

Welcome

Thank you for helping these great kids and sharing the world with them!



Congratulations and Thank You!!



Orientation Agenda

>What is Rotary and its purpose? >Who are Rotary exchange students? >Who is involved – the support system? Arrival and settling in \succ Student transition throughout the year >Logistics ➤Health and safety Student Protection Policy



What is Rotary International?

Rotary is the world's oldest and most international service organization

- ➢Rotary celebrated its 100th anniversary in 2005
- There are 1.2 million members of Rotary, in almost 220 countries in the world
- Each Rotarian is a member of one of the 34,000 local community-based Rotary clubs, and each club is assigned to one of the 532 regional districts



Rotary Motto: "Service Above Self" The Rotary Foundation

- Polio Rotarians have raised over \$1 billion to immunize the children of the world and are 99% to goal of the eradication of the polio virus worldwide
- Millions of dollars each year are allocated by the Foundation to community grants for Rotary's areas of emphasis
 - ✓ Peace and Conflict Resolution
 - ✓ Disease Prevention and Treatment
 - ✓ Water and Sanitation
 - ✓ Maternal and Child Health Care
 - $\checkmark\,$ Basic Education and Literacy
 - ✓ Economic and Community Development



The Rotary Club

- Each Rotary Club is made up of 15 to 150 community business owners, managers, professionals, community volunteers and retired individuals
- Clubs choose and plan their own local, educational and internal service projects (like youth exchange) to support financially and as volunteers
- Clubs meet weekly to listen to a speaker, plan activities and projects and for the fellowship of friends



- District leaders motivate and provide leadership to clubs and committees over a large geographical region
- Districts organize and provide grants for regional and international service projects, future leader training sessions and organize <u>youth events and</u> projects
 - RYLA Rotary Youth Leadership Awards training weekend for high school students
 - Youth Exchange for summer and school year students
 - Interact "International Action" high school clubs promoting leadership and community service locally and internationally



Rotary Exchanges Worldwide

 Reciprocal my student for your foreign student
 Other programs trade the parents \$\$\$ for a placement overseas
 8,500 exchanges per year worldwide
 Program operated almost completely by volunteer Rotarians as part of our commitment to international and youth service
 In compliance with certification requirements of Rotary and U.S. Department of State



WESSEX* Multi-District Youth Exchange Organization *Western States Student Exchange, Inc.

> WESSEX has the following Districts participating:

- <u>5470</u> the southern half of Colorado (I-70 southward)
- 5010, 5020, 5030, 5050
- 5060, 5100, 5110, 5130
- 5150, 5160, 5170, 5180
- ➢ <u>5220, 5230 & 5400.</u>



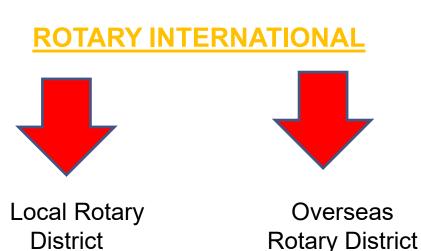
Multi-District Youth Exchange Organization

Exchanges may take place between individual Districts
 Rotary Districts may join together across regional areas to create a Multi-District such as WESSEX which is helpful to:

- ✓ Share expertise
- \checkmark Provide training and activities
- ✓ Coordinate governmental compliance
- ✓ Liaison to countries worldwide



Rotary Youth Exchange Program Overview

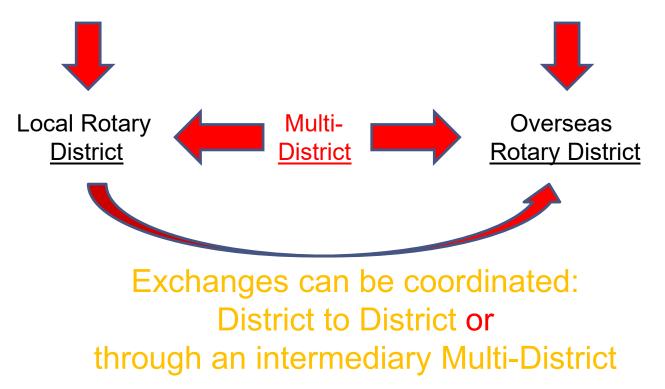


Rotary International creates the support and organization for all Rotary Districts worldwide



Rotary Youth Exchange Host Family, Youth Exchange Officer and Volunteer Training Rotary Youth Exchange Program Overview

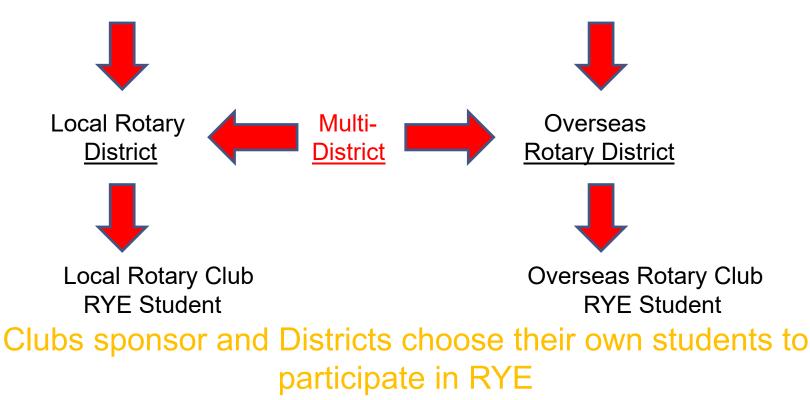






Rotary Youth Exchange Host Family, Youth Exchange Officer and Volunteer Training Rotary Youth Exchange Program Overview







Rotary is:

- A. An international for-profit company
- B. An educational travel agency for students
- C. An international non-profit volunteer service organization
- D. An exclusive club for wealthy business executives



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Rotary is organized by:

- A. Local community clubs regional districts Rotary International
- B. Local community clubs states country Rotary International
- C. Autonomous local control with no regional organization
- D. United Nations directives



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Rotary's purpose for youth exchange:

- A. To raise funds for polio eradication
- B. Global peace and understanding
- C. To offer teens a year of fun and travel away from their parents
- D. To give Rotary clubs free help on their local service projects



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Rotary Youth Exchange Host Family, Youth Exchange Officer and Volunteer Training Who are Exchange Students

- Outstanding young people, good grades
- Age 15-18 1/2 upon arrival for U.S. Inbound students
- Enrolled to grade 10 12
- May not get U.S. diploma (can not have graduated at home)
- Carefully selected and well prepared
- Most speak English well
- Anxious and excited to:
 - ✓ Learn our language and culture
 - ✓ Represent their countries
 - ✓ Become part of the Club and family



Expectations of Inbound Students

- Represent their country as an ambassador
- Adapt to their host families
- Learn our language and learn our culture
- Perform well / adequate progress in school but MAY NOT graduate
- Communicate
- Participate in Rotary Club, school, community and exchange student activities
- Return home within 2 weeks of the end of school or 1 week after and end-of-year tour



Long Term Outbound Students

- School year (July/August to June/July)
- Application in fall to Rotary Club or District
- Student selects or ranks country choices
- Districts interview and selects candidates
- Parents pay: application fee, travel and orientation or an inclusive flat fee
- January and June orientations / training
- Departure in summer
- Students required to have \$500 +/- emergency fund, spending \$; host clubs give monthly stipend to students



Short Term Outbound Students

- Not all Districts participate
- Application in spring for summer
- Student matched to "twin": same age, sex, and interests
- Parents make flight arrangements
- Each spends 2-4 weeks immersion into the life of their "twin", together
- Cultural little language



Rotary Youth Exchange Host Family, Youth Exchange Officer and Volunteer Training **Responsibilities of Host Rotary Club** In the Beginning

- Provide Counselor: Monthly report and buddy
- Provide Youth Exchange Officer: Paperwork, coordinate / • qualify host families

Throughout the Year

- Be an advocate for student
- Support host families & schools
- Invite student and host family to Rotary events •
- Provide monthly allowance for student •
- Monthly contact can be in person or via phone; BUT DOES \bullet require minimum of one in person contact per semester with student and host family



Rotary Youth Exchange Host Family, Youth Exchange Officer and Volunteer Training Rotary Club to RYE Student

Club Meetings

- Every couple of months
- Welcome meeting in August/September
- Program speaker in late fall or once they are familiar with the language
- Goodbye speech in May/June

Club Events

- Invite student and host family to participate
- Fundraisers, community projects, parties

Club Members

- All members become the "aunts and uncles"
- Invite student to sporting games, community festivals, fairs, boating, fishing, and family celebrations



Expectations of Club Counselor (Buddy)

- Document monthly contact via WESSEX database YEAH
- Deliver monthly allowance (August through May) amount set by club
- Assist host parents to register student at school, if needed check-up, shots, forms
- Get Rotary Club membership involved
- Assist student and family with resolving problems before problems get big – school, health, mediator



Rotary Youth Exchange Host Family Training

Expectations of Youth Exchange Officer (YEO) and Youth Exchange Counselor (YEC)

- Interview host families and volunteers
- Initial Host family interview for each host family must be done at home with all resident members over 18 present
- A SECOND in home visit must be done within 60 days of student move-in by someone other than the person who did the first interview (YEO or YEC)
- Report changes of student address
- Approve student travel
- Assist in / find transportation to District events
- Serve as or identify an Emergency family who will take the student for a weekend or short term if needed – i.e., host family must go out of town on business, emergency, etc.



Rotary Youth Exchange Host Family, Youth Exchange Officer and Volunteer Training Expectations of Students Program Rules – The 4 Ds

- No Driving
- No Drinking Alcohol
- No Drugs
- No Dating / Romance / Sex

Student can / will be immediately sent home; no discussion



Rotary Youth Exchange Host Family, Youth Exchange Officer and Volunteer Training Expectations of Students Other Program Rules

- No Disfigurement
 - Tattoos, piercings
- No Smoking
 - Unless on program application and with host family approval
- No Jobs
 - Can be paid in cash for 'helping' host parents or other Rotarians (yard work, babysitting, etc.)



Rotary Youth Exchange Host Family, Youth Exchange Officer and Volunteer Training Expectations of Students No Dumb Stuff!

- No independent travel outside District unless approved by YEO and District Chair
- Foreign family visits only between March and May with approval of the host family, host club and District
- Limit phone calls, e-mails, texting, Skype



Which student does NOT qualify to be a Rotary Youth Exchange student?

- A. A student with high grades
- B. A student who has visited the USA before
- C. Student age 15-18 ¹/₂ upon arrival
- D. Student whose parents insist that he/she get a US high school diplomas so he/she can attend a US university



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The host Rotary Club should provide all of the following except:

- A. A monthly allowance
- B. A Club Counselor
- C. A Club Youth Exchange Officer
- D. Transportation to Club Rotary meetings each week
- E. Invitations to Club special events
- F. Monthly contact to student and host parents



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The following behavior <u>could</u> result in the student being sent home:

- A. Starting smoking
- B. Coming home drunk
- C. Driving the family boat
- D. Getting a tattoo
- E. Falling in love
- F. All of the above



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Rotary Youth Exchange Host Family, Youth Exchange Officer and Volunteer Training Expectations of Host Families

- Provide a home away from home more than just room and board for a stranger
- Treat student like your own child
 - Love, support, encouragement, understanding, discipline
 - Be willing to say "No" when appropriate
- Help with challenges
 - Language, school
 - Culture shock, homesickness
- Provide an ear to listen, a shoulder to cry on, a hand to depend on



Arrival and Settling In

- Club and family together welcomes your student at airport: Posters, balloons
 - More the Merrier! No party that night
- Host Family First Night Questions interactive online version at <u>www.yeoresources.org</u>; do within the first 2 days
- Introduce them to family & friends
 - Have a welcome party a couple days later if possible, invite other teens
 - Plan shopping trip for school supplies with other teens



Rotary Youth Exchange Host Family, Youth Exchange Officer and Volunteer Training Being the 1st Host Family

• Encourage involvement with family

- Do not let them retreat to their room
- Take walks or bike rides around neighborhood to comfort and not get lost
- Walk bus route for school bus
- Have movie night, discuss newspaper articles, ask their opinion

• First host family

- Excitement everything is new
- Culture shock major adaptations
- Language struggles: Speak slowly, OK to correct they want to learn!
- School arrangements: classes too easy or hard, confusion changing classes?
- Often the closest bonds
- Set the standards for the year



Sample Family Rules

Parents discuss before student's arrival – what are we going to expect? Examples:

- Be on time / we must know where you are
- Curfew
- Getting rides from kids, other transportation?
- Do school homework before / after meal
- No telephone after certain hour
- Help with / assigned chores (cleaning dishes, mowing lawn, etc.)
- Cell phone always on after school hours?
- Who they can be in a car with?
- Dating? (groups, distances, places off-limit)
- Expected consequences for breaking rules



Rotary Youth Exchange Host Family, Youth Exchange Officer and Volunteer Training Use of Electronics

- Explain how all electronics work, write steps out on a note card and place by electronic item, telephone, etc.
- Set rules for telephone use, assist finding necessary country codes
- Do not let student spend too much time on computer set time limits
- Download free <u>www.skype.com</u> video software for online free video calls
- Even if they have their own electronics, it is OK for you to still make usage rules – only in dining room, not after 9, etc.



Family – Sibling Relationships

The Good

- Other teens can set the example
- Siblings can introduce them to friends & activities
- Younger kids student can be a protector and a listener, great to help with language!
- The Not-So-Good
 - Jealousy the new kid gets attention and may cause withdrawal or to ignore the exchange student



- Some problems will occur
- Student must ask for help, in this order
 - Host family
 - Club: Counselor / YEO / President
 - U.S. Country Contact
 - District Youth Exchange Chair
 - WESSEX BEFORE contacting his/her Rotary club in their home country
 - Contact list to be provided to host family, YEO, volunteers and student

Do not let small problems become big problems



Being the 2nd / Last Host Family

- 2nd (or 3rd, 4th) Host Family
 - Transition issues: new family rules
 - Language and culture beginning to "click"
 - Holidays different, homesick, vacation
 - Spring tours?
- Last Host Family
 - Comfortable with language and culture
 - Big events: prom, graduation, departure
 - Preparing for separation, depression?



The End of the Year

- Optional tours paid for by student must be District Chair approved, non-Rotary trips (other than school) not permitted
- Departure for home June or early July (if tour). Leaving for home will be hard for the student and the host families
- Emergency fund for host parent reimbursements if needed
- "The more successful the exchange, the harder the leaving & re-entry"
- It is OK for host families to maintain contact you WILL probably see them again
- Now it's your turn to visit them; or attend their wedding a few years down the road!



PROGRESS CHECK / Test

Which of these suggestions for host families is a BAD idea:

- A. Meeting the student at the airport with lots of people, balloons, and posters
- B. Having different sets of rules for your own teen and the RYE student
- C. Encouraging the RYE student to watch cartoons with your younger child
- D. Having some high school students take the student to buy school supplies



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When a student has a problem, who should they ask to help first:

- A. Call their mom overseas
- B. Call their Rotary counselor
- C. Ask a host parent
- D. Call their Rotary District Governor
- E. Ask a school guidance counselor



When a student has any problem, who should they ask to help first:

- A. Call their mom overseas
- B. Call their Rotary counselor
- C. Ask a host parent
- D. Call their Rotary District Governor
- E. Ask a school guidance counselor



PROGRESS CHECK / Test

As a 2nd host family you may deal with which of the following?

- A. Excitement everything is new at your home
- B. Culture shock major adaptation
- C. Depression during the holidays
- D. How to find their way around neighborhood
- E. Language struggles
- F. All of the above



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Rotary Youth Exchange Host Family, Youth Exchange Officer and Volunteer Training Medical Insurance & Care

- All Inbound Exchange Students must be insured
- Insurance card host parent should make copy of card, student always carries card with them
- Be familiar with claim procedure. Most students have insurance through ACE Insurance Company which has an on line claim form:

http://mountainandplainsrye.com/resources-forms

- Emergency medical release in application
- Deductible
 - Pay from the natural parents' / student's credit/debit card
 - Host parent pay then reimbursement from the \$500 emergency fund controlled by MPRYE District Co-chair



Medical Insurance & Care

- Use Rotarian club member doctors if possible (especially for non-ER problems)
- In the event of illness / accident
 - Stabilize first
 - Host Mom / family should have a copy of the insurance card and the emergency medical release with them at all times (like they carry own) for hospital / medical needs
 - Call Rotary contact in Club (Counselor, YEO)
 - Call District / Multi-district Chair if necessary
- Have Rotary notify the student's family
 - Let MPRYE District Co-chair do the contacting once details are known, interpreters should be available



- Emergency Fund student brings at arrival
 - \$500 for insurance co-pays, new glasses, dentist appointment, etc.
 - Not for prom, clothing
 - Held by Club; controlled by MPRYE District Chair
- Rotary Club = monthly stipend provided for incidentals
- Student
 - Should have credit/debit card from home
 - Cell phone (inexpensive) provided to student, for contact at all times – always charged and with student. Make sure they understand cost of calls, texts, data, etc.



Rotary Youth Exchange Host Family, Youth Exchange Officer and Volunteer Training Host Family Finances

- Day to day routine expenses as your own child
 - More than just "room and board"
 - "I'm going to Wal-Mart, do you need anything?"
 - Basics toothpaste, soap, food for sack lunches, their favorite treat or ice cream...may be too shy to ask
- <u>Family activities</u> as your own child
- Family vacations
 - Discuss expenses, establish any cost to student
 - Its OK to transfer student to a temporary host family if high cost, flights, etc. are prohibitive
- Extra expenses student must pay for:
 - Clothing, school uniforms, presents for friends, extracurricular activities and trips, postage, going out with friends, long distance phone calls, cell phone usage charges.



Rotary Youth Exchange Host Family, Youth Exchange Officer and Volunteer Training Student Travel Policy

- Students are not allowed to travel alone or <u>make</u>
 <u>their own transportation plans with teens/friends</u>
 - "My friends are driving across the State on Saturday, can I go?" -NO
 - "My friend from Austria is visiting Denver, can I go spend the weekend with her?" - NO

Host family OKs same day travel within District

 Students wants to go to football game with friends driving inside District – host family approval (or not!)

Visit <u>www.mountainandplainsrye.com</u>, Forms Section, for information about student travel



Club Approval for In-State Travel

• Same day travel in State, outside of the District

- Let Club YEO know beforehand
- "My school lacrosse team is playing a match far away, can I go on the bus?" – YES, with host family OK and let YEO know where you are going

• Overnight travel in District

- Complete travel form online for Club YEO and District Chair 3 days before leaving

Visit <u>www.mountainandplainsrye.com</u>,

Forms Section, for information about student travel



Rotary Youth Exchange Host Family, Youth Exchange Officer and Volunteer Training MPRYE District Approval Student Travel

- Any non-host family overnight trip
 - MAY require a background check on all adults requiring lead time and completed travel form to Club YEO and District Co-chair
 - A Rotarian wants the student to go on a weekend with his family. May require a background check which is a District Co-chair decision and will need travel form completed online to club YEO
- Host family going on out of state trip
 - Requires approval from natural parent if Travel Authorization Form not on file
 - Complete travel form online for Club YEO and approved by District Cochair two weeks before leaving
- Unauthorized travel will result in student being returned home (this has happened) even if natural parents are visiting

Visit <u>www.mountainandplainsrye.com</u>,

Forms Section, for information about student travel



- Educational program student, not tourist, visa
 - Class participation essential, must pass classes
 - Grades / classes may not count at home, so some students will be more apt to try harder than others
- Club counselor to set / assist with schedule
 - School may require ESOL (English for Speakers of Other Language) – we discourage this!
 - School may request tutoring for student to keep up classes, no Rotary funds for this, student pays
 - School may allow "all-elective", career-oriented, or may require stricter class selection schedule, depending on the student and their goals



- NO Driver Education allowed
- Encourage participation in more than just classes
 - Sports (not in varsity if student has graduated and over 18)
 - Clubs, interests, arts
 - Interact, where available, is required
- Help with homework college students, volunteer hours
- Reciprocal tutoring I teach you / you teach me your language
- Bike for transportation?
- School bus may be new / scary experience



- A major challenge for some YE students
- Help in finding clubs they want to join
- Discuss transportation: after school, meets
 - Sports can play, manage, work out with team (may require additional paperwork, insurance)
 - Theater, debate great for practicing language
 - Choir, yearbook, newspaper, teen court
 - Debate, world affairs, environment, service
- Community classes dance, cooking, guitar, surfing...
- Active participation is the best cure for homesickness



Your student wants to travel to the local mall with other kids after school. Who authorizes permission:

- A. The Rotary Club President
- B. Host parent
- C. The student does not need permission if he/she is over 18
- D. Need authorization from from natural parents



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If your student has a medical emergency, which should you NOT immediately do:

- A. Stabilize the student and seek medical care
- B. Take your copy of the medical insurance policy for the student with you
- C. Call the family overseas to let them know before going to the hospital
- D. Call the Rotary Club YEO or Counselor on the way or ASAP



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Which of the following two are false?

- A. RYE students can accept rides home from other students after sports team practice
- B. RYE students must join Interact Club if offered in their school
- C. RYE students may never play high school sports
- D. RYE students must pay for English lessons if the school demands this
- E. Riding a bike or school bus is not allowed



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- All names and phone numbers to be provided to all members of the team for each student
- Club level
 - Youth Exchange Counselor (YEC)
 - Youth Exchange Officer (YEO)
 - President
- Local level
 - Law Enforcement, emergency and social services
- District level
 - U.S. Country Contact
 - Youth Exchange Inbound Chair
 - District Youth Protection Officer
 - District Chair for Student Programs
 - District Board of Directors
 - District Governor, District Governor-Elect
- Multi-District level (if applicable)



Student Protection Policy

Our Role:

- Maintain safest possible environment for all participants
- Safeguard welfare and prevent physical, sexual, emotional or financial abuse of exchange students
- Provide means to address all concerns and indications of harassment or abuse
- Rotary has a zero-tolerance policy toward abuse and harassment



Sexual Harassment

Any purposeful verbal or physical contact of a sexual nature, to another person, including but not limited to:

- Sexual jokes, insulting comments
- Written or spoken references to sexual conduct
- Display of objects, pictures or drawings
- Obscene language and gestures
- Inappropriate physical contact, including touching, back rubs, and behavior that could be deemed inappropriate by the general public or by the youth



- Sexual Abuse Engaging, forcing, or encouraging implicit or explicit sexual acts, including exposure or showing pornographic materials, to a young person
- Physical Abuse Mistreatment by physical contact, intended to cause pain, injury or suffering
- Neglect Failure to provide adequate food, clothing, shelter, or medical care
- Emotional or Verbal Abuse Using fear, humiliation or verbal assaults to control the behavior of another
- Financial Abuse Forcing the student to pay for activities of the family, asking for their allowance as room or board, or theft



Student Protection Code -- DO:

- Treat students with respect be aware of your tone of voice & manner and their reactions
- It is OK to touch and hug students in a way that is not intrusive / disturbing to them or observers. Ask if OK the first time. Some cultures frown on this
- Control who they hang around with
- Communicate with Club Counselor if there are any allegations or suspicions or if you have questions



Rotary Youth Exchange Host Family, Youth Exchange Officer and Volunteer Training Student Protection Code DO NOT:

- Engage in rough physical games including horseplay and tackle football with adults
- Use physical force in any way, especially as a form of punishment
- Touch a student in any way that could be interpreted as intrusive or sexual
- Make sexually suggestive comments, even as joke or compliment
- Spend excessive time alone with a student, which may lead to misunderstanding



Rotary Youth Exchange Host Family, Youth Exchange Officer and Volunteer Training Student Protection Guidelines

What to do if a student tells you of Harassment and/or Abuse

- Listen attentively and let him/her know it was right to tell you
- Assure him/her that they are not to blame
- Remain calm and make sure student feels safe
- Encourage student to share with you what happened and who was involved
- Make detailed notes including date and time
- Don't promise to keep secrets explain the necessity of informing the District Protection Officer



Student Protection Guidelines

What to do if a student tells you of Harassment and/or Abuse

- If the alleged Harassment and/or Abuse is by a host parent <u>the student</u> <u>must be removed from the home immediately</u>
- Report of Harassment and/or abuse must be reported to Rotary International and Department of State within 72 hours – initial contact is to District Chair who reports to RYE Compliance Officer to make required reports
- If the allegation is of a possible criminal nature, local law enforcement must be notified
- ALL REPORTS AND CONTACTS ARE MADE THROUGH ESTABLISHED ROTARY REPORTING CHANNELS – NO INFORMATION SHALL BE GIVEN EXCEPT THROUGH THE ESTABLISHED PROTOCOL



Student Protection Guidelines

Keep Communications Open

 Assure student that you can jointly address his/her concerns/problem

With all of us working together, we can keep our exchange students safe and make this a meaningful and happy exchange experience for all of us.



District Crisis Management Team*

- <u>Crisis</u> Could this be on the nightly news? Result in student sent home?
 - Student arrested, abused, death, hurricanes, major car accident, runs away, serious illness...
- District Crisis Chair
 - Immediate call or text "Rotary 911"
- Media Chair only one to speak to media for Rotary, District – no interviews
- DO NOT contact natural parents! Contact made by District Chair through an interpreter only

*District Co-Chairs & the Youth Protection Officer



Which of the following is true?

- A. If a host parent finds out about sexual abuse or harassment, they are not required to tell anyone
- B. If a Rotary club counselor finds out about sexual abuse or harassment, they are not required to tell anyone
- C. If the District Crisis Chair finds out about sexual abuse or harassment, they are not required to tell anyone
- D. No on can promise to keep secrets if they find out about sexual abuse or harassment



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As a host parent, to keep your student safe, you should never do this?

- A. Let them hang around with a new friend who you are worried about
- B. Use physical punishment for serious breaking of the rules
- C. Allow any family members to ever hug or touch the student
- D. Allow the host son to play on the football team



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- A. Let them hang around with a new friend who you are worried about
- B. Use physical punishment for serious breaking of the rules
- C. Allow any family members to ever hug or touch the student
- D. Allow the host son to play on the football team



Which of the following is abuse?

- A. Student not eating lunch because they are embarrassed to take a sack lunch
- B. Student suffering severe sun burn because they forgot sun screen and host mother didn't remind them
- C. Host family telling student the Rotary club allowance is be used only for groceries
- D. Host mother insisting that student do their own laundry and taking out trash on Tuesdays



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Which of the following could be considered sexual harassment?

- A. A host son is told that he looks handsome in his prom tuxedo
- B. A host parent tells a dirty joke to a friend at a party and the student overhead from the next room
- C. The host student finds a hidden girlie "magazine" in the bookshelf
- D. A host daughter is told she looks sexy in her prom dress



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Why Rotary Youth Exchange?

To promote Rotary's goal of world peace and understanding one person, one exchange at a time.

"When these 'best and brightest' of today are 30 years from now, making corporate decisions and setting world policy, our hope is that they will remember the friendships they made world wide, the love showered on them by total strangers, and realize that all people are concerned about war and poverty and health – and choose to shoulder the responsibility of our planet and its people."



Any Questions?

