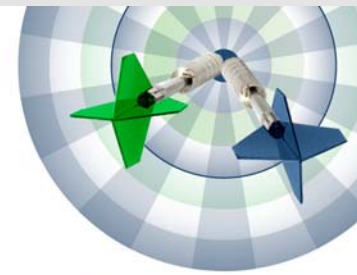


## Gimme gimme gimme



People want something for nothing, and the more they get for free or for cheap, the more they want. Call it the law of the moocher class. People have become so conditioned to sales, discounts, special deals, incentives, blockbuster savings and other such gimmicks, whether real or imaginary, that selling them something for a straightforward price, without any trick involved, becomes a Herculean task. When T-Mobile started offering Kč 1 phones to flood victims, even those on the hill started to think about how to qualify. Into this gimme-gimme atmosphere comes the second pillar of the pension system, which requires people to fork over 2% of their monthly income right now. Compare the miserable uptake rate for the second pillar with the phenomenal participation rate for the construction-savings plans. One big difference was the state subsidy. When people got something for nothing, they came running. For the second pillar to be a success, the state needed to give an incentive, such as a 0.5% bonus. Or at least a free telephone.

*Read this later today in [Czech](#)*



## DOUBLE IMPACT

with **PATRIA PLUS**

Get Patria Plus 2 year licence (or 2 licences for 1 year) + stylish and powerful PC Dell in our action package for special price!

(you save 25.000 CZK)

More details on [www.patriaplus.cz](http://www.patriaplus.cz)

