESCU NR.5 GAESTI
JUD. DIMBOVITA COD 0150**

**306. DANCU ADRIANA
STR. IC BRATIANU NR.5
CONSTANTA COD 8700**

**307. CORHAN IOAN
STR. E. BAADER NR.11A
TIMISOARA COD 1900**

**308. BOT VASILE
STR. VASLUI NR.22
TIMISOARA COD 1900**

**309. PETRACHE IOANA
STR. MIZIL NR.7 BL.G19
SC.D ET.2
AP.35 SECT. 3 COD 74592
BUCURESTI**

**310. CRISTIAN RADU
STR. NICOLAE IORGA NR.2
(HOTEL PARC)
BRASOV COD 2200**

**311. ALIN TOCAN
ZIARUL "MONITORUL"
STR. SMIRDAN NR.5
IASI COD 6600**

**312. NICOLAE GEORGESCU
STR. POARTA SCHEI NR.25
BRASOV COD 2200**

**313. ADRIANA CALCEA
STR. POARTA SCHEI NR.25
BRASOV COD 2200**

**314. PUTU DRAGUSIN
CALEA DOROBANTILOR
NR.125
BUCURESTI COD 71231**

**315. PREDA ANDREI
STR. UVERTURII 91 BL.P 21
SC.3 ET.3 AP.121 SECT.6
BUCURESTI COD 77545**

**316. GHITULESCU DAN
SC AEROCOMPOZITE SA
STR. KOGALNICEANU NR.2
SC.C
BRASOV COD 2200**

**317. SUSNEA IOAN
STR. MICRO NR.19 BL.S3
AP.9
GALATI COD 6200**

**318. FENDRIHAN SERGIU
STR. ALEXANDRU CEL BUN
NR.18
BL.T 20 AP.37 BUCURESTI
COD 72238**

**319. PIRVU CONSTANTIN
STR. ZIZINULUI NR.113
BRASOV COD 2200**

**320. SZASZ EMERIC
STR.BARBU DELAVRANCEA
NR.24
BRASOV COD 2200**

**321. SC TOP EDGE
ENGINEERING
CALEA BUCURESTI BL.M18B
CRAIOVA COD 1100**

**322. DUMITRIU-VILLEGAS
MARIA
STR. STIRBEI VODA NR.65
BUCURESTI SECT.1 COD
7⁰734**

**323. MIRON MONICA
STR. ANASTASIE PANU NR.6
BL.A5 SC.2 AP.39
BUCURESTI COD 74262**

**324. ADRIAN MITRITA
STR. SMIRDAN /B4/A/3
PITESTI COD 0300**

**325. PRODAN EMIL
B-DUL. REPUBLICII NR.3-5
ET.5
SECT.3 COD 70364**

**326. IANCU CONSTANTIN
STR. EUGEN CARADA NR.5-7
SC.A ET.4 AP.17 SECT.3
BUCURESTI**

**327. VACIU CONSTANTIN
SOS. IANCU LUI NR.13 BL.107
SC.B ET.1 AP.45 SECTOR 2
BUCURESTI COD 73371**

**328. GEORGESCU
ELISABETA
BD. PACII NR.3 BL.18P SC.6
ET.1 AP.226 SECT.6 COD
775331
BUCURESTI**

**329. BORAC GHEORGHE
STR. STOLNICENI 117
RM. VILCEA COD 1000**

**330. FAIGHENOV
MARIOARA
B-DUL. LIBERTATII NR.12
BL.113 SC.2 AP.28
SECT.4 COD 71104**

**331. DIC BABOIAN
STR. RABAT 15 SECT.1
COD 71272 BUCURESTI**

**332. TURCULET CLAUDIU
STR. DR. IATROPOL NR.13
BUCURESTI SECT.5 COD
76212**

**333. RADU DOP
ASOCIATIA MEDICALA
ROMANA
STR. PROGRESULUI NR.8
SECT.1 COD 70754
BUCURESTI**

**334.SOFTRONIC
D-LUI. MARIAN STATE
STR. TOMA IONESCU NR.4
BRASOV COD 2200**

**335. PANAITE DUMITRU
STR. GH. PETRESCANU NR.5
BL.B1 AP.10
TECUCI COD 6300**

**336. PUNTARU PETRE
COMUNA TAMADAU MARE
JUDETUL CALARASI
COD 8526**

**337. NICOLAE ZBARCEA
STR. GARA HERASTRAU NR.
2-4
BUCURESTI SECT.2 COD
72322**

**338. FIRIZA IOAN
STR. H. COANDA NR.8
SIBIU COD 2400**

**339. DAMIAN OVIDIU
CALEA CALARASILOR NR.4
BL.105A ET.5 AP.80 SECT.3
BUCURESTI COD 70491**

340. BURCHI GEORGE
SOS. GIURGIULUI - JILAVA
3
BUCURESTI COD 75331

341. SC ASTRA TRADING SA
PUSCASU GH.
B-DUL. EROILOR 27
BRASOV COD 2200

342. VISAN MARIUS
STR. BARAJ BICAZ NR.11B
AP.119 SECT.3 COD 74661
BUCURESTI

343. POPESCU ALEXANDRU
B-DUL. DINICA GOLESCU
NR.39 SC.3 ET.3 AP.78 SECT.1
BUCURESTI COD77114

344. DOSA CSABA
STR. OLTULUI NR. 148
BAILE TUSNAD COD 4111

345. CONDURACHE ADRIAN
STR. CARA ANGHEL NR.5
BL.C58 SC.2 ET.2 AP.71
BUCURESTI SECT.6

346. JIANU LUCIAN
STR. JOJA PELA NR.11A
CLUJ COD 3400

347. DUSESCU CRISTI
STR. CAPUSNA NR.1 BL.315
SC.A ET.3 AP.11 COD 2000
PLOIESTI

**348. ISTRATE ION
STR. ZAMBILELOR NR.6
BL.61
SC.A ET.1 AP.4 SECT.2
BUCURESTI COD 72331**

**349. PETRE IORDACHE
P-TA. UNIRII 16
BRASOV COD 2200**

**350. OPREA DORUSTR.
CALOIANU JUDETU NR.4
BL.D21 A SC.1 ET.4 AP.16
SECT.3 COD 74346**

**351. COCOS GH.
STR. PESCARILOR NR.36
BL.BARBU MIHAI 14 SC.
BARBU
ET.3 AP.20 COD.8700
CONSTANTA**

**352.ROLICOM
EVOCHITA CERGHIZAN
TR. AVRAM LANCU NR.38
LUJ-NAPOCA**

**353. STAN TEODORA
STR. SUCEAVA BL.38 SC.E
AP.49 ROMAN JUD. NEAMT**

**354. RADUCANU ION
SOS. CIMPIA LIBERTATII 42
BL.B2 SC.E AP.138 SECT.3
BUCURESTI**

**80. DUNAREANU MIHAIL
STR. PADURARILOR NR.21
BUCURESTI COD 77557
SECTOR 6**

Campania " Buna Dimineata, Romania ! "
Bulevardul Unirii, nr.10
Bl. 7B, Sc. 2, Etaj 6, Apt. 47
Bucuresti
Cod 74128

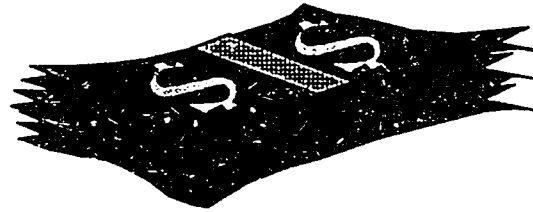
9. Există locuri de muncă absolut sigure?

Din păcate, nu. Dacă ar exista așa ceva, viața noastră ar fi mult mai ușoară, dar mult mai plictisitoare și infinit mai săracă. Pentru că așa cum concurența între producători sau vânzători e bună pentru fiecare dintre noi, așa și competiția pentru un loc de muncă e bună pentru toată lumea. Pentru tine, fiindcă nu-ți da voie să te lași pe tânjala, pentru ceilalți, fiindcă dacă fiecare loc de muncă e ocupat de către cel mai bun, toți o ducem mai bine.

10. Sunt somer !

Mai am vreo speranță?

Somajul nu trebuie privit ca o tragedie și nici ca o rusine. El este, mai presus de orice, sansa unui nou început, e un loz pe care ți-l oferă viața. Nu uita că există cursuri de recalificare și programe de reorientare profesională. Încearcă să fii la curent cu acest gen de programe. Ele sunt o șansă pe care nu merita să o ratezi.



Balanta Inflatie - Somaj

.....

1. Ce este inflația?

Inflația este un proces de scădere în timp a cantității de bunuri care pot fi cumparate cu o aceeași sumă de bani. Ea se manifestă prin creșterea majorității sau a tuturor prețurilor. De exemplu, o rată anuală a inflației de 100% semnifică faptul că dacă anul trecut cumparai cu 1.000 lei un kilogram de carne, anul acesta vei cumpara cu aceeași sumă numai o jumătate de kilogram.

2. Cum mă afectează inflația?

Inflația îți diminuează posibilitatea de a-ți transforma salariul în produse, obiectele sau serviciile pe care ți le dorești, prin diminuarea cantității pe care o poți cumpara. Revenind la exemplul de mai sus, cu rata anuală a inflației de 100%, cu același salariu, anul acesta vei aduce acasă numai jumătate din produsele pe care le-ai fi dus, cu aceiași bani, anul trecut.

3. Cum ma apar de inflatie?

A te apara de inflatie inseamna a pastra puterea de cumparare a banilor. Urmarea este ca banii nu trebuie tinuti "la saltea". Ei trebuie investiti in bunuri sau obiecte al caror pret nu scade in timp: case, terenuri, tablouri, masini, valuta. Te mai poti apara de inflatie si in alt mod pornind o afacere cu banii pe care ii ai, sau depunandu-i la banca, daca dobanda pe care ti-o ofera este convenabila. Vom vedea mai jos ce inseamna "convenabila".

4. Ce legatura este intre inflatie si cursul leu/dolar?

Inflatia slabeste o moneda nationala, in acelasi mod in care hrana insuficienta slabeste organismul uman. Dolarul fiind si el un produs care poate fi cumparat cu lei, din cauza inflatiei, cu aceeaasi suma in lei vei putea cumpara mai putini dolari sau, daca vrei, un dolar va costa mai multi lei.

5. Ce este dobanda real-positiva?

Vorbeam mai inainte de posibilitatea de a te apara de inflatie depunandu-ti banii la banca. Conditia de a fi cu adevarat protejat de inflatie este ca dobanda pe care ti-o ofera banca sa fie mai mare decat rata inflatiei. Rata inflatiei este comunicata lunar de Comisia Nationala pentru Statistica si, mai rar, de Banca Nationala. Altfel spus, tu trebuie sa fii recompensat, prin dobanda, pentru faptul de a fi economisit bani, cu o suma mai mare decat pierzi din cauza inflatiei. Aceasta dobanda mai mare decat rata inflatiei se numeste "dobanda real-positiva".

6. Exista vreo legatura intre inflatie si somaj?

Da, cele doua fenomene sunt strans legate si de multe ori apar impreuna, asa cum este cazul acum, in Romania. In general, inflatia si somajul evolueaza in directii contrare: cand unul creste, celalalt scade. Gandeste-te o clipa: scaderea numarului somerilor inseamna mai multi oameni cu salarii, deci cu bani mai multi, pe care vor dori sa ii cheltuiasca. Unii vor fi dispusi sa plateasca mai mult pentru un bun pe care si-l doresc. In felul acesta preturile cresc si inflatia sporeste corespunzator. Ce se intampla cu somajul daca scade inflatia, poti sa deduci si singur, judecand similar. In Romania insa, situatia este mult mai complicata: somajul si inflatia cresc sau scad in acelasi timp si aceasta pentru ca economia noastra nu este cu adevarat de piata.

7. Care dintre cele doua "rele" e mai rea?

Asta e o intrebare grea. Somajul te afecteaza pe tine personal, dar il poate lasa indiferent pe vecinul tau, daca el are un loc de munca. Inflatia afecteaza, in principiu, pe toata lumea, dar nu in aceeaasi masura. Raspunsul la aceasta intrebare il da deci fiecare in functie de situatia in care se afla.

8. Ma pot apara de somaj?

Cea mai buna protectie impotriva somajului este sa devii de neinlocuit la locul tau de munca. Fii cel mai bun, invata continuu, incearca sa intelegi spre ce fel de societate ne indreptam. Pune-ti intrebarea daca meseria ta are cautare intr-o economie libera, daca scoala pe care o faci te va ajuta sa-ti gasesti un loc de munca. Priveste spre viitor, nu spre prezent si cu atat mai putin spre ceea ce a fost.



Transmite cuponul decupat cu raspunsul corect (marcind casuta din dreptul variantei alese) la adresa de pe verso pina la data de 01.11.1994 si vei primi gratuit un set de carti ce trateaza probleme economice actuale .

Comisia Nationala de Statistica a anuntat ca rata inflatiei a fost in luna august 1994 de 1,8 la suta. Exista banci care ofera o dobanda de 6% pe luna.

Cistig sau pierd daca depun banii la una dintre bancile respective?

- Cistig

- Pierd

NUME _____

ADRESA _____

TELEFON _____

OCUPATIE _____

VIRSTA _____

55

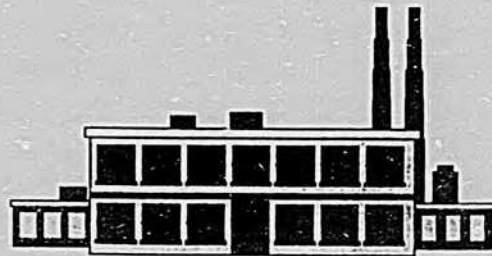
Campania " Buna Dimineata, Romania !"
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Bucuresti
Cod 74128

9. Ma paste un pericol daca devin actionar?

Singurul pericol este de a pierde banii pe care i-ai dat pe actiuni, in cazul in care intreprinderea la care ai devenit actionar nu e profitabila. Risti deci sa regreti ca nu ai facut altceva cu banii decat sa fii cumparat actiuni. Sa nu te iei dupa zvonurile ca, daca intreprinderea la care esti actionar e neprofitabila, va trebui sa aduci bani de acasa pentru a acoperi pierderile. Nu e adevarat. Capitalismul modern a introdus ideea de raspundere limitata tocmai pentru a nu-i speria pe oameni si a-i face sa-si asume mai usor riscuri. O societate pe actiuni raspunde numai cu capitalul sau social, nu cu averea actionarilor sai.

10. Merita sa investesc in actiuni?

Investitia in actiuni nu aduce bani peste noapte. Ea nu e nici la fel de sigura ca depunerea la banca, pentru ca o firma poate avea un an mai prost, ori poate da faliment, in timp ce dobanda curge continuu. De aceea se spune despre investitia in actiuni ca e mai riscanta. Fijnd mai riscanta, ea trebuie sa ofere sanse de castig mai mari decat banca, altfel nimeni nu ar risca. Cu alte cuvinte, daca ai 100.000 lei si banca iti ofera 50 % dobanda pe an, actiunile cumparate cu aceeaasi suma trebuie sa-ti acorde sansa de a castiga peste 50 mii lei la starsitul anului. Actiunea este deci o investitie pe termen lung si daca tu o vei face sau nu, aceasta va tine foarte mult de atitudinea pe care o ai fata de risce. Altfel spus, daca esti dispus sa rischi mai mult, ai sanse de a castiga mai mult.



Certificate de proprietate

.....

1. Ce este certificatul de proprietate?

Certificatul de proprietate e o hartie de valoare, o adeverinta care confirma faptul ca tu ai dreptul, gratuit, la o parte din economia Romaniei. Procentul care se imparte gratuit cetatenilor a fost stabilit prin lege, in 1990, la 30 %. Putea fi mai mult sau mai putin, dar primul Parlament ales dupa Revolutie a fixat aceasta cota. Cele 30 de procente din valoarea tuturor intreprinderilor tarii revin, in parti egale, celor vreo 15 milioane de cetateni care au primit certificate ca si tine.

2. Ce valoare are certificatul meu de proprietate?

Trebuie mai intai sa faci diferenta intre valoarea oficiala si cea reala sau de piata, cum i se mai spune. Valoarea oficiala a certificatului tau este anuntata trimestrial de instituti numite FPP-uri, Fondurile Proprietatii Private. Ele calculeaza contabil valoarea intreprinderilor din subor-

...asta valoare si o impart la
...total de certificate. Rezultatul este in prezent vice
...valoarea reala, de piata a certifica-
...care conteaza. Ea reprezinta practic
...de catre cineva in cazul in care doresti
...certificatul. Valoarea de piata e greu de determina-
...a pretului cu care s-a vandut pana acum un
...poate da 25.000 lei.

3. Dar cupon de privatizare e mai ...?

...cresc foarte mari a preturilor in ultimi trei
...se poate spune ca intreprinderile, pentru care pretul uti-
...si masinilor nu a crescut, de fapt sunt sen-
...mai scumpe. Guvernul a apreciat ca ar fi normala o ali-
...preturilor intreprinderilor la celelalte preturi si a
...numita "reevaluare" a patrimoniului. Ca
...reevaluare, partea din economia tarii la care
...dreptul gratuit, valoreaza mai mult. Pentru
...de valoare care a aparut, guvernul propune
...unor hartii de valoare, a unor certificate noi, dar
...vor numi "cupoane".

4. Ce pot sa fac eu certificatul pe care ...am primit?

...Logic vorbind, poti face doar doua lucruri: sa-l vinzi sau
...sa-l pastrezi. Daca il vinzi, vei obtine pe el o suma de bani
...probabil, nu va depasi eu mult valoarea medie de
...de care vorbeam. Daca il pastrezi, presupun ca
...sa-l folosesti. Destinul certificatului este sa
...pe actiuni la una sau mai multe intreprinderi
...tu crezi ca vor merge bine, ca vor aduce profit.
...Scopul principal al oricarei activitati economice este sa pro-
...mai multi bani decat cheltuire, deci sa faca profit.
...schimband certificatul pe actiuni ale unei intreprinderi, tu
...dreptul la o parte din acel profit.

5. Ce este o actiune?

Actiunea este tot o hartie de valoare, tot o adeverinta care
...determina faptul ca detinatorul este coproprietar al unei intre-
...Daca o intreprindere emite 100 de actiuni, iar tu
...asta inseamna ca esti proprietarul a 1 % din

aceea intreprindere. Actiunile se pot vinde sau cumpara si,
in general, aceasta se petrece intr-un cadru organizat care de
este mai multe ori este bursa.

6. Ce inseamna sa fii actionar la o intreprindere?


Fiecare actionar al unei companii este proprietar al unei
partii din acea companie. Daca are multe actiuni, este pro-
prietarul unei parti mai mari din firma, daca are putine
actiuni, partea sa de proprietate e mai mica. Pentru
actionar, in afara banilor pe care ii poate incasa la sfarsitul
anului daca firma a mers bine, e la fel de importanta puterea
de decizie pe care o are in intreprindere. Banii pe care ii
poti castiga si puterea de decizie sunt legate de numarul de
actiuni pe care le ai. Daca toate actiunile sunt ale tale, doar
tu decizi. Daca tu detii majoritatea actiunilor, cuvantul tau
nu e singurul care conteaza, dar e cel mi important. Daca ai
doar cateva actiuni, puterea de decizie e mica, dar s-ar
putea sa te multumesti doar cu partea din profit care ti se
cuvine.

7. Cum pot deveni actionar?

O cale deja ti-am sugerat-o: sa-ti schimbi certificatul de
proprietate. Alta cale este sa cumperi actiuni. Deocamdata
nu exista in Romania decat posibilitatea de a cumpara, in
unele cazuri, actiuni chiar la intreprinderea in care lucrezi.
E asa numita metoda de privatizare MEBO. In curand se
vor oferi contra cost actiuni la mai multe intreprinderi,
unele particulare, altele de stat. Analizeaza fiecare oferta si
cumpara actiuni la intreprinderile in care ai incredere.

8. Am vreun avantaj daca sunt actionar?

Fiind actionar, ai o alta sursa de venit in afara salariului
sau a pensiei. Daca ai fost inspirat cand ai ales intre-
prinderea la care sa devii actionar, partea care ti se va repa-
tiza din profit la sfarsitul anului poate fi foarte consistenta.
Pe scurt, actiunea iti ofera sansa, dar nu garantia, de a casti-
ga bani. Este, daca vrei, ca la fotbal: daca nu intri in teren,
nu ai cum sa dai gol, desi daca joci, nu ai garantia ca vei
marca.



**Transmite cuponul decupat cu raspunsul
corect (marcind casuta din dreptul vari-
antei alese) la adresa de pe verso pina la
data de 01.11.1994 si vei primi gratuit un
set de carti ce trateaza probleme eco-
nomice actuale .**

**Actionarul este si
proprietar ?**

Da Nu

NUME _____

ADRESA _____

TELEFON _____

OCUPATIE _____

VIRSTA _____

Campania " Buna Dimineata, Romania ! "

Bulevardul Unirii, nr.10

Bl. 7B, Sc. 2, Etaj 6, Apt. 47

Bucuresti

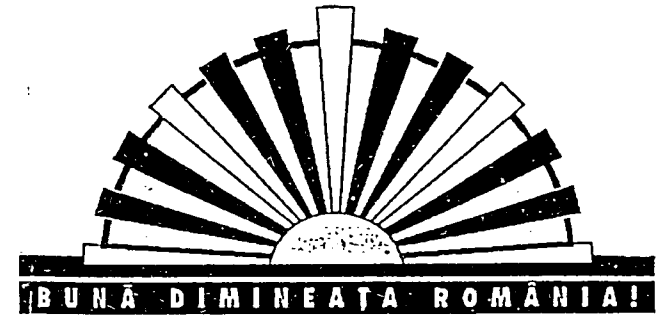
Cod 74128

9. Dar daca devin proprietar sau unul dintre proprietarii fabricii in care lucrez, mai pot fi dat afara, desi nu fac nimic la servicii?

Dupa cum banuiesi, raspunsul este DA. Aceasta confuzie intre rolul de coproprietar si cel de salariat al unei companii este una dintre cauzele pentru care multe dintre intreprinderile privatizate prin vanzarea catre proprii ngajati - metoda MEBO - nu o duc stralucit.

10. Sunt pregatit pentru privatizare?

La aceasta intrebare nu-ti poti raspunde decat singur. Esti gata sa muncesti mai mult decat acum? Accepti ca altul care muncesti mai mult sau are mai mult noroc sa castige mai mult? Poti sa-ti asumi riscul de a pierde? Intelegi necesitatea competitiei si esti gata sa accepti regulile dure ale acesteia? Daca ai raspuns afirmativ pana aici, nu ai de ce te teme.



Privatizare

1. Ce este privatizarea?

Privatizarea este procesul de transfer al proprietatii de stat catre sectorul particular, fie ca e vorba de firme private, fie ca e vorba de persoane. Obiectul transferului il constituie, de cele mai multe ori, intreprinderi sau parti ale unor intreprinderi, asa numitele "active".

2. Care e diferenta dintre privatizare si initiativa privata?

Initiativa privata acopera activitatile economice pornite pe cont propriu, care nu au presupus achizitionarea unei parti din ceea ce a apartinut candva statului. Deci, faptul ca trei prieteni au facut o firma, au inchiriat un spatiu si au deschis un magazin, tine de initiativa privata, in timp ce daca firma celor trei amici a cumparat magazinul respectiv de la stat, aceasta se cheama privatizare. E usor de inteles ca firmele nascute prin initiativa privata devin partenerii cei mai importanti ai statului in procesul privatizarii.

3. Cum se poate privatiza o fabrica?

Hai sa o luam invers: cum poti tu deveni legal proprietarul unui obiect, al unui bun? Daca te gandesti putin, nu sunt decat trei posibilitati. 1. Il cumperi. 2. Il primesti cadou. 3. Il gasesti dupa ce l-a pierdut cineva. Cu fabricile e si mai simplu, sunt doar doua cai prin care poti deveni proprietar, fiindca e destul de improbabil ca statul ar putea sa piarda o intreprindere. Deci privatizarea se poate face prin cedare gratuita sau prin vanzare, contra bani.

4. De ce trebuie facuta privatizarea?

Aceasta e o intrebare foarte buna. Privatizarea nu trebuie sa fie un scop in sine, nu privatizam deci de dragul privatizarii. Doua sunt motivele care au impus privatizarea si amandoua sunt la fel de simple. In primul rand, faptul ca statul e un prost administrator in economie, o stii si tu foarte bine. Apoi, e evident ca omului ii pasa infinit mai mult de ce-i al lui, de ceea ce-i apartine. Ceea ce e al tuturor e de fapt al nimanui. Daca esti de acord cu cele doua motive, e imposibil sa nu te gandesti ca poate e mai bine ca fabrica de care vorbeam sa apartina cuiva caruia sa-i pese de ea pentru ca-i a lui, te gandesti deci sa o privatizezi. La urma urmei, o privatizezi fiindca tu crezi ca astfel va produce mai mult, mai bine, mai curat sau mai eficient. Si daca toate fabricile vor lucra asa, iti va fi si tie mai bine.

5. Cine profita de pe urma privatizarii?

Nicidecum directorii, functionarii corupti sau liderii de sindicat, asa cum poate crezi. Ei sunt "profitorii" si speculeaza, de fapt, intarzierea privatizarii transferind resurse de la stat in buzunarul propriu. Actiunea lor tine insa de ilegalitate. Scopul ultim al privatizarii fiind o viata mai imbelsugata pentru cat mai multi, e clar ca de pe urma sa - daca e facuta corect si onest - vom profita toti.

6. Ce inseamna valoare de piata a unei fabrici?

Valoarea de piata a unui bun este (exprimata baneste), suma pe care un cumparator este dispus sa o plateasca pentru a deveni proprietarul acelui bun. Cu alte cuvinte, valoarea de piata a masinii tale Dacia, veche de patru ani, nu e cat ceri tu pe ea sau cat ai vrea sa primesti, ci pur si simplu, cat iti ofera un cumparator care e gata sa o achizitioneze. De cele mai multe ori aceasta valoare se stabileste prin negociere intre vanzator si cumparator. In cazul fabricii de care intrebi, lucrurile nu stau cu mult altfel. Valoarea sa nu este cea din registrele contabile, ci cea pe care piata, deci masa cumparatorilor, e dispusa sa o plateasca pentru a-i deveni proprietar. Sa nu te mire deci ca Germania a privatizat zeci de intreprinderi vanzandu-le la pretul de o marca.

7. Cum ma afecteaza privatizarea?

In urma privatizarii vei deveni coproprietar la una sau mai multe intreprinderi, deci vei fi proprietarul unei particele din tot ceea ce e, bun sau rau, in fabricile respective. Din aceasta postura s-ar putea sa nu-ti convina ca intreprinderea la care esti actionar, deci coproprietar, sa mearga taras-grabis. Vei avea o bataie de cap in plus, pentru ca e un lucru care iti apartine si de care nu te lasa inima sa-ti bati joc. Daca lucrurile vor merge bine acolo unde esti coproprietar, vei simti imediat, in buzunr, lucrul acesta.

8. Daca intreprinderea in care lucrez se privatizeaza, asta inseamna ca precis ma vor da afara?

Nicidecum. O companie privata tine mult mai mult la oamenii sai de valoare decat una de stat si asta dintr-un motiv foarte simplu: firma nu poate castiga bani sau pozitie pe piata decat cu ajutorul acestor oameni. Sigur, in anumite momente s-ar putea pune problema unor reduceri de personal, dar sansele de a se renunta la oamenii competenti in favoarea rudelor directorului sau a "pilosilor" sunt mult mai mici intr-o intreprindere privatizata.



Transmite cuponul decupat cu raspunsul corect (marcind casuta din dreptul variantei alese) la adresa de pe verso pina la data de 01.11.1994 si vei primi gratuit un set de carti ce trateaza probleme economice actuale .

**Vecinul meu si-a deschis un "butic".
Aceasta inseamna privatizare?**

Da

Nu

NUME _____

ADRESA _____

TELEFON _____

OCUPATIE _____

VIRSTA _____

"Good Morning, Romania!" Campaign
Bd. Unirii 10, Bl. 7 B, Sc. 2, Et. 6, Ap. 47
Bucuresti, 74128

1.

PRIVATIZATION

1. What Privatization is?

Privatization is the transfer process of the state ownership to the private ownership, either private companies or individuals. The transfer object is most frequently constituted by companies or parts of companies, the so-called "assets".

2. What is the difference between privatization and private initiative?

The private initiative covers the economic activities one has started on one's own and what did not imply the acquisition of a part of what had been once owned by the State. Therefore, the fact that three friends made a firm, hired a space and opened a store, this means private initiative, while, if the firm of those three friends bought out the store from the State, that is privatization.

It is easy to understand that the firms came into being by the private initiative become State's most important partners into privatization process.

3. How could a factory get privatized?

Let us come on the other way: how could you become the legal owner of an object, of a good? If you think a little, there are but three possibilities: 1. You buy it out. 2. You receive it as a present. 3. You found it after someone else had lost it.

In the case of a factory is even simpler, there are only two possible ways to become an owner through, since is very improbable the State could lose a company. Therefore, privatization could be made either by chargeless surrender or by sale, in exchange of money.

4. Why must privatization be done?

There is a very good question, indeed! Privatization has not to be an aim in itself, thus we do not privatize by privatization's sake. There are two reasons that have imposed privatization, both of them very simple. You know very well too that the State is a poor manager of the economy. Then, it is obviously that one cares very much for what one owns. What belongs to everybody belongs in fact to no one. If you agree to these two reasons, you would realise the factory we talked about would be better owned by someone to care for it because one owns it, so you think to privatize it. Finally, you privatize it because you think it will produce more, better and cleaner or more efficiently. If all the factories will work like this it would be better for you too.

5. Who get profit as a result of privatization?

By no means the managers, the corrupt officials or the Trade Union leaders as you probably think. They are the "profiteers" that speculate, in fact, the privatization delay, transferring state's resources into their own pockets. Their behaviour belongs even to unlawfulness.

Since privatization aims finally to a plentiful life for as many people as possible, it is obviously that we all would get profit as a result of privatization, if it is properly and honestly done.

6. What does mean the market value of a factory?

The market value of a good is (expressed in money) is the amount a buyer is willing and able to pay in order to become the owner of that good. In other words, the market value of your 4 year old Dacia car is not how much you ask for it or how much you would like to receive for it but simply how much offered a buyer ready to get it. Frequently, this value is negotiated between the vendor and the buyer. The things are no more different in the case of the factory you asked about. Its value is not that of the accounting book but this that the market, thus the mass of buyers, are willing to pay to become its owner. Do not be surprised by the fact that Germany has privatized tens of companies by selling them for the price of one mark.

7. How does privatization affect me?

As a result of privatization you would become an co-owner in one or more companies, thus you will be the owner of a little part of what is good or bad in the respective companies. From this position, it is sure it would not suit you if the company you are a shareholder in, thus a co-owner, is hobbling about. You would have more trouble, because it is a thing you own and you care about. If the things take a good turn there where you are a co-owner you would immediately see it in your pocket.

8. If the company I am working with get privatized would this mean they are going to fire me?

By no means. A private company cares much more than a state-owned one to its valuable people for a very simple reason: the firm could not get money or a position in the market but with the help of these people. Certainly, there are moments when reducing the personnel could occur but the chances to fire competent people in favour of the manager's relatives or of the "backstairs influence" are much more less in a private company.

9. If I become an owner or one of the owners of the factory I am working with, could I be fired anymore although I am not good at all in my job?

As you have already supposed, the answer is YES. This confusion between the role of the co-owner and of the employee is one of the causes more companies that got privatized by selling them to their own employees - MEBO method - are not at all in a good condition.

10. Am I ready for privatization?

You are the only one that can answer this question. Are you ready to work harder than you used to work? Are you ready to accept that someone that work harder or have more luck to earn better? Could you assume the risk to lose? Do you understand the necessity of a competition and are you ready to accept its hard rules? If so far your answers are positive you have nothing to fear about.

.....

??????????????

COUPON

Fill the correct answer (mark the variant you choose) and send this coupon to our address till 11. 01. 1994. You will receive for free a pack of books about the present economic problems.

**My neighbour has opened a "boutique".
Does this mean privatization?**

Yes

No

Name _____
Address _____
Phone _____
Profession _____
Age _____

.....

2.

Inflation - Unemployment Balance

1. What inflation is?

The inflation is the process of the decrease in time of the quantity of goods one could buy with the same amount of money. It appears by the rise in prices. For instance, a 100 % inflation rate in a year means that if you bought last year one kilo of meat for 1,000 lei you will buy this year with the same money only half a kilo.

2. How does inflation affect me?

The inflation diminishes the possibility to transform your salary in the products, objects or services you wish for yourself by decreasing the quantity you could buy. To come back to our example, at a 100 % inflation rate in a year, with the same salary you would get this year only half of the products, objects or services you would had got last year.

3. How do I protect myself against inflation?

To protect yourself against inflation means to maintain the buying power of the money. That means the money must not be kept by. You must invest them in goods or objects which value would not decrease in time: buildings, sites, pictures, cars, hard currency. You could also protect yourself against inflation by starting out a business with the money you own or to deposit them in a bank with a suitable interest. We will see later on what "suitable" means.

4. What is the connection between inflation and Leu / US Dollar ratio?

The inflation weakens the national currency as the insufficient food weakens the human body. Being a product that could be bought by lei, because of inflation, the same amount in lei would buy less dollars or, otherwise, a dollar would cost more lei.

5. What is the real positive interest?

We have talked before about the possibility to protect oneself against inflation by depositing one's money in a bank. A real protection would imply the bank interest to be bigger than the inflation rate. The inflation rate is notified monthly by the National Commission for Statistics and, more and then by the National Bank. In other words you have to be rewarded, by the interests, for the fact you saved the money, with an amount of money bigger than the amount you would have lost due to inflation. This interest, bigger than the inflation rate is called the "real positive interest".

6. Is it any connection between inflation and unemployment?

Yes, the two phenomena are closely connected and often they appear together as is the case in Romania, today. Generally, inflation and unemployment develop oppositely: while one of them increases the other one decreases. Think a little: the decrease of unemployed means more people earning salaries, thus much money to be spend. Some people would will to pay much for a good they wish to buy. In this way the prices rise and inflation

increases accordingly. What happens with unemployment if inflation decreases you could think by yourself. In Romania the situation is much more complicated: the unemployment and the inflation increase or decrease in the same time because we get not yet a real free market economy.

7. Which of the two bad things is worse?

That is a very difficult question. The unemployment could affect you yourself but could let indifferent your neighbour provided he has a secure job. The inflation affects mainly everybody but not on the same extent. Thus the answer of this question could be given by everyone according one's condition.

8. Can I protect myself against inflation?

The best protection against inflation is to become irreplaceable at your workplace. Be the best, learn ceaseless, try to understand the society we are directing to. Ask yourself if your trade is in a real demand, if the school you graduate will help you to get a work place. Look to the future, not to the present and, much more less to the past.

????????????

COUPON

Fill the correct answer (mark the variant you choose) and send this coupon to our address till 11. 01. 1994. You will receive for free a pack of books about the present economic problems.

The National Commission of Statistics has notified 1.8 % inflation rate during August, 1994. There are banks that offer a 6 % monthly interest.

Would I gain or would I lose if I deposit money in one of these banks?

- . I would gain
- . I would lose

Name _____
Address _____
Phone _____
Profession _____
Age _____

3.

The Ownership Certificates

1. What the ownership certificates are?

The ownership certificate is a security, an attestation that confirms the fact you have the right to a part of Romania's economy. The percentage that is to be distributed chargeless to the citizens was regulated by law in 1990 to 30 %. It could have been bigger or lesser but the first Parliament after the Revolution has set out this figure. Those 30 % of the value of all the companies in the country are due in equal parts to those about 15 million citizens that received the certificates, like you did.

2. What value has my ownership certificate?

We must first make the difference between the official value and the real one, or the market value as it is called also. Your ownership certificate real official value is notified at every three months by the Private Ownership Funds. They are the institutions that calculate accountantly the value of the companies in their subordination, extract 30 % of this value and divide it to the total number of the certificates. The result is today about 225,000 lei. There is then the real value, the market value of the certificates, the only one that has any matter. It represents in fact the amount of money someone offers you when you intend to sell your certificate. The market value is difficult to appraise but we could give you an average of the price they have sold till then: 25,000 lei.

3. What does privatization coupon mean either?

Due to the last three year increase in prices we could say the companies are sensibly cheaper now because the price of their equipment, buildings and machines did not increase. The Government appraised that would be normal an alignment of the prices of the companies to the other prices so that a "revaluation" of the patrimony was ordered. As an aftermath of this revaluation, the part of the country's economy you were entitled to for free has by now a higher value. For this difference the Government has proposed the issue of new securities, new certificates called "coupons".

4. What could I do with the certificate I received?

Logically speaking, you could do two things: to sell it or to keep it. If you sell it you could get for it an amount of money that would not exceed probably the average value of 25,000 lei. If you keep it I suppose you intend to use it. The certificate is due to be exchanged on shares in a company or in several companies you believe that are going to be profitable. Any economic activity aims mainly to get more money than it spends, thus to yield profit. Exchanging your certificate to shares in a company you will be entitled to a share of this profit.

5. What a share is?

The share is a security also, an attestation that acknowledges the fact the owner is a co-owner of a company. If a company issued 100 shares and you own one share, this means you own 1 % of that company. The shares could be sold or bought and this action takes place in an organised framework that usually is the stock exchange.

6. What does it mean to be a shareholder in a company?

Any shareholder in a company is the owner of a part of that company. If he owns many shares he would own a bigger part of that firm, if he owns a lesser one, his ownership part is lesser. For a shareholder, besides the money he could get at the end of the year if the firm goes on well, the decision power he has with his company is also of very high importance. The money you could earn and the decision power are linked to the number of shares you own. If you own all the shares it is only you to decide. If you own the majority of the shares you are not the only one that decide but you are the most important. If you own a few shares your decision power is lower but you could content only with the profit part you are entitled to.

7. How could I become a shareholder?

We have already suggested you a way: to exchange your ownership certificate. Another way is to buy shares. For the moment in Romania there is no other way than to buy shares in the very company you are working with. It is the so-called MEBO method. Soon it will be offered shares in more companies, state-owned or even private-owned companies. Do analyse any offer and buy shares in the companies you trust.

8. Have I any advantage as a shareholder?

Being a shareholder you have another income source besides your salary or pension. If you had made a lucky choice the part of the profit you are entitled to at the end of the year could be very consistent. On short, the share offers you the chance but not the grant to earn money. It is, as you wish, as in foot-ball: if you do not enter the field you could not mark a goal, although if you play you have not the warranty you would mark a goal.

9. Would it be any danger in store for me if I become a shareholder?

The only danger is to lose the money you gave for the shares if the company you invested in is not profitable. Thus you risk to regret you did not spend otherwise the money instead of buying shares. Do not listen to the rumours that if the company you are a shareholder in is unprofitable you should give more money to cover the debt. It is not true. The modern capitalism introduced the idea of a limited responsibility in order to not scare the people and to make them assume risks easier. A joint stock company accounts only with its own registered capital and not with the wealth of its shareholders.

10. Is it worth to invest in shares?

The investment in shares does not bring money overnight. It is not as sure as a bank deposit is because a firm could have a bad year or could go bankrupt while the interest goes on. That is why one says the investment in shares is more risky. Being more risky it should offer bigger chances than the bank should since, otherwise, nobody would risk. In

other words, if you own 50,000 lei and the bank offered you a 50 % interest per year, the shares you would buy with this money should give you the chance to earn more than 50,000 lei at the end of the year. So, the share is a long term investment and if you do it or not this will belong very much to your attitude towards the risk. In other words, if you are eager to risk more you would get chances to gain more.

????????????

COUPON

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Is the shareholder an owner too?

Yes

No

Name _____
Address _____
Phone _____
Profession _____
Age _____

Public Events

Materials

Business Management

The Level of Socioeconomic

Development in Romania in the
European Context

Macrostabilization and Transition

Contradictions in a Transition to a

Free Market Economy

The Art of Finding a Good Job

GMR Romania Business Plan

*(Note: Actual documents are included
separately)*

**Non-Governmental
Organizations
Participants
Materials**

Questionnaire

GMR Research **

GMR Business Plan **

**** Found Elsewhere in deliverables
package**

Participants:

Peace Corps, Arthur Flanagan

UNIDO, John Allen

CIMP, Mr. Panescu

CISA, Ion Anton (International Center for Entrepreneurial Studies)

Council for Small and Medium Sized Private Enterprises, Lucian Blaga

Citizen Democracy Corps, Irena

The first phase of Good Morning Romania focused on promoting and publicizing privatization and economic reform. The second phase will concentrate on providing Romanians with the information and tools they need to understand the system and to participate.

By using grassroots organization techniques and mass media, the second phase is designed to educate and empower individual Romanians to act on their own or to at least know where to find help.

To understand what information Romanians need we conducted research about their attitudes toward privatization and economic reform. What we found was that the population can be divided into three groups:

37 percent are new school

21 percent are old school

42 percent are transitionals.

Unstable equilibrium

Our strategy, based on political campaign targeting is to focus communications on the transitionals: the swing voters in Romania's reform process. The old school is simply too negative about reform ever to be a strong base of support for economic change and the new school is sufficiently supportive to make extensive communications with them unnecessary.

We have developed the following programs to deliver our message, and we'd like to hear your programs and how we can mutually support each other.

Material for radio programs: We have four morning two to four minute news programs and one 30 minute call in show. We'd like to have your suggestions for topics for these shows and speakers for the call in show.

We will be distributing **weekly news briefs** that will summarize and explain what we think are the most significant events in economic reform over the past week. We could add you to our fax list and you could in turn fax this out through your network.

We will also be working with the media to publicize examples of **success stories**, both from the private sector and profiles of successful privatized enterprises. We'd like to have your help in identifying these success stories.

We will be distributing **informational brochures**, like the ones on privatization, certificates of ownership, and inflation and unemployment. Please let us know if you have ideas for additional brochures or if you'd like to distribute these to your network.

We will be holding four more **seminars**, and would like your ideas about specific topics, speakers, and whether your organization would be interested in participating, or if you have useful information to share. We are thinking about having our next seminar explore the creation of new financial institutions, focusing on the stock market, because of the newly formed association, and have tentatively scheduled, it for November 21. Ideas for future seminars include:

- Mass privatization and alternatives to a free market economy
- Post privatization issues
- How to plan for your future

Past support, excellent programs
Future collaboration

Meeting to explain our program, to hear about what you're doing, and to look for ways that we can work together.

Second phase

Research

Defined our audience, 42 percent are transitionals
 have high hopes for reform and are very optimistic about the future
 are disillusioned about how democracy has evolved
 are concerned about how the changes will affect their lives

NEED INFORMATION

41 percent don't understand privatization compared to 27 percent last year
77 percent say they do not have a very good understanding of how to use certificates of ownership

Communications through the mass media
Radio morning and weekly call in shows
Column in The Daily Event responding to readers' needs for information
Weekly news briefs about economic reform distributed to our media list
Identification and publication of Success stories (Private sector/Privatized enterprises)
Informational brochures distributed to the public
Four more seminars
 New financial institutions (like the stock exchange)
 Mass privatization and alternatives in a free market economy
 Post privatization issues
 Face your future
Series of Television programs

Buna Dimineata, Romania! Programs

November 1, 1994

We want to know more about your programs and to tell you about ours so that we can join efforts wherever possible. Please help us by filling out this form.

NAME and ORGANIZATION MARINA HAIDAEV - THE ROM-UN CENTER FOR PROMOTION OF SMALL & MEDIUM PRIVATE ENTERP.
ADDRESS 3, ALEEA MODROGAN, SECTOR 1 BUCHAREST
TELEPHONE AND FAX NUMBERS 3127627; 2122614; 3127628 (FAX)
YOUR PROGRAMS COMMUNICATING INFORMATION ON ECONOMIC REFORM

SEMINARS ON MANAGEMENT, FINANCE, MARKETING, EXPORTING, BUSINESS PLANNING FOR SME'S.

MATERIALS OR PUBLICATIONS?

A "COLLECTION FOR ENTREPRENEURS" (BOOKLETS SUCH AS: "A GUIDE FOR ENTREPRENEURS, FINANCE A.S.O.")

OUR PROGRAMS

THE DAILY EVENT

Would you be interested in helping us answer questions from the public in your field? Yes. No.

RADIO PROGRAMS (Please list ideas for topics and speakers)

- SUPPORT PROGRAMS & SOURCES FOR SME'S. - ROUND TABLE WITH ORGANIZATIONS, BODIES

WEEKLY ECONOMIC NEWS BRIEF

Are you interested in sending it to your mailing list? Yes. No.

Do you want to be on our mailing list? Yes. No.

SUCCESS STORIES

Can you help us identify examples in the private sector and in privatized enterprises? Yes. No. Please call us with your suggestions.

BROCHURES

Are you interested in receiving and distributing our brochures? Yes. No.

Please list any other ideas you have for topics of brochures.

- STRATEGY (GOVERNMENTAL, A.S.O) FOR SUPPORTING PRIVATE SECTORS - PRACTICAL APPROACH WITH EXAMPLES

POTENTIAL DATES, TOPICS FOR SEMINARS (Please let us know if you'd like to participate and your ideas for topics and speakers or materials to share.)

New Financial Institutions (focusing on the stock market), Nov. 21

Mass Privatization and Other Avenues to a Free Market Economy, Dec. 17

Post Privatization Issues, January 25

Meet Your Future, February 24

Buna Dimineata, Romania! Programs
November 1, 1994

We want to know more about your programs and to tell you about ours so that we can join efforts wherever possible. Please help us by filling out this form.

NAME and ORGANIZATION KEVIN BIGLINTO - PEACE CORPS - ROMANIA
ADDRESS STR. NEGUSORZI, #10, SECTOR 2, BUCURESTI
TELEPHONE AND FAX NUMBERS (TEL) 312.1289 (FAX) 312.3004
YOUR PROGRAMS COMMUNICATING INFORMATION ON ECONOMIC REFORM VOLUNTEERS PLACED IN BUSINESS DEVELOPMENT CENTERS THROUGHOUT COUNTRY WORKING TO HELP CONSULTANTS PROVIDE GUIDANCE TO ENTREPRENEURS. ALSO HAVE A NETWORK OF VOLUNTEERS TEACHING ENGLISH IN SCHOOLS THROUGHOUT ROMANIA.
MATERIALS OR PUBLICATIONS? NO INDEPENDENT PUBLICATIONS. MAY HAVE VOUCHERS PARTICULAR TO SPECIFIC BUSINESS CENTERS.

OUR PROGRAMS
THE DAILY EVENT

Would you be interested in helping us answer questions from the public in your field? Yes. No.

RADIO PROGRAMS (Please list ideas for topics and speakers) _____

SERVICES AVAILABLE FOR ENTREPRENEURS + BUSINESS METS WITHIN THE BUSINESS CENTER NETWORK IN ROMANIA

WEEKLY ECONOMIC NEWS BRIEF

Are you interested in sending it to your mailing list? Yes. No. N/A

Do you want to be on our mailing list? Yes. No.

SUCCESS STORIES

Can you help us identify examples in the private sector and in privatized enterprises? Yes. No. Please call us with your suggestions.

BROCHURES

Are you interested in receiving and distributing our brochures? Yes. No.

Please list any other ideas you have for topics of brochures. _____

or recipients for BUSINESS CENTER NETWORK SERVICE TO HELP BUILD AWARENESS. FINANCING OF SMALL BUSINESSES. CUSTOMER SERV

POTENTIAL DATES, TOPICS FOR SEMINARS (Please let us know if you'd like to participate and your ideas for topics and speakers or materials to share.)

New Financial Institutions (focusing on the stock market), Nov. 21

Mass Privatization and Other Avenues to a Free Market Economy, Dec. 17

Post Privatization Issues, January 25

Meet Your Future, February 24

Buna Dimineata, Romania! Programs

November 1, 1994

We want to know more about your programs and to tell you about ours so that we can join efforts wherever possible. Please help us by filling out this form.

NAME and ORGANIZATION C.I.M.P
ADDRESS ARMATA POPORULUI Blvd. 1-3 sector 6 Bucuresti
TELEPHONE AND FAX NUMBERS 312.30.90 631672 3111813
YOUR PROGRAMS COMMUNICATING INFORMATION ON ECONOMIC REFORM

MATERIALS OR PUBLICATIONS? Management Matters

OUR PROGRAMS
THE DAILY EVENT

Would you be interested in helping us answer questions from the public in your field? Yes. No.

RADIO PROGRAMS (Please list ideas for topics and speakers)

- Why starting my own business? - Small successful enterpr
- Is it all depending on politicians? -

WEEKLY ECONOMIC NEWS BRIEF

Are you interested in sending it to your mailing list? Yes. No.
Do you want to be on our mailing list? Yes. No.

SUCCESS STORIES

Can you help us identify examples in the private sector and in privatized enterprises? Yes. No. Please call us with your suggestions.

BROCHURES

Are you interested in receiving and distributing our brochures? Yes. No.

Please list any other ideas you have for topics of brochures. A brochure addressed to managers, dealing with their perception of their future work position

POTENTIAL DATES, TOPICS FOR SEMINARS (Please let us know if you'd like to participate and your ideas for topics and speakers or materials to share.)

Assistance to privatization in state-owned companies & Regies
HUMAN RESOURCES MANAGEMENT in private companies abroad
New Financial Institutions (focusing on the stock market), Nov. 21
Mass Privatization and Other Avenues to a Free Market Economy, Dec. 17
Post Privatization Issues, January 25
Meet Your Future, February 24

November 1, 1994

We want to know more about your programs and to tell you about ours so that we can join efforts wherever possible. Please help us by filling out this form.

NAME and ORGANIZATION M. KLUVU - IMAS

ADDRESS Calea Revuei 136

TELEPHONE AND FAX NUMBERS tel 312.4633 fax 3124630

YOUR PROGRAMS COMMUNICATING INFORMATION ON ECONOMIC REFORM _____

MATERIALS OR PUBLICATIONS? _____

OUR PROGRAMS

THE DAILY EVENT

Would you be interested in helping us answer questions from the public in your field? Yes No.

RADIO PROGRAMS (Please list ideas for topics and speakers) _____

- ethics & business
- about prosperous business, but not "outrageously rich" owners

WEEKLY ECONOMIC NEWS BRIEF

Are you interested in sending it to your mailing list? Yes. No.

Do you want to be on our mailing list? Yes No.

SUCCESS STORIES

Can you help us identify examples in the private sector and in privatized enterprises? Yes No. Please call us with your suggestions.

BROCHURES

Are you interested in receiving and distributing our brochures? Yes. No.

Please list any other ideas you have for topics of brochures.

things about employees & in private business (differences toward other public employees)

POTENTIAL DATES, TOPICS FOR SEMINARS (Please let us know if you'd like to participate and your ideas for topics and speakers or materials to share.)

New Financial Institutions (focusing on the stock market), Nov. 21

Mass Privatization and Other Avenues to a Free Market Economy, Dec. 17

Post Privatization Issues, January 25

Meet Your Future, February 24

Buna Dimineata, Romania! Programs
November 1, 1994

We want to know more about your programs and to tell you about ours so that we can join efforts wherever possible. Please help us by filling out this form.

IRINA BOBES *

NAME and ORGANIZATION JILL SCHIAGER / CITIZENS DEMOCRACY CORE

ADDRESS INTRAREA MIHAI EMINESCU #5, BUCHAREST SCT 2

TELEPHONE AND FAX NUMBERS [T] 210-2077 [F/T] 210-0771

YOUR PROGRAMS COMMUNICATING INFORMATION ON ECONOMIC REFORM CDC brings over senior-level business people to work (as volunteers) directly with the management of small and medium private and privatizing companies or institutions that support private business.

MATERIALS OR PUBLICATIONS? See two information sheets attached.

OUR PROGRAMS

THE DAILY EVENT

Would you be interested in helping us answer questions from the public in your field? Yes. No. We don't have resident experts on specific economic/business subjects

RADIO PROGRAMS (Please list ideas for topics and speakers)

We have senior-level U.S. business advisors in and out of Romania on a regular basis. We also know many successful Romanian entrepreneurs and business people - all who would make excellent spokespeople.

WEEKLY ECONOMIC NEWS BRIEF

Are you interested in sending it to your mailing list? Yes. No.

Do you want to be on our mailing list? Yes. No.

SUCCESS STORIES

Can you help us identify examples in the private sector and in privatized enterprises? Yes. No. Please call us with your suggestions.

* We know LOTS of good examples of private entrepreneurs + successfully privatized companies

BROCHURES

Are you interested in receiving and distributing our brochures? Yes. No.

Please list any other ideas you have for topics of brochures.

Shall put on our collective thinking caps.

POTENTIAL DATES, TOPICS FOR SEMINARS (Please let us know if you'd like to participate and your ideas for topics and speakers or materials to share.)

New Financial Institutions (focusing on the stock market), Nov. 21

Mass Privatization and Other Avenues to a Free Market Economy, Dec. 17

Post Privatization Issues, January 25

Meet Your Future, February 24

Bob Webster

We want to know more about your programs and to tell you about ours so that we can join efforts wherever possible. Please help us by filling out this form.

INTERNATIONAL CENTER FOR
NAME and ORGANIZATION ENTREPRENEURIAL STUDIES ICES
ADDRESS UNIVERSITY OF BUCHAREST, KOGALNICEANU Blvd 64 room 22c
TELEPHONE AND FAX NUMBERS tel/fax 613 33 40
YOUR PROGRAMS COMMUNICATING INFORMATION ON ECONOMIC REFORM

PRIVATE ENTERPRISE DEVELOPMENT

MATERIALS OR PUBLICATIONS? "ICES NEWSLETTER"
"PRIVATIZATION HANDBOOK"
"POLICY PAPERS"

OUR PROGRAMS
THE DAILY EVENT

Would you be interested in helping us answer questions from the public in your field? Yes. No.

RADIO PROGRAMS (Please list ideas for topics and speakers) EXAMPLES ON STATE-OWNED COMPANIES ALREADY PRIVATIZED (THEIR EXPERIENCE) - DR IOH ANTON from ICES

WEEKLY ECONOMIC NEWS BRIEF

Are you interested in sending it to your mailing list? Yes. No.
Do you want to be on our mailing list? Yes. No.

SUCCESS STORIES

Can you help us identify examples in the private sector and in privatized enterprises? Yes. No. Please call us with your suggestions.

BROCHURES

Are you interested in receiving and distributing our brochures? Yes. No.
Please list any other ideas you have for topics of brochures.

POST-PRIVATIZATION PROBLEMS

POTENTIAL DATES, TOPICS FOR SEMINARS (Please let us know if you'd like to participate and your ideas for topics and speakers or materials to share.)

- X New Financial Institutions (focusing on the stock market), Nov. 21
- X Mass Privatization and Other Avenues to a Free Market Economy, Dec. 17
- X Post Privatization Issues, January 25
- Meet Your Future, February 24

HUMAN RESOURCES

We want to know more about your programs and to tell you about ours so that we can join efforts wherever possible. Please help us by filling out this form.

NAME and ORGANIZATION Cons. National al Intrepr. Private Mici si Mij. din Rom
ADDRESS Bd. Republicii nr 16 - sect 3
TELEPHONE AND FAX NUMBERS 2126893 - 3126892 - 3126608
YOUR PROGRAMS COMMUNICATING INFORMATION ON ECONOMIC REFORM _____

MATERIALS OR PUBLICATIONS? _____

OUR PROGRAMS

THE DAILY EVENT

Would you be interested in helping us answer questions from the public in your field? Yes. ~~No.~~

RADIO PROGRAMS (Please list ideas for topics and speakers)

De acord a participa la orice emisiune ref la initiative particulare
superstul institutiilor comane

WEEKLY ECONOMIC NEWS BRIEF

Are you interested in sending it to your mailing list? Yes. No.

Do you want to be on our mailing list? Yes. No.

SUCCESS STORIES

Can you help us identify examples in the private sector and in privatized enterprises? Yes. No. Please call us with your suggestions.

BROCHURES

Are you interested in receiving and distributing our brochures? Yes. No.

Please list any other ideas you have for topics of brochures. _____

POTENTIAL DATES, TOPICS FOR SEMINARS (Please let us know if you'd like to participate and your ideas for topics and speakers or materials to share.)

New Financial Institutions (focusing on the stock market), Nov. 21

Mass Privatization and Other Avenues to a Free Market Economy, Dec. 17

Post Privatization Issues, January 25

Meet Your Future, February 24

We want to know more about your programs and to tell you about ours so that we can join efforts wherever possible. Please help us by filling out this form.

NAME and ORGANIZATION Centru Incubator Tehnologie si de Afaceri CIT
ADDRESS Sos. Oltenei nr. 103, 4, Bucuresti
TELEPHONE AND FAX NUMBERS #634282. #1fax:
YOUR PROGRAMS COMMUNICATING INFORMATION ON ECONOMIC REFORM - "incubare" intreprinzatori particulari in domeniul constructiilor de masini
- parteneriate tehnice si transferuri tehnologice
- intermediari de programe pentru sprijin financiar
MATERIALS OR PUBLICATIONS? revista trimestriala "INFO-BUSINESS"

OUR PROGRAMS
THE DAILY EVENT

Would you be interested in helping us answer questions from the public in your field? Yes. No.

RADIO PROGRAMS (Please list ideas for topics and speakers) _____

WEEKLY ECONOMIC NEWS BRIEF

Are you interested in sending it to your mailing list? Yes. No.
Do you want to be on our mailing list? Yes. No.

SUCCESS STORIES

Can you help us identify examples in the private sector and in privatized enterprises? Yes. No. Please call us with your suggestions.

BROCHURES

Are you interested in receiving and distributing our brochures? Yes. No.

Please list any other ideas you have for topics of brochures. Metoda logica pt.
- Programe de stimulare financiara
- Parteneriate tehnice si intreprinzatori particulari

POTENTIAL DATES, TOPICS FOR SEMINARS (Please let us know if you'd like to participate and your ideas for topics and speakers or materials to share.)

- New Financial Institutions (focusing on the stock market), Nov. 21
- Mass Privatization and Other Avenues to a Free Market Economy, Dec. 17
- Post Privatization Issues, January 25
- Meet Your Future, February 24



CITIZENS DEMOCRACY CORPS, INC.

...mobilizing America's voluntary spirit on behalf of the countries of Central and Eastern Europe and the New Independent States

CITIZENS DEMOCRACY CORPS -- ROMANIA

The Citizens Democracy Corps (CDC) is a private U.S. nonprofit, non-governmental organization. CDC was founded in May 1990 in response to the political and economic changes in Central and Eastern Europe and the New Independent States (of the former Soviet Union). The goal of the Citizens Democracy Corps is to encourage and facilitate voluntary assistance from the U.S. private sector to assist the transition in the countries of the region to democracy and free markets. In addition to its headquarters in Washington, D.C., CDC operates field offices in Bucharest, Warsaw, Prague, Sofia, Moscow and St. Petersburg. CDC receives its funding from the U.S. Agency for International Development (USAID) and from U.S. corporations, foundations and other private sources.

The CDC/Romania office was opened in January 1991. Voluntary technical assistance initiated and/or facilitated by CDC in Romania has included: management assistance for private and state-owned Romanian companies; municipal assistance for the City of Bucharest; medical training; agricultural assistance, particularly in the private dairy sector; and training for leaders of Romanian nonprofit, non-governmental organizations (NGO's).

Currently in Romania, CDC is providing voluntary technical assistance in the areas of:

Business Management and Development: The CDC Business Entrepreneur Program supports the development of the Romanian small and medium private business sector. CDC brings U.S. senior-level business managers to Romania to work directly with the management of small and medium private and privatizing Romanian companies. CDC also brings senior-level U.S. institution managers to Romania to work with public and nonprofit institutions that support the development of the private business sector. These CDC business and institution advisors serve as unpaid volunteers for two months and provide day-to-day management assistance, focusing on the needs of each individual company/institution and training company/institution management in free market business skills and problem-solving processes.

Medical Training: CDC/Romania facilitates the *pro bono* activities of the Healthcare Leadership Council, as undertaken by Humana, Inc. and Baylor University Medical Center. Humana is providing voluntary technical assistance in the areas of pediatrics, ophthalmology and hospital administration. Baylor is providing voluntary technical assistance in oncology and nurse training, including assistance with the development of a National Nursing Institute.

For additional information about the Citizens Democracy Corps in Romania or the above activities, please contact us at the address and numbers below.



CITIZENS DEMOCRACY CORPS, INC.

...mobilizing America's voluntary spirit on behalf of the countries of Central and Eastern Europe and the New Independent States

BUSINESS ENTREPRENEUR PROGRAM

Sponsor: The Business Entrepreneur Program is sponsored by the Citizens Democracy Corps (CDC), a private U.S. nonprofit organization. CDC was founded in May 1990 in response to the political and economic changes in Central and Eastern Europe and the New Independent States (of the former Soviet Union). The goal of the Citizens Democracy Corps is to encourage and facilitate voluntary assistance from the U.S. private sector to support the transition in the countries of the region to democracy and free markets. CDC receives its funding from the U.S. Agency for International Development (USAID) and from U.S. corporations, foundations and other private sources. CDC has been providing voluntary technical assistance in Romania since January 1991.

Overview: Through the Business Entrepreneur Program, CDC brings experienced U.S. business managers and institution leaders to Romania to work directly with the management of small and medium private and privatizing companies and local public or nonprofit institutions that support the development of the private business sector. The CDC advisors serve as unpaid volunteers and provide day-to-day management assistance, focusing on the needs of each individual company and training company management in free market business skills and problem-solving processes.

Company Selection: CDC staff, which includes both Romanians and an experienced U.S. business person, carefully select potential host companies and institutions. Interested host clients complete a questionnaire and are visited twice by CDC. Companies and institutions are selected according to:

- **size:** companies/institutions should have 20-2000 employees
- **ownership status:** companies must have 100% Romanian ownership and must either be private or have plans to privatize;
- **potential for success:** companies must be in business at least one year, have solid potential to succeed and ideally grow (e.g., not heavily in debt) and have a management team that is willing to commit the time to work with an advisor for two months;
- **geographic location:** current CDC target cities include Cluj, Brasov, Iasi and Constanta (other cities may be considered); and
- **sector of activity:** preferred sectors include manufacturing, construction, banking, private media and environmental services (other sectors, with the exception of trading or import/export businesses, may be considered).

Successes to Date: Former volunteer advisors in Romania have been successful in: facilitating international joint venture negotiations for a powdered milk company; identifying a German marketing representative for auto parts companies; securing a bank loan for an alarm manufacturer; developing business plans, financial reports and other free market business documents; reducing operating costs; increasing profit margins, etc. *Company referrals are available upon request.*

For additional information about the Business Entrepreneur Program, please contact us at the numbers below.