

CURRENCY

The standard currency of the Wild Southwest is the 'Ring' or ring pull. These pre-war items – recovered from land fills and garbage heaps – fulfil the basic requirements of any unit of currency...

1: They're rare, but not too rare. There are tens of thousands of ring pulls in circulation, but not millions. This makes them a convenient medium of exchange while limiting inflation.

2: Aluminium is Rare. The technology to refine aluminium was lost in the war, and only very limited supplies of the metal are available for recovery. This makes it extremely uneconomic to manufacture new rings. Even if someone did start making new ones, the aluminium required would be worth just as much as the finished product, meaning there's no profit to be made.

3: They're convenient. Ring pulls are small, light, and easily recognisable. They can be threaded onto strings or wire to make up large denominations.

Naturally, a certain number of rings are lost or broken each year, however these are replaced at around the same rate by new ones being brought out of the Radlands by Scavs.

(In the past some legendary Scavs became millionaires by stumbling onto beer and soft drink factories, however no major finds have been made in the last few decades, and most are of the opinion all the great hordes have long been discovered and plundered.)

The dollar sign is still used to represent Rings, although the word 'dollar' is remembered by almost no one. 'Buck' is still widely used however. Speaking very roughly one Ring has about the buying power of two to four dollars.

SMALL AMOUNTS

The Ring is the smallest unit of currency, however small items are often sold for less than a ring or in fractions of rings - a bottle of fruit juice for instance is usually around \$3.50. In this case it is usual to buy more than one item, or haggle over the difference. Often small items such as screws, nails or percussion caps are used as fractional currency, usually at a rate of 5 to a Ring – although this depends on how good a negotiator you are.

Bullets or shells are also often used as an alternative currency. One jacketed bullet or shotgun shell can be considered to be worth \$0.50 for trading purchases.

LARGE AMOUNTS

Ring pulls may be convenient for buying day to day necessities, but what about a rifle scope (\$200), a radio set (\$800) or a house (from \$15,000)? When carrying large amounts

of aluminium around becomes inconvenient *Scrip* is used.

Scrip is a printed note from a bank for a certain amount. Anyone can walk into the bank that printed the note and exchange it over the counter for that amount of Rings. Essentially it's an official IOU from a bank, promising to pay anyone who turns it in.

Any bank – or even private individual - can issue scrip. What gives it value is confidence that the issuing party can back it up with actual Rings. Anyone on the street could print their own scrip and try to use it – but unless they could convince others that they were good for the money, no one would accept it.

As such scrip is usually only issued by banks, or some large companies. There are several dozen types in circulation – but only the best known five are accepted everywhere. These are the Bank of Manjimup, the Bank of Albany, the National Bank of Albany, the Rocky Gully Savings Society and the Denmark Savings Bank.

(Despite the names, all but the Bank of Manjimup are actually based in Denmark Town. This is because in 2078 the Denmark Parliament created extremely favourable banking laws, which caused the majority of banking organisations to relocate. Branches of all five can be found throughout the states and both the Bank of Manjimup and National Bank of Albany have sub-branches located in Borden.)

Scrip can be bought at all bank branches. There is a standard fee, ranging from 1% to 4% (so if you want \$100 of scrip you have to pay between \$101 and \$104 for it). It will be bought back at any time however for the face value.

Technically scrip is supposed to be bought back by the bank or organisation that issued it. In practice however any of the major banks will buy back scrip from the others. Most will also buy back less reputable scrip, but at a reduced rate (from 60% to 20%).

The most highly regarded scrip is that issued by the Bank of Manjimup. It is so well respected that it is often possible to get a slight discount (3% or 4%) on large purchases if paying with Manjimup scrip. It is issued on thick blue paper in denominations of \$20, \$50, \$100, \$500, and \$10,000.

Naturally there is a market in forged scrip. The major banks make forgery as hard as possibly by using special papers, inks and intricate designs. Smaller organisations are far less rigorous and over the years several have been bankrupted by counterfeit scrip – most famously the Kangaroo Savings and Loan company of Albany (hence the term '*roo money*' for scrip – or anything else - considered worthless).

There are no *specific* penalties for forging or for passing counterfeit scrip, however all States consider doing so as an attempt at Fraud, and the banks pursue and prosecute it as such with extreme aggression.