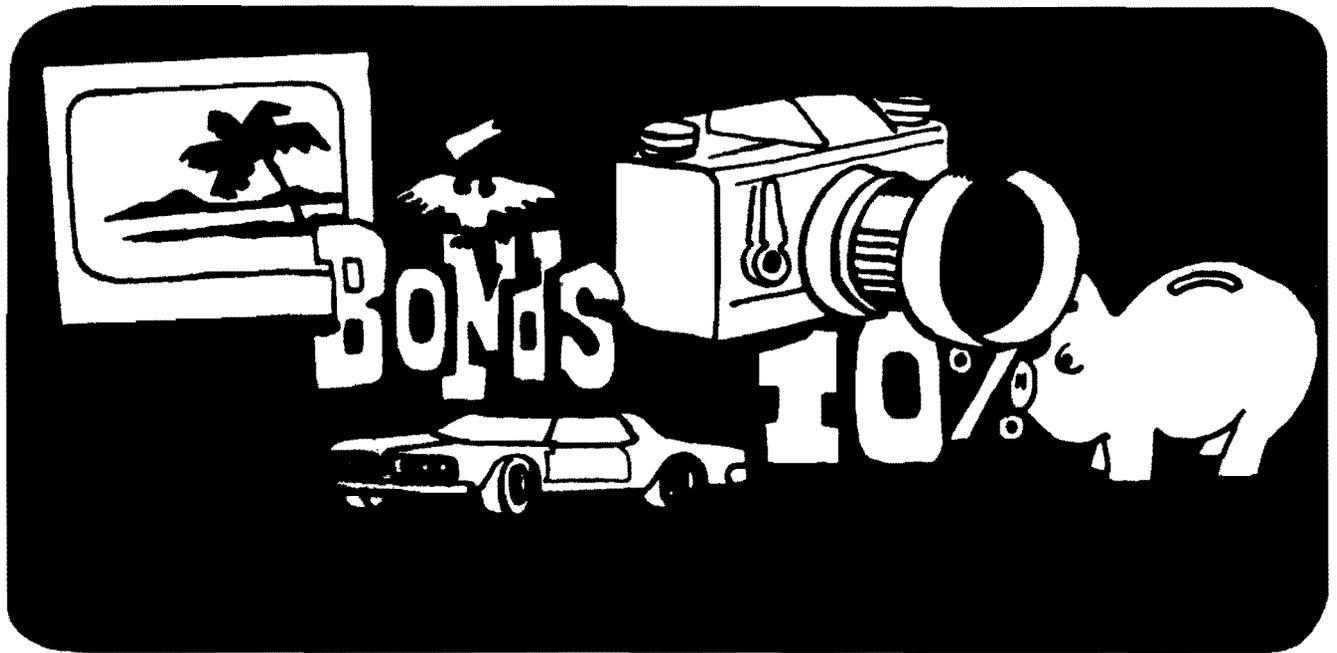


# DOLLARS AND SENSE



**Hey Big Spender! Yes, you with that pocketfull of piasters—wait a minute—hear me out. You draw a couple of hundred dollars across the board each month, your laundry costs next to nothing, and you've got to empty your pockets before next pay day comes or you'll strain yourself carrying all that money around, right?**

**So what do you do? You buy Saigon tea for the young lady that loves you too much, porcelain elephants, short-timer sticks, and a whole bunch of stuff that's not worth as much as a case of M-60 ammo without the links.**

**Wise up! You're hurting the Vietnamese economy, the U. S. economy, and most important to you, you're hurting yourself!**

**Read a little further; this pamphlet was written to help you. Read on about the headaches you're causing and the benefits you're missing out on—after all, no one ever got anything for a Saigon tea other than broke—you can't do any worse than you're doing now.**



The arrival of US and other Free World forces in Vietnam has had the effect of the "big spender from the East" visiting a sleepy little cow town. Here, however, the situation is one of a low income, agricultural nation playing host to more industrialized nations. Free World Forces personnel have more to spend than the average local citizen, so naturally they're willing to pay more for goods and services.

The Vietnamese people thus are facing what amounts to economic competition from servicemen of Free World nations. At best, the competition is unbalanced and tends to induce inflation.

For example, many servicemen willingly pay 100 piasters for a taxi ride that previously cost Vietnamese only 25 Piasters, so cab drivers raise their fares and look for the "big spenders." With housing so limited in Vietnam, landlords advertise rooms and apartments for rent in English language newspapers only, making the spaces available to the men who can, and will, pay the most.

All right, the presence of Free World forces in Vietnam has made the taxis and living quarters harder to find for the Vietnamese—what's the uproar? Well, let's consider what the extra money in the hands of the cab driver and landlord (in addition to the barkeep, tea girl and black marketer) does to the Vietnamese economy.

Just as the Vietnamese competed with the servicemen for taxis and apartments—with the prize going to the highest bidder—so now we find the taxi driver and landlord competing with fellow Vietnamese who have fixed incomes, such as teachers and soldiers, for the necessities of life, like milk, rice, bread and meat. And the result is

the same: the seller holds out for the highest price available.

Ok, we've gotten down to basic facts: the average Vietnamese consumer is in competition with the Vietnamese who are making money from servicemen. But how bad can it be? Well, consider that in 1967 over 600,000 Free World forces servicemen spent over 13.6 billion Piasters (equivalent to well over 100 million dollars) and you'll see that this is not a problem to be treated lightly. Let's look at some of the price increases that have occurred since early 1966.

Rice, the mainstay of the Vietnamese diet, has shot up over 200%; chicken, one of the few meats that the Vietnamese can afford, is up 147% over 1966 levels. Condensed milk is up 206%, and the all-important fish sauce found in the diet of every Vietnamese, **nuoc mam**, is almost 300% above the 1966 cost.

Because the income of the average Vietnamese has not kept pace with the drastic rise in prices during the past two years, his purchasing power has lessened. His ability to feed and clothe his family is being threatened.

Now you're convinced that piaster spending is harmful to countless individuals; but you, nonetheless, have nothing better to do with your money, right?

#### *Want to bet?*

Various ways are available for you to save money, ways that offer you more than any state-side banking facility. And as an incentive for you to save your money rather than dump it on the economy, there are also ways for you to spend your money for once-in-a-lifetime bargains.

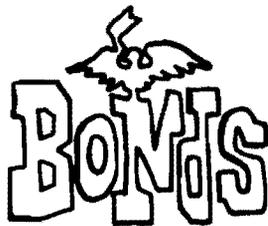
*Let's take a look at how you can save for a rainy day, and how you can spend the money you've saved when the monsoon season does come.*

### Uniformed Services Savings Deposit Program

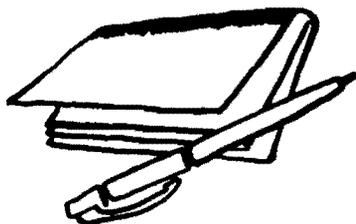
This is perhaps the best savings program in the world, but it is available only to U. S. servicemen overseas. A class-S allotment or a cash deposit at your finance office gets the ball rolling—all the way to 10% interest. That's right; this program pay 10% interest, compounded quarterly, on your deposits. Money cannot be withdrawn until your return from overseas, except in cases of emergency or special leave. And you can keep your money in up to 90 days after return from overseas in order to take advantage of an extra dividend period!

# 10%

**Savings Bonds**—Now, more than ever, it pays to take out an allotment for the regular purchase of Savings Bonds. The interest rate on bonds has recently been upped. Bonds pay you 4.25% interest for your long-term investment. You can invest in your country's future as well as your own. As an added Bond-buying incentive, Uncle Sam offers bond purchasers the opportunity to obtain "Freedom Shares." These treasury notes pay a higher 5% interest, and maturity is only four years from date of purchase.



**Checking Accounts**—Checking accounts have the advantage of offering the user cash when and where he needs it. In Vietnam, the U. S. Government has arranged an added bonus for servicemen with the in-country military banking facilities. Checking accounts with balances of more

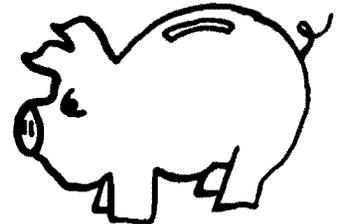


than \$100 earn 5% interest—and no matter what

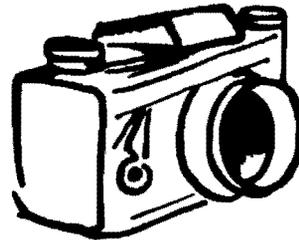
the balance, there is no charge for personalized checks or service.

**Class E Allotments**—The Army Finance Center will automatically mail a deposit to your bank or pay your insurance premiums monthly. All that is needed is for you to arranged for a class E allotment with your finance office.

Well now, you've got beaucoup money saved up, and you've finally decided to spend it. But, where?

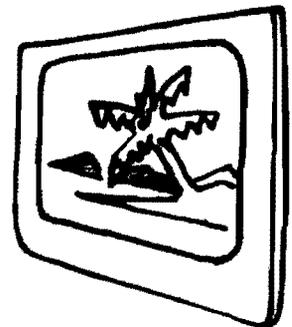


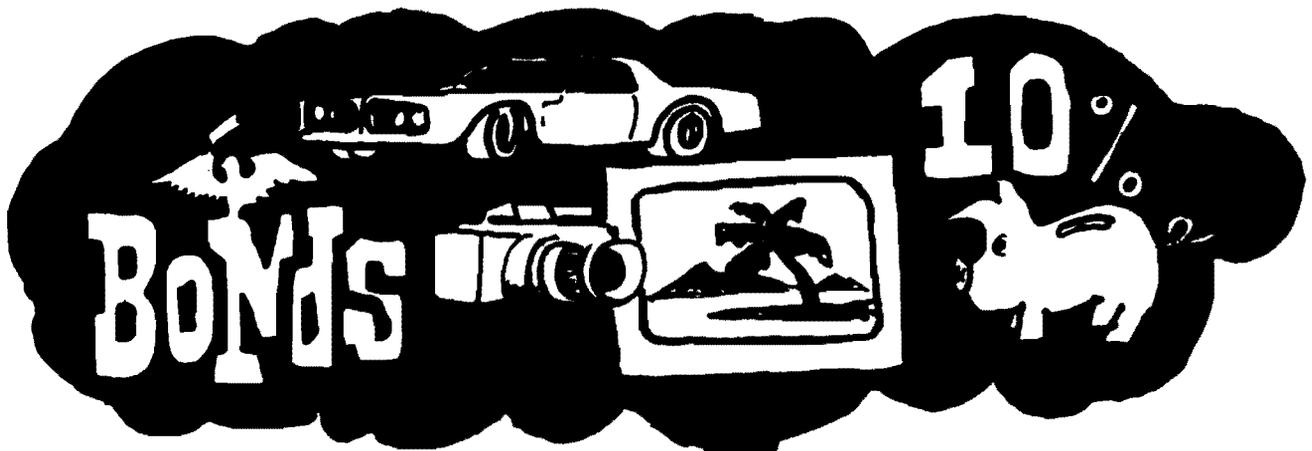
**PX**—The Vietnam Regional Exchange offers the usual low prices found in the worldwide exchange system, with a big plus: radios, TVs, cameras, watches and audio equipment are offered for sale at prices far below those Stateside. In addition, there is a Pacific mail order service which offers hundreds of hard-to-beat values on Asian-manufactured products. If you like, you can have a new car waiting for you when you return home, thanks to an agreement between the Exchange



Service and the "Big Four" auto makers. Factory representatives are located at many exchanges throughout Vietnam, offering the latest models and specs—and low factory prices.

**R&R**—Here's the answer to everyone's dream. Five days and nights in your choice of one of eight exotic Asian capitals—Bangkok, Hong Kong, Kuala Lumpur, Manila, Penang, Singapore, Taipei or Tokyo; or choose urban, bustling Sydney; or spend your five days with your wife in Hawaii. You're authorized one out-of-country R & R for your one-year tour of duty in Vietnam, plus an additional one for an extension of 90 days or more. But wherever you go, you're certain to obtain a once-in-a-lifetime experience.





Well fella, you've seen the pros and you've seen the cons. The piaster conversion cage is at the same place it was before you read this pamphlet, and you can go ahead and buy your pile of piasters just as you've been doing. Are you going to continue playing the sap—buying thimblesful of tea and silk jackets that come apart at the seams? Or are you going to play it cool—saving your money until you have a worthwhile reason to spend it?

Your memories of Vietnam can include a new car, a tape recorder, camera, five days with your wife in Hawaii and a solid bank account. Or you can think back to a couple of "fun-filled" (and mighty costly) nights in a bar with a "hostess."

*Take your pick.*