

## ALL FOR ONE

*Régime Diabolique*

## RICHELIEU'S GUIDE TO

*Finances*❧ *Introduction* ❧

Money may be the root of all evil, but it is an essential part of life for aristocrats and peasants alike. This supplement takes a look at financial matters in the early 17th century. As a game supplement, it is not intended to be an accurate historical discourse.

❧ *France's Financial State* ❧

When it comes to the finances of France, Cardinal Richelieu has a very simple policy: if France needs money, then the people have to pay. And France is in desperate need of money. Hardly wealthy to begin with, Richelieu entered France into the war raging across the Holy Roman Empire in addition to setting about greatly expanding and modernizing France's navy—neither of which is an inexpensive venture on its own, let alone engaged in simultaneously.

Publicly, Richelieu proclaims that he wants to see France rise to become a dominant European power. With the Holy Roman Empire teetering on the brink of total collapse and Sweden threatening to fill the growing void, he has (or so he says) acted on the best long-term interests of France and her people. Lacking the overseas holdings of Portugal and Spain, he is reluctantly forced to burden the citizens of France.

France's regions have a varying status when it comes to taxation. The most privileged hold the status of *pays d'état*. Although the system might seem bewildering to modern minds, these chosen few regions have been granted permission to set their own rates of tax they must pay the crown. Naturally, the nobles who live within these regions are very keen to preserve the status. Most regions hold *pays d'élection* status, receiving commands from the royal court as to their rate of taxation. This is non-negotiable. Whereas nobles within the *pays d'état* regions can control their own destinies when it came to supporting the crown, those less fortunate have no such freedom.

Beginning in 1624, the Superintendent of Finances, Michel de Marillac, who had just been appointed to the post, began a crusade against corruption, targeting the nobility and their special privileges. He considered the *pays d'état* system too open to abuse, and sought to abolish it, an act which would expand royal power into the provinces.

Unfortunately, his ambitions coincided with Richelieu's dramatic rise to power. Following the Day of the Dupes (1630), Richelieu arranged for Marillac, a close ally of Marie d'Medici, to be tried by a panel judges he had personally picked. Unsurprisingly, he was found guilty and sentenced to life in prison, dying there a mere two years later.

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At first Richelieu toyed with the idea of continuing Marillac's idea. He had total control of King Louis, and thus any extension of royal power would be an extension of his own influence. Instead, he chose to keep the *status quo*. However, the regions would be allowed to keep their special status only so long as they remained loyal to the crown. Of course, he knew such loyalty would likely be a token gesture, but Richelieu had no intention of alienating the nobility—he was quite happy to allow them to continue their corrupt practices when it came to taxation.

Richelieu's plan had hidden consequences for France. Tax levels were raised again and again, the burden falling on the regions with *pays d'élection* status. As always, it was the peasants who suffered the most. The fires of rebellion had been lit, stoked by the excesses of the nobility, who shouldered little of the burden.

In 1633, Richelieu was warned by his peers holding Great Offices that his fiscal policies were leading France down a path that would end in civil war. While he placated his fellow ministers with well chosen words, he smiled inwardly—his plan to ruin France was working. He did react to the charges, however, but not in the manner his peers hoped. He appointed extra *Intendant de Finance*, entrusting them with ensuring the taxes were raised by any means, and their heavy-handed approach only fanned the embers. Reports soon reached his ears that certain nobles were actively encouraging the peasants to forgo their taxes, simply to stop open rebellion against those the peasants saw as their oppressors: the nobility. Richelieu tightened his grip, stripping away local power by making the *Intendants* answerable only to the crown. Given that King Louis has little interest in governing France, that onerous burden fell to Richelieu. In one fell swoop he had stripped the authority of those nobles who sought to thwart his plans.

With France now firmly involved in the war, Richelieu has again raised taxes. The peasants, along with a fair number of lesser nobles, openly rebel in the spring of 1636. Before the revolt ends it spreads to consume one-quarter of France, forcing the King to order troops intended for the war to instead crush the insurrection. As a result, Spanish forces drive deep into France.

The great irony of the current state of the economy is that France could have been a mercantile superpower. It has vast tracts of arable lands and a climate suitable to many types of crops, thriving tapestry, glass, and silk industries (set up by King Henry IV), and a military machine capable of protecting her borders. Instead, its adherence to the outmoded feudal system, the political machinations of its nobility, and their constant feuds with the monarch stunted any hope of prosperity.

The second irony is that due to the tariff system, which is paid upon passing through any noble's territory, prices tend to be very high when goods reach their final destination. Coupled with the fact the peasants have very little money, trade is severely hampered. Worse, it sometimes means that while famine ravages one province, crops in another are left to rot because no one can afford them

## Taxation

France is no different to other countries in that it burdens its citizens with a number of taxes. Some of these are described below.

**Aides:** These are tariffs placed on most products, including wine, the drink of choice for most Frenchmen. They are set at a national level. Local tariffs placed on specialty goods are known as the *douane*, while the tariff placed on goods entering Paris is the *octroi*. Local sales tax is applied to all goods sold at markets and fairs.

**Dîme:** A mandatory tax paid to the Catholic Church.

**Gabelle:** The *gabelle* is a tax on salt and is the most hated tax in France. Not only is salt taxed at different amount by region, an amount which ranges from one to 60 *livres* per *minot* (a unit of weight equivalent to a bushel), creating deep-seated feelings of inequality, but every citizen above the age of 8 is legally required to purchase a set amount of salt each week at a price set by the state. Every province has had salt granaries since 1342, when the monarch assumed control of all salt production and sale. By law, all salt produced or brought into a province has to be taken to one of the granaries. The price paid is fixed by the individual warehouse manager. He then sells it on to the retailers at an inflated rate, who sell it to the citizens at the state set rate.

**Taille:** The *taille* is a land tax, imposed on each household according to the amount of land it possesses. As householders, the nobility has the largest tracts of land, but they are exempt from this taxation.

**Taillon:** The *taillon* is a tax raised only when France needs to invest in her military. Now at war, France needs to invest heavily in a rapidly expanding army, the forging of new artillery pieces, and the formation of a powerful navy, which means yet another all-too-heavy burden on an already desperate population.

## Salt Smuggling

In years to come smugglers will make their fortunes transporting shipments of wine and brandy to England and circumventing customs duty. In this age, the produce of choice is not alcohol, but common salt.

Since every citizen is forced to purchase salt at a fixed rate, smuggling it is a very lucrative business. Smugglers purchase it from regions where it is cheap (due to the lower tax rate), and sell it in areas where it is expensive, undercutting the legal price, but still making a sizeable profit. Keen to ensure its income stream remains open, the state penalties for salt smuggling are harsh. Unarmed smugglers face becoming a galley slave if arrested without carrying weapons. For armed smugglers there is only one penalty—death.

Salt smugglers are known as *faux-sauniers* ("false salt-ers"). A special branch of customs agents set up to break the smuggling rings have been nicknamed the *gabelous*, a word deriving from the onerous salt tax.



## Overseas Commerce

Although Europe is in the midst of a commercial revolution that is boosting trade, France is lagging behind its major European rivals.

Spain's colonies in the New World are filling the king's coffers with plentiful silver and gold. The Free Dutch States are expanding eastward into the Indies, slowly stealing trade routes once firmly under Portugal's monopoly. The English, through the recently formed East India Company, are also setting sail eastward, and they have fledgling colonies in America. The Hanseatic League, although suffering attrition of its trade routes by Dutch merchants, still dominates along the Baltic coast. Even Venice, ravaged as it has been in recent decade by plague and steadily losing out to Dutch and Portuguese merchants, remains a center of international commerce.

Although international trade is booming, at least for some, the influx of so much gold and silver into Europe has created a serious problem affecting all of Europe—inflation. In the decades leading up to 1600, prices for most items doubled. Although the rise has slowed, costs continue to creep upward.

A boost to merchants, inflation has resulted in the creation of the middle class—rich citizens without land (which is taxable). But what is a boon to some is a bane to many, for wages are lagging far behind inflation. Even the nobility are suffering, for their money buys less than it did a year ago.

## Acquiring Money

Banking is in its infancy in the time of *All for One*. Citizens who need to acquire extra money, perhaps a nobleman to host a ball or a peasant just to survive the winter, have only a few options available to them.

## Money Changers

Money changing is a dying practice. In earlier times, towns and cities within the same country minted their own coins, leading to a bewildering array of coins marked with a variety of rulers' effigies and of different weights, and thus value. In order to trade with the natives, coins needed to be exchanged for locally minted ones.

Much of the money changers' business occurred at markets and fairs, popular with merchants from across the region. Exchange rates were fixed between the start and end of the fair, thus ensuring the money changers could not suddenly hike up the rates in their favor. At the end of the fair, the merchants exchange their takings for coins of their native realm.

With standardized coinage and centralized mints now common place in many countries, there is little need for most merchants to change coins. However, the practice still occurs when foreigners (those from another country

## European Currencies

Characters may have reason to journey outside France at some point. A sample of common currencies is given below, with denominations listed in order of descending value. Note that most countries have a great number of coins of differing values, but for ease, we use only those we consider the most common.

Exchange rates are heavily rounded up or down to produce easy numbers, but are intended for flavor purposes only. *All for One* is a game about swash-buckling horror, not playing the currency markets. Keep all prices in *livres*—if a hero has 200 *livres* in his purse, then he has the local equivalent of that amount.

**Denmark/Norway:** Krone, rigsdaler, mark, skilling, penning. 1 krone = 8 marks; 1 rigsdaler = 6 marks; 1 mark = 16 skillings; 1 skilling = 12 penninge

*Exchange rate: 1 livre = 2 marks*

**England:** Pound, shilling, pence. One pound = 20 shillings; 1 shilling = 12 pence

*Exchange rate: 1 livre = 1 shilling*

**Holy Roman Empire:** The HRE uses a variety of coins based on region. For simplicity, we use gulden, kreutzer, and pfennig. One gulden = 60 kreutzers; 1 kreutzer = 4 pfennigs.

*Exchange rate: 1 livre = 30 kreutzer*

**Italy\*:** Ducat, lire, soldo, denaro. One ducat = 6 lira; 1 lira = 20 soldi; 1 soldo = 12 denari

*Exchange rate: 1 livre = 2 lira*

**The Netherlands:** guilder, stuiver, pennings. One guilder = 20 stuivers; 1 stuiver = 16 pennings

*Exchange rate: 1 livre = 16 stuivers*

**Ottoman Empire:** Gurush, zolota, yirmilik, para, akche. One gurush = 40 paras; 1 zolota = 30 paras; 1 yirmilik = 20 paras; 1 para = 3 akches

*Exchange rate: 1 livre = 2 zolotas*

**Poland:** zloty, grosz, denar. One zloty = 30 grosz, 1 grosz = 18 denars

*Exchange rate: 1 livre = 1 zloty*

**Portugal:** Real. Portugal mints a variety of coins all based on the value of the real (plural reis)

*Exchange rate: 1 livre = doze vinténs (240 reis)*

**Spain:** Peso, real, maravedi. One peso = 16 reales; 1 real = 34 maravedis

*Exchange rate: 1 livre = 2 reales*

**Sweden:** Mark, öre, örtugar, penningar. One mark = 8 öres; 1 öre = 3 örtugars, 1 örtugar = 8 penningar

*Exchange rate: 1 livre = 2 öres*

**Switzerland:** Florin, sol, denier. One florin = 12 sols; 1 sol = 12 deniers.

*Exchange rate: 1 livre = 3 florins*

\* Italy has no unified currency. Figures quoted are for Venice.

\*\* The Ottomans use ducats for trade purposes.

as opposed to another city) visit the markets and fairs of France, and vice versa, and travelers always need to exchange currency.

## Moneylenders

Unlike pawnbrokers (see below), moneylenders lend money on unsecured loans. Kings and peasants alike use their services, though the terms invariably favor richer clients, who are considered lower risk than peasants.

With no formal banks yet in existence in France, moneylenders are extremely wealthy citizens willing to take a financial risk in return for a sizeable return. Uncontrolled by the state, moneylenders can charge whatever rates of interest they want—the borrower always has the right to find another lender if he finds the rate disagreeable. Rates vary from a lowly 5% up to 50%, depending on the lender's greed and the value of gold and silver.

Payments might be required weekly, monthly, annually, or after a set period of time. Defaulters are visited by debt collectors, usually violent men who confiscate property and livestock to the value of the sum owed. So long as there is a contract between lender and borrower, debtors have little recourse through the courts if the debt collectors come calling.

## Pawnbrokers

Citizens in need of ready currency and own something of value can take their possessions to a pawnbroker. The pawnbroker assesses the value of the goods and offers the pawn (the person who owns the object) a sum. The pawned item is collateral for a loan, which must be paid back with interest and within a certain time frame. If the pawn defaults, the pawned object becomes the legal property of the pawnbroker. Typically it is sold to recoup the losses. Because the loan has collateral already handed over, debt collectors are never involved if the pawn defaults.

The pawnbroker's symbol, three gold balls suspended from a bar, originates in Italy, with the Medici family. According to legend, one of Charlemagne's employees was a Medici. Using three bags of rocks, he slew a giant terrorizing the king's lands. These bags became the family's symbol, evolving into the three gold orbs. As the Medicis grew in power, thanks to their successful financial ventures, the symbol was copied by other families, and eventually by pawnbrokers.

## Mont de Piété

A "mount of piety" is a charitable institution operated in a manner similar to a pawn shop. Run by Christians (and first established in Italy to break the Jewish monopoly on pawn brokerage), the organization is less concerned with profit, instead favoring the borrower with favorable interest rates. Unlike with pawn brokers,

the loan is fixed at a year and the value a mere two-thirds of the item's value.

When a client brings an item to a *mont de piété*, he interacts with an intermediary who oversees all matters between the client and the organization's other employees. Once he is satisfied the client is the legal owner of the object and thus entitled to pawn it, he passes it over to scribes, who record its condition. An assessor then appraises its value. The intermediary then hands the borrower three receipts, each meticulously denoting the owner's name, the nature of the object, its condition, its value, and loan value, and the date of the transaction. The intermediary keeps a fourth copy for his records, and a fifth is attached to the object while it is being stored. Once this laborious process is complete, a cashier finally hands the borrower the money.

Each cashier is responsible for maintaining records on money loaned, repayments, and the interest payable when the borrower returns to repay the loan. Any shortfall due to poor accounting must be paid from the cashier's personal income.

In order to reclaim his possession, the borrower must produce one of the three receipts (and hand over the repayment fee). No receipt, no returned possession.

## Heroes & Money

This section looks at player characters, the Wealth Resource, the price of common services, and ways in which heroes with no Wealth can earn a few *livres*.

### Do We Need to Buy Drinks?

Due to the way the Wealth Resource works, characters don't usually need to find money to cover everyday expenses. Thus, a nobleman can host an elaborate ball or buy extravagant gifts for his peers, both an expected part of his lifestyle, even if his character sheet says he has no excess monthly income. For Musketeers, everyday expenses tends to run to drinking, gambling, and wenching in varying ratios.

For Gamemasters who want a basic idea of how much it costs to socialize, or if you're a Gamemaster who likes characters to account for all their purchases, typical prices for everyday goods and serves are given below.

### Common Services

Unless otherwise noted, all prices are in *livres*. Accommodation includes one meal per day of similar standard, but not drinks.

Inn (per person per night)	Cost
Excellent quality*	7+
Good quality*	3
Common quality**	1

Poor quality	10 sous
Stabling (per horse)	4 sous

\* Private room.

\*\* Can be a private room for an extra livre.

Food/Drink	Cost
Ale, one gallon	6 sous
Ale, one mug	1 sou
Brandy, one mug	5 sous
Cider, one mug	2 sous
Wine, one bottle, good quality	1 livre
Wine, one bottle, common	3 sous
Meal, excellent*	5 livres
Meal, good**	2 livres
Meal, common***	10 sous
Meal, poor****	4 sous
Horse feed, per day	15 sous

\* Fresh bread, variety of cheese, meat and vegetable soup, beef, pork, lamb, or venison (either sliced or in a creamy sauce), goose liver pate, stuffed partridge, variety of pastries, potatoes, fresh vegetables.

\*\* Fresh bread, cheese, meat and vegetable soup, small chunk of beef, pork, rabbit, or chicken, smoked sausage or bacon, some fresh vegetables, stuffed pastry.

\*\*\* Bread, cheese, thin vegetable soup with a single piece of meat.

\*\*\*\* Almost stale bread, thin soup with no lumps of vegetable (and definitely no meat), overripe cheese.

Entertainment	Cost
The "company" of a lady	5 sous to 100 livres
Opera ticket*	2 sous to 12 livres
Theater ticket*	5-10 sous

\* Depending on the establishment, who is performing, and where one wishes to sit..

## No Money?

A character without the Wealth Resource has no spare cash at the end of each month. Whether a poor laborer with naught to show but blisters and aching limbs or a powerful duke with vast estates and an income the size of a large village, his spare cash is still zero.

Of course, spare cash does not in any way relate to actual lifestyle. The duke enjoys an opulent lifestyle during the month and wants for little, while the laborer has few luxuries and likely goes short of staple goods much of the time, but at the end of the month neither has anything to spare on extra items.

If you're planning on enforcing the prices above, or if you just want characters to have a handful of livres for emergency purchases (or bribes), characters can earn a

few coins between adventures. Note that this rule only applies to characters without the Wealth Resource—those with even Wealth 0 have a guaranteed amount of spare change after daily expenses.

At the start of each month (or adventure if you prefer), a character may make a Skill roll of his choice to determine how many livres he has in his purse. The choice of Skill will help determine the income source. With a little thought, almost any Skill can be used. There is only one restriction, which we'll discuss in a moment.

Picking Gambling, for example, means the character spent what spare cash he might have had trying his luck at cards or dice. A scholar might pick Academics, Art, or Science, perhaps working as a private tutor to a noble scion or taking a teaching post at a university. A noble might decide to use Bureaucracy, representing better handling of his finances, or Diplomacy to conduct a small business transaction. Martial Skills might represent a brief stint as a private guard (Musketeers are allowed to moonlight), or maybe the character turned the tables on would-be thieves and ended up stealing from them.

For each success he rolls, the character earns one livre. The only restriction is the character may never earn more than 10 livres this way—to earn that sort of money each month he needs to invest in the Wealth Resource. Failure results in no extra coins for one reason or another. A critical failure earns the character no livres, and may be used by the Gamemaster as a scenario hook.

For instance, a Musketeer may have tried Gambling to earn a few extra coins. Alas, he rolls a critical failure. The Gamemaster decides one of his opponents is a petty nobleman. He has caught the character cheating and gives him a choice—perform a small favor, or be ousted publicly as a cheat and have his reputation tarnished.

While in general we recommend the character pick his Skill, the Gamemaster may wish to present opportunities to the characters instead. He might decide a nobleman friend of a character invites him to a game of cards. Maybe a character is offered a chance to ride a horse in a competition or deliver a message. Someone may offer him a temporary post as a scribe or clerk, or hire him as a doctor. Or perhaps he is asked to rough up a business competitor or love rival. The character has the right to refuse, of course, but if he does he earns no spending money that month.

This option gives the Gamemaster the opportunity to set up a prelude to a later adventure ("You remember that young rake whose love rival you beat up? Well..."). It also means characters will not default to their highest Skill each and every opportunity, representing the fact that sometimes a character must do whatever is necessary to make a little extra money.

## Taverns and Inns

Taverns and inns have been chosen to highlight daily expenses partly because they are ubiquitous, and partly because at some point the characters will require their



## Sample Wages

This sidebar gives sample annual income for a variety of professions. It should be used to judge lifestyle, not spare money, the latter being covered by the Wealth Resource (or Moneywise Talent). All values are in *livres*.

### Aristocracy

**Chevalier:** 1,500

**Country Gentleman:** 4,000 to 60,000

**Nobleman:** 2,000 (poor baron) up to 80,000 (duc). For ease, a noble character should assume his income equates to 3,200 multiplied by the square of his Status Resource. Thus, a typical baron (Status 1) earns 3,200 *livres* (3200 x 1), while a comte (Status 3) has a lifestyle worth 28,800 *livres* (3,200 x 9).

### Military

**Cavalry:** 800 (private), corporal (1,200), lieutenant (2,000), captain (3,000), sergeant-major (4,500), colonel (6,000)

**Infantry:** 80 (private), corporal (120), lieutenant (1,000), captain (2,500), sergeant-major (4,000), colonel (6,000)

**Militiaman:** 40

**Musketeer:** 600 (private), corporal (800), sergeant (1,000), ensign (1,500), lieutenant (3,500), captain (6,000)

**Navy:** 200 (seaman), 300 (certified mate), 500 (first master), 1,000 (lieutenant, first class), 2,000 (ship-of-the-line lieutenant), 4,000 (frigate captain), 6,000 (ship-of-the-line captain)

### Clergy

**Clergyman:** 100 (deacon), 200 (priest), 500 (dean), 6,000 (bishop), 20,000 (archbishop), 50,000 (cardinal)

### Civilian

**Apothecary:** 200

**Court Poet or Musician:** 1,000

**Craftsman:** 400

**Farmhand:** 120

**Intendant:** 1,100

**Farmer, Land-Ownning:** 100 to 1,500

**Laborer, Skilled:** 200

**Laborer, Unskilled:** 100

**Officer of the Crown:** 1,000 to 20,000 (on top of anything granted by having noble or military rank)

**Popular Actor:** 5,000

**Physician:** 2,000

**Teacher:** 160

services. This is especially true on long journeys, where inns offer respite from the weather, marauding bandits, or the dark terrors that stalk the night. The key difference between a tavern and an inn is guest rooms—inns have them, taverns do not.

Even in this enlightened age most taverns and inns are dark and dingy—glass is expensive, as are lanterns. The main source of light, and warmth, is the hearth, with candles providing secondary illumination. Darkness shrouds the corners, allowing patrons privacy yet allowing them to see who enters.

Only the highest quality inns and taverns approach a standard of cleanliness considered decent today. Straw covers the floor, glasses and mugs are shown a dishcloth before being refilled and passes to another customers, scraps of food and spilt drinks litter the floor, and the air is often thick with the stench of unwashed bodies, smoke from the fire, and the scent of cooking.

Outside of large communities, where space is not at a premium, taverns and inns often have many outbuildings. Inns boast stables, both may have areas for livestock and a vegetable garden, plus storage areas and external pantries for bulk goods. Except for stables, taverns and inns in towns and cities lack this space, forcing them to make use of cellars for storage and back yards for livestock.

Quality varies immensely. Brewing is an expensive business to set up, and only the best quality taverns and inns brew their own ale or ferment their own wine. Small taverns and inns may offer no food, or just a simple fare of not quite stale bread and overripe cheese, and maybe a little thin soup or a slice of smoked sausage. Wealthy patrons might pay the innkeeper to arrange a better meal, but regardless of quality that comes at a premium price. At best it will include roast chicken or rabbit, meat easily accessible from the market. Food may be served in trenchers (bowls made of stale bread), beer in clay mugs, and wine straight from a wineskin into the drinker's mouth.

Rooms tend to be small, dark, and cold—a poor tavern or inn often has just a single hearth unless it has a kitchen, in which case it boasts two. Bedding is changed seasonally, as is the straw covering the floor. In many cases guests must either sleep two or more to a room, or grab space on the common room floor. Few rooms have working locks, forcing guests who desire privacy to shove chairs under the door handle. Even the rats are mangy creatures.

Upper class establishments, however, may boast a well-stocked pantry. More exotic foods such as venison might be available, as well as potatoes from the New World. Food is served on wooden plates, and beer poured from enamel jugs into decorated clay mugs. Wine is purchasable by the bottle. These taverns and inns offer cleaner room with a wash basin (soap not provided), carpets or rugs to keep feet off the cold floor, and a small hearth. Every room has a lockable door, sometimes with a bar for added security.

Taverns and inns are noisy places by day. Patrons

laugh and joke loudly, or issue overly dramatic taunts and threats. Mugs slam onto tables, orders are shouted to bring more ale, wine, or food, wooden plates rattle, and musicians and singers belt out noisy tunes and songs. The fire crackles and spits loudly, as if fiery elemental sprites wish to join the revelry.

Outside of the great towns and cities, they take on a different atmosphere by night. Citizens crowd around the hearth's feeble glow for comfort or sit deep in the flickering shadows so as not to be seen should anything unholy care to make its presence felt. Loud voices are replaced by hushed whispers of war, corruption, and evil stalking the land. Citizens stare into their tankards, bemoaning their lot in life, but thankful things are not worse... yet. In troubled areas, strangers are greeted with intense suspicion, if they are even allowed in after dark. Every clink of a mug or rattle of a plate causes folk to dart their eyes and sharply inhale, followed by exhales, muttered prayers, and curses when the origin of the sudden noise is realized.

## ❧ Campaign Advice ❧

This section provides basic advice on creating wealthy heroes and incorporating money into the campaign.

## Creating Characters

Unlike many other character options discussed in the *Richelieu's Guide* series, creating a wealthy hero needs nothing more than the Moneywise Talent (for characters who have irregular income) or the Status or Wealth Resources, and a back-story to explain the income. Birthright, inheritance, or an occupation are all perfectly good ways to earn money. Generally speaking, Status denotes lifestyle, and Wealth spare income.

Of course, Wealth does not simply relate to earnings—it can also be a measure of frugality. For instance, two heroes with Status 0 are both able to enjoy a comfortable if not extravagant lifestyle as chevaliers, yet they have little spare cash at the end of each month. If one of them takes Wealth 0, then he might explain it has him having more profitable lands or taxing his peasants slightly harder. It might also mean he spends his income more wisely than his peer or throws fewer parties, leaving him with a little extra each month.

## Finance in Campaigns

Every campaign is going to involve money in some form or another. Unless the Gamemaster intends to make the characters sweat and account for every *livre*, most standard expenditures can be put down to reasonable living expenses.

Equipment is a special case for most heroes, but Musketeers can draw reasonable amounts of basic gear from

the quartermaster. Characters without the backing of a major organization, be that civil, military, or ecclesiastical, are likely going to have to save up or take on a second job to pay for a new sword, though. The same applies to special gifts and bribes. For instance, a Musketeer seeking to woo a lady is expected to ply her with gifts as a sign of his devotion. These are extra costs the character must find hard cash to purchase, not ones covered by his regular monthly expenses. Even a nobleman seeking courtship needs to purchase such gifts as an extra cost.

Although playing a merchant is certainly permissible, his business deals should be kept firmly in the background. His Wealth Resource determines his income and his Status his lifestyle, not endless die rolls or hunts for new contracts. That may appeal to some games and certain styles of game, but not a fast-paced game swashbuckling horror. If the merchant wants to expand his business, he needs to invest in more Wealth. If the character intends to increase his Resource, then the Gamemaster can easily state that a new client has been found. A possible client can even be introduced into an adventure, though he prevaricates about concluding any deal until the hero spends his Experience Points.

Even if money isn't that important to the characters, it can be the driving force behind a scenario. A merchant patron might ask the characters to escort a valuable cargo across France; Musketeers might be drafted by an *Intendant* to help break up a salt smuggling operation or put down a tax revolt, or a friend unable to pay his debts may seek help in retrieving a treasured item from a pawnbroker or *mont de piété*. The latter might even be a ploy used by a villain, the fiend tricking the heroes into stealing a valuable object he claims he owns.

Heroes with Wealth may find their source of income threatened at some point—it's certainly an adventure hook they are likely to take up. An unscrupulous noble may usurp their land; the hero might have a rival who is taking away his clients (possibly boosted by a demonic pact), or maybe his reputation has been sullied and no one desires to use his services any longer. A character with an occupation that doesn't allow ready travel and long spells away from work risks being fired for continually being absent without permission.

Although the Gamemaster is within his rights to strip a character of his Wealth Resource, he should always give a new Resource of equal value in return or allow the character to reclaim his income—just taking away a Resource on a whim is not fun. For instance, a character might lose his Wealth to a rival (maybe even a family member) who usurps him while he is away. However, once his predicament is known he gains an Ally, another unfortunate who has suffered a similar fate at the cad's hands. This new Resource might only be temporary. In return for helping him get his lands back, the Ally vows to assist his new friend in doing the same. Once the adventure is over and the Wealth restored, the Ally and hero go their separate ways. If the hero wants to keep in touch with his Ally, he can spend Experience points to take him as a Resource.

## Compulsive Gambler

Archetype: Soldier

Motivation: Duty

Style: 3

Health: 4

### Primary

Body: 2	Charisma: 2
Dexterity: 3	Intelligence: 3
Strength: 3	Willpower: 2

### Secondary Attributes

Size: 0	Initiative: 6
Move: 6	Defense: 5
Perception: 5	Stun: 2

Skill	Base	Levels	Rating	Average
Athletics	3	2	5	(2+)
Brawl	3	2	5	(2+)
Con	2	2	4	(2)
Empathy	3	2	5	(2+)
Fencing: Scarlotti	3	3	6	(3)
Firearms	3	2	5	(2+)
Gambling	3	2	7*	(3+)
Ride	3	2	5	(2+)

### Talents

Luck (+2 bonus to any one roll per game session)

\*Skill Aptitude (+2 Gambling rating)

### Resources

Followers 0 (Bar Wench)

Rank 0 (Musketeer; +1 Social bonus)

### Flaw

Obsession (Gambling; +1 Style point whenever his obsession causes him to do something dangerous or endanger someone else's life)

Weapons	Rating	Size	Attack	Average
Punch	0N	0	5N	(0)N
Rapier	2L	0	8L	(4)L
Matchlock musket	3L	0	8L	(4)L

*"I'll wager 10 livres at three-to-one he'll not make the jump."*

## Character Background

I enjoyed a comfortable youth. My father, while not truly rich, earned enough to afford me a small stipend. I developed a taste for card and dice games, pitting my wits and bravery against the fickle hand of Fate. Of course while it is always pleasant to win, I did not crave wealth—gambling was naught but a pastime, something to alleviate the boredom. And it was that same hand of Fate that determined that I should become a King's Musketeer. I had my eye on a young lady, as did another. Being gentlemen we discussed the situation openly, keen to avoid unnecessary bloodshed over the fair damsel. We agreed that we should compete for her love, but that to avoid unfair bias we should pick a talent at which we were both expert. After much talk, we settled on cards.

I will not bore you with the details of how the game played out. Suffice that our wager was twofold. The winner would receive the right to court the maiden without interference from the other, up until the time he declared his interest over and the girl once again available for wooing. The loser would have to perform some task to keep him out of the victor's courtship for the aforementioned period. My rival said he would join the Church as a priest should he lose, for his heart could not love another. I vowed that I would serve France by joining the King's Musketeers and... well, you see by this tabard I wear how that game played out. C'est la vie!

M. de Tréville was somewhat astounded when I strode into his office and explained my situation. I knew how to fence and ride a horse, but had never tasted combat. Nonetheless, he accepted me into the ranks, claiming that France always had need of men willing to take risks to achieve what they most desired, and applauding me for my honorable action in completing the wager. So there you have it, mon ami—for the sake of love and the draw of a card I am a Musketeer.

What became of my love rival? Ah, he has since married the maiden. Unfortunately for him, it turns out she is a very demanding wife and spoiled beyond imagination. To the victor, the spoils, n'est-ce pas? Anyway, these 10 livres say the marriage ends before the year is out...

## Roleplaying

You are addicted to gambling in all its forms. You regularly make bets as to whether you, your comrades, and even your enemies, will succeed at an action. Your gambling fixation is not fuelled by the desire to earn money, it's about the risk and playing the odds. Fortunately, you're a lucky fellow.



## Financier

Archetype: Patron

Motivation: Redemption

Style: 3

Health: 4

### Primary

Body: 2	Charisma: 3
Dexterity: 2	Intelligence: 3
Strength: 3	Willpower: 2

### Secondary Attributes

Size: 0	Initiative: 5
Move: 5	Defense: 4
Perception: 5	Stun: 2

Skill	Base	Levels	Rating	Average
Academics: Law	3	1	4	(2)
Bureaucracy	3	2	5	(2+)
Diplomacy	3	2	4	(2+)
Firearms	2	3	5	(2+)
Gambling	3	2	5	(2+)
Melee	3	3	6	(3)
Ride	2	2	4	(2)
Streetwise	3	2	5	(2+)

### Talents

Moneywise (Can improve his Wealth Resource as if it were a Talent)

### Resources

Follower 0 (Accountant)  
 Status 0 (Chevalier; +1 Social bonus)  
 Wealth 1 (50 *livres* per month)

### Flaw

Bad Reputation (–2 to social rolls; +1 Style point when his bad reputation causes problems)

Weapons	Rating	Size	Attack	Average
Punch	0N	0	0N	(0)N
Rapier	2L	0	8L	(4)L
Wheellock pistol	3L	0	8L	(4)L

*"Money can buy anything... except salvation."*

## Character Background

What can I say? I was born to great wealth and absolutely no responsibilities. My parents were inattentive, and I lacked the willpower to forge my own boundaries. Thus, much of my youth I spent drinking, gambling, and feasting to excess, dueling over trivial matters, and generally hell-raising around Paris. I committed many sins and more than a few crimes, and thought nothing of it—I was, after all, a man of nobility.

Ironically, my life changed due to a bout of heavy drinking. On leaving a tavern I staggered through the streets of Paris, my inebriation causing me to wander through an area plagued, so the rumors went, by a lunatic murderer who eviscerated his victims. The madman found me, of course, for I was an easy target and singing loudly. But it was no man that struck from the darkness. I have hunted wolves, and I know their visage. Perhaps my memory is faulty, but I remember it walking upright as a man. I awoke many weeks later. The doctor informed me that a priest had twice been called to read me the last rites during my time in bed. As I lay there, pondering my close shave with death and the nature of the demon that wounded me, I examined all the wrongs I had committed, all the lives I had ruined with callous or selfish acts.

As much as it still pains me to admit it, I think perhaps I deserved death, for God had given me the gift of life and I had done naught but waste it. In His mercy, though, He granted me a second chance, and it was not one I would turn down. I resolved there and then to correct my behavior and redeem my soul, for without a shadow of doubt it was destined for the fiery pit upon the death of my flesh.

I asked the doctor how I came to be in his house, to which he answered that on answering a knock at his door he saw four cloaked figures disappearing into the fog. I spent a small fortune learning their identities, for they did not seek public attention.

Thinking them merely good Samaritans, I offered them a reward. They politely refused, claiming that their actions were not driven by financial recompense, but by a higher calling and a devotion to duty. I at once resolved to join their number, sensing the Lord's hand at work. While my talents with blade and musket are slight, my greatest resource is my vast wealth, which I offer freely to my companions.

## Roleplaying

You performed many wrongs in the past, but now you are intent on rectifying them. You are far from a pure soul, but performing good deeds and supporting good causes is very important you.

## Impoverished Lackey

Archetype: Everyman

Motivation: Duty

Style: 3

Health: 5

### Primary

Body: 3

Charisma: 2

Dexterity: 3

Intelligence: 2

Strength: 3

Willpower: 2

### Secondary Attributes

Size: 0

Initiative: 5

Move: 6

Defense: 6

Perception: 5

Stun: 3

Skill	Base	Levels	Rating	Average
Athletics	3	3	6	(3)
Brawl	3	2	5	(2+)
Con	2	2	4	(2)
Firearms	3	2	5	(2+)
Larceny	3	2	5	(2+)
Medicine	2	2	4	(2)
Melee	3	2	5	(2+)
Survival	2	2	4	(2)

### Talents

Pack Mule (Treats his encumbrance level as one less than the weight he carries would normally impose)

Skilled Assistant (Provides a +2 teamwork bonus so long as he 1 level in a Skill)

### Resources

Contacts 0 (Musketeer lackeys; +1 Social bonus)

Followers 0 (Bumbling Musketeer)

### Flaw

Poverty (+1 Style point whenever he spends his money unwisely or is unable to buy a basic resource)

Weapons	Rating	Size	Attack	Average
Punch	0N	0	5N	(2+)N
Small sword	2L	0	7L	(3+)L
Matchlock musket	3L	0	8L	(4)L

*"No, you go ahead and arouse, sir. I'll carry your baggage, as usual."*

## Character Background

My master has told you his story, I assume? Good, so you know how he rescued me from deadly peril and then offered me work as his trusted servant? Well, every story has two sides, and I shall now give you mine.

It was a late summer's day, and I, then a lowly farmhand, was mending a cart. I paid little attention to the three men who had taken up positions by the side of the road, although their manner was gruff and their demeanor far from friendly. They gave me no trouble, and I returned the favor.

Just as I was finishing my task, a rider appeared on the road. As he neared, the villains drew weapons. All three fired, but their aim was poor—unfortunately for the horse, which went down screaming. As the rider recovered from being thrown his attackers drew swords and moved to engage. I cannot say for sure what made me intervene. After all, this fight was nothing to do with me and I owed the stranger no favors.

As the first assailant ran toward the fallen rider I "accidentally" dropped my rake in his path. The idiot stepped straight onto the prongs, the handle rising to break his nose. By now the rider had regained his feet, but he was fumbling to draw his rapier, his cloak impeding his attempts. The second assassin was kicked by my cart horse, after I "slipped" and smacked the beast's rump with my sword. The rider, his sword now in hand, thrust and slashed wildly, but it was apparent he had no skill with the blade. It was made worse by his hat slipping over his eyes. Sensing that the hand of Fate was somehow involved, I did the swordsman a favor by sliding my knife into the rogue's ribs, ending his life.

The third villain decided to cut his losses and run. The rider groped on the floor for his pistol, which had fallen from his belt. Alas, he grabbed one of the spent weapons. I, however, found his loaded weapon and fired, striking the fleeing rogue squarely in the back.

And that, upon my honor, is the true story. My life is hard and the dangers many, but I remain devoted to my master. To be honest, without my faithful assistance he would probably be dead within the week—he really is an idiot of the highest order.

## Roleplaying

Although you are a humble lackey, everyone knows your master is a buffoon and that most of the glory he has earned as been to your hand. Still, it's a job, and you're devoted to your duties. You have little money, and what you earn you spend very quickly.



## Jewish Moneylender

Archetype: Everyman

Motivation: Preservation

Style: 3

Health: 6

### Primary

Body: 3

Charisma: 2

Dexterity: 2

Intelligence: 3

Strength: 2

Willpower: 3

### Secondary Attributes

Size: 0

Initiative: 5

Move: 4

Defense: 5

Perception: 6

Stun: 3

Skill	Base	Levels	Rating	Average
Bureaucracy	3	2	5	(2+)
Con	2	3	5	(2+)
Diplomacy	2	2	4	(2)
Empathy	3	3	6	(3)
Linguistics	3	1	4	(2)
Melee	2	2	4	(2)
Streetwise	2	4	6	(3)

### Talents

Moneywise (Can improve his Wealth Resource as if it were a Talent)

### Resources

Followers 1 (Bodyguard)

Wealth 1 (50 livres per month)

### Flaw

Bad Reputation (–2 to social roll; +1 Style point whenever his bad reputation causes problems)

Weapons	Rating	Size	Attack	Average
Punch	0N	0	0N	(0)N
Small sword	2L	0	6L	(3)L

*"Judge me by my deeds,  
not my heritage."*

### Character Background

My family returned to France in 1606, over two centuries since my people's expulsion under Charles VI. They settled in Provence initially, and it was here I first witnessed persecution. King Henry's edict of 1615, proscribing Christians from even talking to Jews on penalty of death, led to violent attacks upon my people, forcing us to move northward. We eventually settled on the border with the Holy Roman Empire.

Our family was wealthy, but our money was earned through hard work, my ancestors being skilled silversmiths and wise investors. My father became a moneylender only to help fellow Jews who had lost their livelihood in the riots. Against my mother's advice, he expanded his clientele to include Christians, but loaned money only to those who approached him and asked for assistance. Yes, he did make money from the plight of others, but he also took many risks with our family's financial security to help others, which he believed a fair trade... but it was to be our undoing.

My father had loaned money to a nobleman, a black-hearted fellow by any standards. When he defaulted on his loan, a rather substantial amount, my father threatened to take the matter before the courts. Being a Christian, the noble had committed a serious crime, and he did not take kindly to being threatened.

The villain sent soldiers to our home. My parents and I were dragged into the village square and publicly beaten. So ferocious was the assault that my elderly parents died from their injuries. My life was saved only through the intervention of the King's Musketeers, men willing to defy their king's law to uphold human decency.

That was six years ago. Since then I have become a friend of the Musketeers, albeit one they cannot openly proclaim, lest they suffer harsh penalties. I sold my parents' home and used the sum to become a moneylender, aiding the Musketeers in their fight to restore honor and defeat corruption where I can, and providing assistance to those persecuted by unjust authorities, regardless of their faith. No matter what accusations are leveled against others of different faiths, we are all humans. And I have seen things that require humanity to be united, lest we fall under a dark shadow.

### Roleplaying

You are proud of your culture, and are determined to protect it from your persecutors. You have no interest in avenging the wrongs your people have suffered, for such activities would only stir further resentment and bring more misery.

## *Sample Lackeys*

### *Beggar*

#### **Follower 0**

**Primary Attributes:** Body 2, Dexterity 1, Strength 2, Charisma 2, Intelligence 1, Willpower 1

**Secondary Attributes:** Size 0, Move 2, Perception 3, Initiative 2, Defense 3, Stun 2, Health 4

**Skills:** Con 4 (*Fast Talk* 5), Streetwise 4 (*Haggling* 5)

**Talents/Resources:** None

**Flaws:** Poor (+1 Style point when he spends his money unwisely or is unable to buy a basic resource)

**Weapons:** Punch 0N

### *Customs Agent*

#### **Follower 1**

**Primary Attributes:** Body 2, Dexterity 2, Strength 2, Charisma 2, Intelligence 2, Willpower 2

**Secondary Attributes:** Size 0, Move 4, Perception 6\*, Initiative 4, Defense 5, Stun 2, Health 4

**Skills:** Bureaucracy 4, Empathy 4, Firearms 4, Intimidation 4, Melee 4

**Talents:** \*Alertness (+2 Perception rating)

**Resources:** None

**Flaws:** Stubborn (+1 Style point when his inflexibility causes him trouble, or he forces others to go along with his idea)

**Weapons:** Punch 0N, Small sword 6L, Musket 7L

### *Debt Collector*

#### **Follower 0**

**Primary Attributes:** Body 2, Dexterity 1, Strength 2, Charisma 2, Intelligence 1, Willpower 1

**Secondary Attributes:** Size 0, Move 3, Perception 2, Initiative 2, Defense 3, Stun 2, Health 3

**Skills:** Brawl 3, Intimidation 4, Melee 4

**Talents/Resources:** None

**Flaws:** Short Temper (+1 Style point when his short temper causes trouble)

**Weapons:** Punch 3N, Club 6N

### *Financial Backer*

#### **Follower 1**

**Primary Attributes:** Body 2, Dexterity 1, Strength 2, Charisma 2, Intelligence 3, Willpower 2

**Secondary Attributes:** Size 0, Move 3, Perception 5, Initiative 4, Defense 3, Stun 2, Health 4

**Skills:** Bureaucracy 5, Empathy 5, Gambling 5, Performance 4, Streetwise 4

**Talents:** Moneywise (Can boost his Wealth Resource as if it were a Talent. Optionally, the character to whom the lackey is loyal, and financially backs, can use his Style points for this purpose)

**Resources:** None

**Flaws:** Honest (-2 to Social rolls when lying; +1 Style point whenever his honesty causes trouble)

**Weapons:** Punch 0N

### *Financial Clerk*

#### **Follower 0**

**Primary Attributes:** Body 1, Dexterity 1, Strength 1, Charisma 2, Intelligence 2, Willpower 2

**Secondary Attributes:** Size 0, Move 2, Perception 4, Initiative 3, Defense 2, Stun 1, Health 3

**Skills:** Bureaucracy 5, Empathy 4

**Talents/Resources:** None

**Flaws:** Intolerant (Peasants; +1 Style point whenever his intolerance causes trouble, or he convinces someone else to detest the same thing he does)

**Weapons:** Punch 0N

### *Intendant de Finances*

#### **Follower 1**

**Primary Attributes:** Body 2, Dexterity 2, Strength 2, Charisma 2, Intelligence 2, Willpower 2

**Secondary Attributes:** Size 0, Move 4, Perception 4, Initiative 4, Defense 4, Stun 2, Health 4

**Skills:** Bureaucracy 4, Diplomacy 4, Empathy 4, Intimidation 4, Investigation 4

**Talents:** None

**Resources:** Status 1 (+2 Social bonus)

**Flaws:** Bad Reputation (+1 Style point whenever his bad reputation causes problems)

**Weapons:** Punch 0N

### *Merchant*

#### **Follower 0**

**Primary Attributes:** Body 1, Dexterity 1, Strength 1, Charisma 3, Intelligence 2, Willpower 1

**Secondary Attributes:** Size 0, Move 2, Perception 3, Initiative 3, Defense 2, Stun 1, Health 2

**Skills:** Con 4, Empathy 4, Streetwise 4

**Talents/Resources:** None

**Flaws:** Stingy (+1 Style point when his unwillingness to spend money causes problems)

**Weapons:** Punch 0N

### *Salt Smuggler*

#### **Follower 0**

**Primary Attributes:** Body 1, Dexterity 2, Strength 2, Charisma 2, Intelligence 1, Willpower 1

**Secondary Attributes:** Size 0, Move 4, Perception 2, Initiative 3, Defense 3, Stun 1, Health 2

**Skills:** Con 4 (*Bluff* 5), Streetwise 4 (*Haggling* 5)

**Talents/Resources:** None

**Flaws:** Criminal (+1 Style point whenever he is hurt by his negative reputation)

**Weapons:** Punch 0N