# KEEP OFF You Make a Lot of Money-It's Easy To Save a Lot, Too

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## **Tet Means Much To Vietnamese**

CAMP EAGLE -- Tet is probably the most important of all Vietnamese holidays. It has its own traditions and meanings that are important to the Vietnamese people. For this reason, 101st personel who are working with the Vietnamese should understand the customs that surround this holiday.

Tet marks the start of the Vietnamese New Year. And it means that spring is not far behind. It is a time to relax and a time to honor the family's ancestors.

The Vietnamese celebrate Tet during the first week of the Lunar New Year. This year that is Feb. 6 to 13. Some families stretch the celebration to as much as a month, however.

Tet is a time to turn to nature, time and humanity in a new way. Work, worries and confusion must be forgotten during the first week of the new vear.

There are many festivals held to promote happiness, prosperity and long life. Preparations begin a month in advance. Houses must be cleaned and new clothes must be made for the holiday festivals.

One of the important ceremonies that go along with Tet is the sending of the kitchen god to heaven with a yearly report.

Two days later the Vietnamese burn incense and send their ancestors off on a short trip. The ancestors return on "new years eve" to bring their children together for the start of the new year.

The first day of the new year is extremely important. It sets the tone for the entire year, so every word and action must be chosen carefully. All work must be put off until after the first 24 hours.

The "first guest" custom is the most important. The first person to enter the family's home during the new year must be rich, famous and virtuous. To prevent any unexpected guests on the the special morning, all entrances are closed and opened only when the chosen first guest arrives.

The hour and direction of the first journey of the new year is also important symbolically. And almost as important as the "first guest" is the first person to be met during the new year.

The upcoming year is "the year of the dog." In past history, the years of the dog have brought both happiness and sadness to the Vietnamese people. Happiness has, however, been more common. Everyone hopes that this will be a year of happiness and peace for the Government of Vietnam.

## Withholding Forms Being Prepared **By Finance Office This Month**

This month the division finance office is preparing W-2 income tax forms for all members of the 101st.

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# You Make a Lot of Money— It's Easy To Save a Lot, Too

One of the first surprises people find after arriving in Vietnam is the size of their paychecks.

The absence of income tax deductions, plus the presence of hostile fire pay and overseas duty pay, adds quite a bit to the total on the bottom of that first voucher.

But at the same time, people start wondering about the kind of money they have so much of, and exactly where they can spend it.

Those different sized, different colored Military Payment Certificates feel strange after green bills, silver coins, and those now non-existant pennies.

And they are supposed to.

MPC are designed to lessen the impact of U.S. military payrolls on the Vietnamese economy. Therefore, MPC can be spent only in Post exchanges or authorized concessions.

But most people have quite a bit left over each month after purchasing a few necessities, and maybe a camera or piece of stereo equipment.

That excess represents a potential bank account at the end of the year in Vietnam that wouldn't be possible back in the states. And to make it easy – and lucrative – to save, the Army has several special programs.

The best of these is the soldier's and sailor's Savings Deposit Program, which pays 10 per cent interest. To enroll, see your finance clerk. He will write up an allotment which automatically places an amount in your account each month, and every three months, the average deposit is figured up and interest is paid on that amount.

The 10 per cent program is administered through the Army Finance Center at Ft. Benjamin Harrison, Ind., and although no deposits can be made after you leave Vietnam, interest will be paid up to 90 days after you DEROS.

Other savings programs are available. Your finance clerk can arrange automatic deposits in a checking account administered by a commercial banking firm with offices here in Vietnam.

Or you can order allotments to be sent monthly to your hometown checking or savings account; you can have Savings Bonds in any amount purchased automatically each month; or you can let a portion of your pay be carried forward each month.

But remember this when you arrange your savings program – regulations governing R&R and leave require that you have at least \$250 in your possession when you depart Vietnam.

The best place to keep this amount while waiting for your orders is the unit safe. In fact, keeping all your valuables in the unit safe is a good idea, as a precaution against theft or loss.

If you do keep large amounts of money or small, high-value items with you, record the serial numbers in the orderly room. That way recovery after theft or loss would be a little easier.

Financially, Vietnam is a good opportunity. Help yourself, and help the Vietnamese as they struggle to pay for a long, costly war, by spending your money in the PX and its shops, and by taking advantage of the Army's savings programs.

### Withholding Forms Being Prepared By Finance Office This Month

This month the division finance office is preparing w-2 income tax forms for all members of the 101st.

The W-2 form is a statement of the taxable income paid to you by the Army during the previous year. Although income while you are serving in Vietnam is tax-free, you will have to file a tax return once you get back to the states.

The W-2 forms will be placed in finance records by the finance officee. Screaming Eagles who DEROS during January will receive their W-2 forms during out-processing.



FLAG EXCHANGE--A color guard lowers the American and Vietnamese flags in a flag exchange ceremony with the city of Louisville, Ky. held at Camp Eagle. Looking on are Maj. Gen. John M. Wright Jr., Division commander, and Spec. 4 Michael Weber, of Louisville, who represented the city. The flag being lowered will be presented to the city of Louisville in a similar ceremony there. Weber is with Hqs. Co., 426th Supply and Service Bn.

(U.S. Army photo by Spec. 5 Mark Del'Etoile)



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