

PAUL "WIGGY" WADE-WILLIAMS

# HELLFROST

• SUPPLEMENTARY •

## RESOURCE MANAGEMENT

### ● INTRODUCTION ●

Although *Hellfrost* is primarily a game about adventuring and heroic deeds, it also rewards characters who have invested in the Noble, Rich, or Filthy Rich Edges, or achieved positions of power through roleplaying. In order to use the rules in this chapter the hero must have one of the aforementioned Edges or the GM's express permission.

This supplement takes a look at managing an income-producing resource, whether that is a noble's domain, a guild, a mercantile enterprise, a temple, a mercenary company, or even a school. For convenience, all of these are referred to as Resources (with a capital R). Because the most likely type of Resource in a typical campaign is a noble's domain, we often refer to the owner as a noble. This title is interchangeable with guildmaster, mercenary captain, priest and paladin, dean, naval captain, merchant prince, or whatever else the owner of the specific Resource may be called.

It is important to note that these rules are not an accurate accounting system for every gold shield or designed to simulate detailed land management. They provide a fast, furious, and fun way of governing a Resource with minimum effort while providing the GM with the tools to include Resources in his campaign.

While some groups may enjoy the challenge of running a domain and playing the adventures it generates, others will have little interest in "number crunching," even once per game year. As such, these rules may be waived in favor of the fixed income generated from the Noble, Rich, and Filthy Rich Edges.

Regardless of whether or not your group wishes to use these rules, they can be a source of adventures for a GM. After all, a hero with one of the Edges required to run a Resource still has a source of income to maintain.

The second section, Kinship and Fealty, looks at how nobles and characters with family can call on their allies, kith, and kin to aid them in times of need.

### RESOURCES & THE CAMPAIGN

While player characters may start the game in charge of a Resource, they are normally at the bottom of the ladder, controlling an unimportant Resource in the grand scheme of things. Heroes who want to run a Rassilon-wide mercantile empire or become king of a realm must do so through roleplaying.

Within an individual campaign, Resources may be kept firmly in the background (a way of generating money but of little other interest), or they may become the central focus of the entire game.

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**Author & Layout:** Paul Wade-Williams  
**Editing:** Scott Alan Woodard  
**Graphic Design:** Robin Elliott  
**Interior Art:** Chris Kuhlman



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## ULTRA QUICK RULES

Still want some variation in a hero's income but without involving any extra work beyond a single die roll? Just roll a d6 at the start of each year and consult the table below. Nothing could be simpler!

d6	Result
1	Half income for the year
3-5	Normal income for the year
6	Double income for the year

## BACKGROUND

With a background Resource, the heroes adventure across Rassilon, perhaps only returning home to collect money only every year or two. The running of the Resource is completely ignored in favor of a fixed sum (as is standard) or handled with a few die rolls and card draws. NPC seneschals and castellans are required if the hero wants a variable income with a chance of striking it rich.

In the latter instance, yearly Events (see page 16) might be dealt with as a block at the end of the year. Since the heroes are absent, they cannot directly affect the outcome. However, this does mean heroes cannot react to disasters which occurred in spring until late winter, when the events are dealt with. Suddenly learning their characters' homes were razed to the ground nearly a year ago, and all their income lost, might gall some players, especially if their characters were not that far away.

Ideally, the GM should quickly run through events as they occur each season, passing on news of the outcome to the absentee owner through merchants and skalds the heroes meet along the way. In this way, a hero may choose to act on news from home, albeit after the Event has occurred—"Ollsvik, you say? That was sacked by orcs last month."

## CAMPAIGN-CENTRIC

In this type of game, the majority of adventures are set in, around, or otherwise involving the Resource in some manner. Ideally, every character should have some important role in running the Resource, otherwise the non-Resource-owning players are going to get bored very quickly or feel frustrated their goals and aspirations are being sidelined or restricted. More importantly, the other players should not be treated as lackeys, but rather as close companions (unless the ruler wants to face a revolution, of course).

For instance, a Noble character might run a village. Within the same group, the priest character is appointed as overseer of the local temple (which is not treated as a separate Resource in this instance), a mage as a trusted advisor or the seneschal, a roguish type as head of intelligence, a woodsman as chief forester or hunter, a war-

rior as castellan or head of the local militia, a merchant placed in charge of all trade matters, and so on. In this manner, every hero is directly tied to the Resource even though only one character controls it.

Naturally, other heroes in the group should be given a salary or share of the profits as they are actively aiding the growth of the Resource and thus deserving of some reward.

## NEW HINDRANCES, EDGES, & SKILLS

The following Edges and Hindrances are available only in games which involve detailed Resource management. They are of no use if characters receive a fixed income through their Edges, as is standard. As such, they are completely optional.

## HINDRANCES

### UNHAPPY CITIZENS (MAJOR)

A character must be in overall control of a Resource to take this Hindrance.

No matter what the ruler says or does, his subjects are never happy under his authority. The Resource's citizens have a -2 penalty to all Loyalty die rolls, regardless of the Loyalty die type. If the ruler is replaced, the effects of this Hindrance no longer apply (unless his replacement also has the Hindrance).

### WEAK RESOURCE (MINOR/MAJOR)

A character must be in overall control of a Resource to take this Hindrance.

The Resource is in a state of financial, military, and/or political poverty. With the Minor version, the Prosperity of the Resource begins at Average but with an actual rating of just 8. With the Major version it starts at Poor with a rating of 4, just one point away from being Impoverished. Characters with the Powerful Resource Edge may not take this Hindrance.

## BACKGROUND EDGES

### HAPPY CITIZENS

**Requirements:** Novice, must control a Resource

Whether through the ruler's skill as governor or some other mysterious factor beyond his control, the Resource's ruler is populated by happy citizens.

The Resource's citizens have a +2 bonus to Loyalty rolls. If the ruler is replaced, the citizens lose the bonus unless their new master also has the Edge.



## POWERFUL RESOURCE

**Requirements:** Novice, must control a Resource

The character's Resource may be rich, have large amounts of land, suffered few hardships in recent years, or simply have the support of the people. However it is has managed it, the Resource has achieved a good and prosperous standing.

The Resource begins at Average Prosperity but with a rating of 15. Characters with the Weak Resource Hindrance may not take this Edge.

## SOCIAL EDGES

### SANCTUARY

**Requirements:** Novice

The hero has created or discovered a place of tranquility. The sanctuary must be a small, static area, typically no larger than large house. It can indoors or outdoors, as fits the character's nature and archetype. The sanctuary may be a secret or public place, as decided when the Edge is taken. For instance, a druid or cleric of Eostre might take a wooded glade; a warrior might have a trophy room in his stead, where he can gaze on souvenirs and reflect on past deeds, or a shrine to Tiw; while a cleric might have a private space in the local temple where he can meditate.

The hero and allies he welcomes to the site who spend four days within the sanctuary add +1 to their next natural Healing roll. Furthermore, characters gain +2 to resist Fear and Tests of Will while within the sanctuary. Both modifiers are in addition to any others that may apply. If the sanctuary is defiled (GM's call on what counts as defiling), the hero must spend a minimum of one week rebuilding it. Total destruction may require weeks, months, seasons, or years of work to set right.

This Edge may be taken more than once. Each time it is picked, the hero gains another sanctuary.

Because the sanctuary is static, this Edge is best suited to a community-centric campaign, where the characters do not travel far from home on a regular basis.

### TRUSTED ASSISTANTS

**Requirements:** Seasoned, must control a Resource

The hero has appointed a trustworthy or skilled seneschal and castellan (p. 9). When drawing cards to determine the traits for his seneschal and castellan, he may draw two cards for each, keeping the one he prefers. In the event one card is a Joker, the hero may keep the Joker and discard the other or use it to determine traits. In the former case, the hero draws a single card to determine the value of the assistant's traits. He must take the value of the drawn card.

**Example:** *Ridder Ulfgar draws a Joker (indicating a Wild Card NPC) and a Six of Clubs for his seneschal. He elects to keep the Joker. This allows him to draw a*

*new card to determine the seneschal's actual ratings. Ulfgar may elect to use the Six, but decides the suit is too weak and opts to draw again. Whatever card he draws next, for better or worse, he must use for his seneschal's Charisma and Knowledge (Stewardship).*

*For his castellan, Ulfgar gets a King of Clubs and a Jack of Hearts. Ulfgar elects to keep the Jack as the Hearts give his castellan a higher Spirit die.*

## NEW KNOWLEDGE SKILL

Running any sort of business requires knowledge of accountancy, time-management, resource control and people skills. In *Hellfrost*, this is covered by the Knowledge (Stewardship) skill.

While some heroes may wish to invest in the skill, giving them a "hands on" approach to managing their Resource, the skill is designed primarily for NPC seneschals, characters who run the Resource while the owner is off adventuring. Skilled seneschals are worth their weight in gold. See page 10 for information on seneschals.

## ● CREATING A RESOURCE ●

The GM and the player should take time to work out the basic information regarding the Resource. This is especially true if the Resource is going to be become the focus of the campaign.

### 1. TYPE OF RESOURCE

This section covers general basic information about the Resource. Once the basic nature of a Resource has been determined, the player may begin filling out the Resource Management Sheet located at the back of this book. Read through the section and pick the profession best fitting the hero.

Both GMs and players should note that Resources must include an element of owner responsibility, constitute a minor temporal power, and allow the hero the opportunity to go adventuring by leaving someone else to govern his business. The rules are designed to add a new dimension to the game, not detract from adventuring.

**Type:** The generic type of Resource the character likely controls based on his profession. Not every hero owns the Resource outright. A noble may well own a village and control its population, but a priest is merely a guardian or supervisor of a temple.

**Location:** The most common geographic location for the Resource. As always, the specific nature of a given Resource makes this an example, not a firm rule.

**Abode:** The sort of house the owner typically resides in. Though this may play little part in a standard campaign, it does give the party a base of operations and somewhere safe to recover from their heroic adventures.

**Income Source:** How the Resource generates money.



Heroes may, of course, expand this list. However, their base income cannot be altered simply by choosing a high-value item to trade. Selling diamonds does not make a Rich hero any more money than selling grain—he simply sells far fewer items at far higher prices.

**Responsibilities:** A basic list of the sorts of responsibilities the owner has. In many cases, these require no die rolls or roleplaying, but they do require character time. Resource owners, in general, have less time to spend adventuring than other characters. Such is the price one pays for having a social title or high income. This is why most rulers hire seneschals to manage their sources of income.

Responsibilities can be used by the GM to create adventure hooks. What begins as a simple labor dispute among a guild, for instance, may spiral into a plot by an evil organization to disrupt trade or discredit the local noble.

**Soldiers:** As detailed under the Noble Edge, a hero has a certain number of men-at-arms at his disposal. This is one of the perks of controlling a Resource. The entry

lists a typical number, which may be altered by the GM, and the archetype from the *Hellfrost Bestiary* used for the troops. Fill out an Ally Sheet for each type of soldier your hero commands.

These soldiers are not the same as Followers, though. They generally answer to the hero, but their sole interest is in protecting the Resource, not adventuring. A hero who wants adventuring buddies should purchase the Followers Edge separately.

## GUILD

**Type:** A guildmaster governs the affairs of a single trade. Most often this is a legitimate guild, such as the blacksmiths', dockworkers', scribes', or loggers' guilds. However, with the GM's permission, a hero may run a thieves' guild.

**Location:** This may be within a small town (larger towns and cities are governed by more senior figures) or cover a number of rural locations, depending on the guild in question.

**Abode:** A town-based hero likely has a townhouse, large enough for his family and servants. Those living in rural areas have a fortified manor house.

**Income Source:** Guildmasters earn their income through business taxes, guild dues, and, quite often, bribes and backhanders.

**Responsibilities:** Guildmasters must settle disputes among their workers, negotiate contracts, deal with other guilds or local nobles, arrange tax levies on goods, fend off competitors, and so on. Much of their daily grind involves a mountain of paperwork.

**Soldiers:** Guilds are rarely a military force. The guildmaster has 10 soldiers (equivalent to a village militia) to protect his abode and his office. A thieves' guild may have five thieves as guards. Remember though, they are there to defend the Resource, not go adventuring.

## MERCANTILE

**Type:** Mercantile Resources may be static or mobile. Static Resources most often cover one or more shops, rights to a market in a rural region, a logging camp or mine, or perhaps a busy inn. Mobile Resources may be ships or caravan trains. There is nothing to stop a merchant utilizing both, of course.

**Location:** This varies with the type of Resource. A merchant with a ship probably must operate from a dock, a market concession might be in a village, town, or city, and an inn might be in a village, town, or city, or stand as a single structure along a busy trade road. Mines tend to be quite rural, though the local settlement is within easy reach and is the major source of workers.

**Abode:** A town or city-based merchant lives in a townhouse, large enough for his family, a few servants, an office, and room to entertain guests. A rural merchant probably owns a fortified manor, which also doubles as a warehouse. Merchants with a mobile business may live on a ship or in a caravan for much of their lives. Heroes

with a mobile Resource have access to a knarr (if Noble or Rich) or a busse (if Filthy Rich), or enough horses to mount the heroes, as applicable.

**Income Source:** Mercantile Resources do not generally manufacture anything, though they may produce raw materials. Income is solely generated by profits garnered from other folks' labors. Buy low and sell high is the merchant's motto. The exact type of produce sold is up to the hero. He may ship large quantities of grain or pottery, or handle smaller consignments of raw or processed metals, as examples.

**Responsibilities:** The hero runs a business, and is therefore responsible for negotiating contracts, settling worker disputes, dealing with the various guilds, fending off rivals, accountancy, and so on.

**Soldiers:** Static merchants have 10 town watch as security. Mobile merchants have 10 common mercenaries of the owner's choice to act as guards on the more dangerous roads. Characters with the Styrimathr Edge may have common sailors instead, if they prefer, gaining as many sailors as their ship has crew.

## MILITARY

**Type:** Such a Resource may be a mercenary company or a castle. A mercenary captain's Resource is his men and war machines. Running a company, as opposed to a castle, allows the hero to continue adventuring.

**Location:** Mercenary companies may be static or roaming. Static mercenaries are on retainer to a guild, noble, temple, or some other temporal power. Roaming mercenaries scour the land searching for work.

**Abode:** Roaming captains have no permanent abode. Instead, they continually travel Rassilon in search of work. Retained mercenaries are fixed to a single locale for a long duration. In such cases, the captain may own a fortified manor house, which he uses as his headquarters.

**Income Source:** Mercenaries work for gold. Looting and battlefield spoils also contribute to the annual income. Despite the many problems wracking the land, a mercenary's income is rarely guaranteed year upon year. Only those fighting against Orcmark or patrolling the borders of the Withered Lands have secure income for the foreseeable future.

**Responsibilities:** A captain must find his men employment, coordinate battles, arrange supply lines, secure medical attention for his wounded, and so on. Of course, his greatest responsibility is leading his men into battle.

**Soldiers:** Naturally, a mercenary captain needs a mercenary company. The captain commands 100 common mercenaries. In addition, he has a core bodyguard of five veteran mercenaries. The player decides the exact type and breakdown of his forces.

Unlike some other soldiers, mercenaries are more likely to take part in adventures. Typically, though, the adventure must involve a Mass Battle or at least military action for the troops to take part in. Remember, they are

not dedicated Followers—mercenaries work for money, which means a share of any treasure in an adventure in which they partake.

## NOBILITY

Nobles in areas like the Free Lands and Heligioland may answer only to themselves, having no feudal lords. Nobles in realms with a central government are at the bottom of a hierarchy and have a liege lord to whom they are beholden. This is typically a noble who is one or two steps higher up the social ladder.

**Type:** A noble's Resource is his lands. In general, this means the agricultural fields or livestock, but some may control a mine or other such natural resource. A noble's domain is called a fief.

**Location:** Starting characters should govern a small village or small number of remote steads or hamlets. Higher ranking nobles (counts or above) may run a small town.

**Abode:** The noble dwells in a fortified manor house. Among the Anari or frost dwarves, this is an actual stone structure. Saxa, Tuomi, and elf nobles rule from wooden great halls. Both use the same stats. This may be within the noble's village or in a more remote location.

**Income Source:** Income is primarily generated from local taxes and selling surplus goods from the fields. Some nobles may operate toll bridges or booths along important stretches of road.

**Responsibilities:** Nobles judge criminals, mete out justice, settle disputes, fend off jealous neighbors who covet their lands, and deal with bandits and other aggressors. Since they generally answer to a higher authority, they must also spend time at their liege's court. Even those without a lord must visit their neighbors regularly, if only to keep a covert eye on them.

**Soldiers:** A noble receives 20 village militia, fighting men from the local populace paid a small stipend to help defend the settlement and act as constables. In addition, the ruler has five huscarls to protect his personal abode.

## RELIGIOUS

**Type:** The cleric, whether priest or paladin, runs a small temple or a major shrine. Priests generally run more scholarly or spiritual temples, whereas paladins have a more militant bent. Naturally, the tenets of specific deities may affect stereotypical divide.

**Location:** This is usually in a rural location, as those in towns and cities are governed by more senior priests. Although a few temples are single structures, most are associated with a village and may actually serve several villages.

**Abode:** Most temples should be treated as fortified manor houses. The cleric typically has a room or number of rooms within the temple, though he may choose to live in a house within the nearest village.

**Income Source:** Temples earn much of their income from gifts and tithes. Those with access to a natural re-



source, such as a temple of Ertha in a mining village or temple to Var on a major trade route, likely boost their income through the local resource. The deities' aspects may also factor into income. For instance, a temple to Eira can make money caring for the sick and selling herbal remedies, whereas one to Hoenir may charge for access to its library. Selling alchemical devices also supplements the income.

**Responsibilities:** The hero likely does not control the populace, but he is responsible for at least part of their spiritual wellbeing, collecting tithes, and conducting ceremonies. He may also have a seat on the local council or serve as an advisor to the ruling noble.

**Soldiers:** Most temples have 10 guards, who also use the town watch stats. Militant faiths, such as Scaetha, Sigel, and Tiw, grant a hero 20 common mercenaries. The specific type is up to the player. These may be actual mercenaries or lay paladins (paladins with no Arcane Background). Pacifistic faiths, such as Eira, grant only five soldiers, and these count as town watch.

In addition, for every two Population, the temple gains either an additional priest or paladin (owner's choice) with the Arcane Background (Miracles) Edge. As always, the cleric is not an adventurer—he serves the god (and his temple) first, and his mortal master second.

**Special:** The Resource automatically begins with a temple the same as the hero's faith (see pages 13-16). However, it begins with one less Population point, as not everyone in the region worships the god. This in turn affects the hero's base annual income (see page 20).

## SCHOLASTIC

**Type:** The hero runs some sort of educational establishment. This might be a general school or university, providing the scions of rich families with a general education, or a specialized center of learning, like a scribal school, or even a center of learning for mages. Temples to Hoenir, while they often double as schools, are treated as temples.

**Location:** The Resource may be in the remote wilds or in a village, town, or city. In general, the larger the population, the less important the Resource will be. For instance, in a city, there may be several schools competing for business, but out in the agricultural lands, the hero is probably the only mentor for many miles.

**Abode:** Heroes in a town or city likely have a townhouse. This may be used as the school, be part of a small complex, or an entirely separate building. In rural regions, the school is likely a fortified manor or tower, which also doubles as the character's abode.

**Income Source:** Student fees are the primary source of income, though certain Resources may have other sources. For instance, a scribal school might hire out students to guilds, temples, and nobles, while a mage school also sells alchemical devices.

**Responsibilities:** The character must handle the daily administration of the school, mediate disputes, chastise those who have broken the rules, organize supplies and

contracts, collect fees, outwit rival establishments, attract new students, and so on.

**Soldiers:** Scholarly institutes have a small security force of 10 town watch. In addition, for every two Population, a magical establishment gains one mage of the appropriate sort with the Arcane Background (Miracles) Edge. The mage is not an adventurer—he is a teacher, bookworm, or alchemist.

## 2. POPULATION

Every Resource has a Population associated with it. Each whole number represents approximately one hundred people. Thus, a Resource with Population 3 has 300 people involved. The exact nature of the population varies immensely.

A village, for instance, obviously has many families living within its boundaries. A guild's population comprises not just workers (and maybe their families) but also regular customers. A mercenary company has soldiers, crafters, and camp followers, while the population of a temple most likely represents the congregation. A center of learning has a few teachers, staff, students, and perhaps their families it can call upon.

It is important to note that the owner does not necessarily command these people. A noble may indeed rule over a village as its sole lord, but for a temple, Population likely indicates the number of worshippers or those who rely on the temple for services, while a shop may have a small number of paid staff but lots of loyal customers, not to mention suppliers.

**Initial Population:** A hero with the Noble or Rich Edges has Population 2 associated with him, and a Filthy Rich hero, Population 6. Enter this value on your Resource Management sheet. Population has no upper limit.

**Base Income:** To find the Resource's base annual income in gold shields, multiply the Population by 2,500. Enter this on your Resource Management sheet.

**Zero Population:** A Population of zero generates no income and no Annual Income roll is made.

**Growth and Fall:** *Hellfrost* is not a setting which meticulously accounts for population growth or shrinkage. As such, population growth and fall are deemed to be equal unless an event occurs to alter this (such as a terrible or excellent financial year) or the owner deliberately sets out to invest in more Population (p. 11).

## 3. PROSPERITY

All Resources have a Prosperity rating. Typically this rates between 1 and 20, but may go higher or lower in rare cases. Prosperity determines not only the financial and physical state of the Resource, but also the mood of the populace, employees, congregation, or customers. Prosperity Ratings can rise and fall over time.

**Initial Prosperity:** A Resource begins with Prosperity 11 unless altered by Edges and Hindrances. Enter this on the Resource Management Sheet.

With the GM's approval, a hero may roll 2d10 for his initial Prosperity, instead. This can produce extremely good results or leave the Resource on the Edge of financial collapse. This option negates the need to introduce two of the new Hindrances and Edges into your campaign. Of course, the GM may always set the initial Prosperity rating to fit his campaign.

**Loyalty:** The Population of a Resource has a Loyalty rating which is used to affect the Annual Income roll. This typically begins at a d6, assuming an initial Prosperity of 12. As the Prosperity of the land rises and falls, so Loyalty changes as the peasants become more grateful to their lord or grow despondent and rebellious. The Loyalty die is never rolled as a Group roll.

**Reaction:** Instead of rolling 2d6 on the Reaction Table when asking an NPC to do something, the initial reaction is fixed. Add both characters' Charisma to this as normal. The number in parentheses is the die roll equivalent on the Reaction table.

**Zero Population:** A Resource with zero Population automatically has Loyalty of zero. Each year it remains unpopulated, its Prosperity automatically drops 1d6 points as buildings and land fall into rapid states of disrepair.

## PROSPERITY RATING TABLE

Rating	Level
Ruined	0 to -10
Impoverished	1-3
Poor	4-7
Average	8-16
Good	17-19
Rich	20+ (no upper limit)

## RUINED

The Resource has collapsed into ruin. Land-based Resources are wastelands with fields choked with weeds, mineral veins have run dry and the tunnels collapsed, and rivers are heavily polluted or devoid of fish stocks. A business has no customers, a temple no worshippers, and a school no students. Buildings are run down with crumbling walls, collapsing roofs, and rotten furnishings. The Resource quickly becomes infested with bandits, thieves, orcs, or some other fell monsters.

Buildings and vehicles have -4 base Toughness *and* -4 Armor (-8 reduction in total) due to the total lack of maintenance. Each year the Resource remains Ruined, base Toughness *and* Armor drop a further 1d6 points. Roll once for each at the end of each year, *before* the Annual Income roll. Armor cannot drop below zero. Should Armor drop below 4, a structure or vehicle no longer counts as having Heavy Armor due to gaping holes or numerous weak points. When Toughness reaches zero, the structure or vehicle is destroyed, reduced to rubble, or rotten beyond hope of repair.

The Population of the Resource is automatically reduced to zero. Although a handful of citizens may re-

main, they have forsaken any oaths of allegiance to the owner and eke a pitiful existence. Worse still, the entire area has developed a terrible reputation, which prevents people from ever wanting to move to the region or work for the organization until drastic steps are taken to improve the situation.

The Resource generates no income until it is rebuilt. This should require a major adventure rather than just spending money to attract new settlers. With the conclusion of a successful adventure, the Prosperity Rating increases to 1, whereupon the Resource begins to generate income again. If Prosperity ever drops below -10, the land can *never* be resettled and becomes a barren wasteland.

**Loyalty:** Zero

**Reaction:** Hostile (2)

**Glory:** For each year the Resource is Ruined, the ruler loses 2 Glory. This penalty ends at Prosperity -10, when the land is abandoned.

## IMPOVERISHED

The Resource is on the verge of collapse. The peasants are starving and no longer attend religious or civil ceremonies, crops wither in the fields, livestock are gaunt (producing very little meat, milk, or wool), natural resources are running low or are of extremely poor quality, customers are moving away to rivals due to the shoddy quality of goods, or trade routes are closing in the face of more favorable markets. Poverty is rife.

Any property is in a state of total neglect. Buildings and vehicles have -2 base Toughness *and* -2 Armor (-4 Toughness reduction in total) due to the total lack of maintenance. Should Armor drop below 4, a structure or vehicle no longer counts as having Heavy Armor.

**Loyalty:** d4-2

After three years in a row in this state, Loyalty drops to zero. If the realm improves to Poor, it has a d4 Loyalty, the peasants being very grateful that things have improved. Should it drop to Impoverished again, the Resource has d4-2 Loyalty (until three years of abject poverty follow again).

**Reaction:** Uncooperative (3)

## POOR

The Resource is in a state of disrepair but has yet to fall to wrack and ruin. The peasants are hungry and angry at their master, crops are poor and barely feed half the population, livestock are sickly or malnourished, attendance at ceremonies drops, customers are wary of spending too much on a merchant's poor quality goods or investing in a company on the verge of bankruptcy, and morale is low. Most citizens are poor, with many facing starvation and deprivation.

Buildings require maintenance, but are habitable and keep out the worst of the weather. Buildings and vehicles have -1 base Toughness *and* -1 Armor due to the lack of regular maintenance. Should Armor drop below 4, the

## RESOURCE OFFICIALS

Even if the ruler makes all the important decisions, it is very unlikely that he personally handles every little detail of managing the Resource on a day-to-day basis. This is especially true of absentee rulers.

Below are some of the more important, well-known, or interesting helpers and hirelings who assist Resource owners. While most of these titles are geared toward noble estates, the work they perform can be applied to most Resource types. The wages for these officials is already factored into the ruler's annual income.

Note that small Resources may not fill all these positions or they may have one man performing multiple rolls. Large Resources often have multiple individuals filling subordinate rolls. In such cases, there is always one leader, generally adding the prefix "High" to his title (such as a High Provost), with others acting as his subordinates. If the Resource is important in the campaign, the roles of senior officials are ideal for non-ruling player characters. Those most suitable for fellow heroes are italicized.

**Almoner:** Distributes charity on behalf of a temple. The almoner is often a layman or junior cleric.

**Armorer:** Maintains the armory and supervises the manufacture of weapons. He answers to the steward.

**Captain:** In small Resources, the castellan normally acts as sole captain. However, in a Resource with lots of soldiers there is often one or more captains, each responsible for a section of the defending army and answerable to the castellan.

Captains may be named by the various shifts (such as Captain of the Day Watch), a special post (Captain of Huscarls), or the type of troops they command (Captain of Horse, Captain of Artillery, and so on). In mercenary outfits and Resources with lots of troops, a captain may control one company, regardless of its makeup.

**Captain of the Guard:** The senior captain and the marshal's right-hand man. In a small Resource, this post may be held by the marshal.

**Castellan:** The castellan is in charge of all military matters, from defense of the realm through to overseeing the ruler's personal safety. As such, he is a very important figure and second only to the seneschal in seniority. In temples, the castellan is always a paladin.

**Cellarman:** In charge of the lord's beer, wine, and mead stores. He is subordinate to the steward.

**Chancellor:** Responsible for the treasury and taxation. He answers to the seneschal.

**Chapel Master:** Responsible for the cleaning and security of a temple's main hall of worship. He answers to the steward.

**Chaplain:** Liaises between the ruler and a local temple. Depending on the Resource, its owner's social rank, and the temple's faith, this may be a junior functionary or a high-ranking cleric.

**Constable:** A law enforcement officer answerable to the provost. The title "sheriff" (from shire-reeve) is also used, though it is considered an antiquated term even by Saxa standards.

**Cup Bearer:** Serves drinks at the high table. A trusted post, since he could easily poison his lord. The cup bearer answers to the steward.

**Door Guard:** A subordinate of the steward who controls access to the ruler.

**Druid:** Rulers whose Resource encompasses agricultural lands or forests sometime employ druids. Druids are responsible for placating the fey lords of the forest, as well as blessing crops and animals. Like the forester, they answer to the inquisitor.

**Engineer:** Most commonly found in permanent employment only in mining Resources, engineers are responsible for construction projects. Most other Resources hire engineers as required. They answer to the seneschal.

**Forester:** Oversees the hunting estates and keeps poachers away. He serves the inquisitor.

**Gardener:** Oversees the household garden, including the growing of medicinal herbs.

**Herald:** Experts in heraldry. They introduce visiting dignitaries, carry messages for their lord, and act as ambassadors. Most Resources have just one herald, who answers to the steward.

**High Priest:** The head of a single temple. This title has nothing to do with character Rank. Where the temple is not the main Resource, the high priest is an independent advisor.

**Inquisitor:** Responsible for thwarting enemy spies, operating the ruler's spy network, overseeing the dungeons, questioning prisoners, and so on. He answers to the steward.

**Jester:** Jesters are common at Anari courts. Although they play the fool, jesters are allowed to say things others dare not (within certain limits). Hence, nobles value jesters as advisors unafraid to tell the truth, no matter how unpleasant it may be to noble ears. More than a few are clerics of the Unknowable One who entertain and advise through satire. The jester is answerable to the steward.

**Keeper of the Seals:** Watches over the ruler's seal, his stamp of authority. He is answerable to the steward.

**Mage:** Unless a mage is an alchemist, he rarely has a distinct role as a spellcaster. Instead, he serves in one of the other posts as best befitting his skills and spells. The same applies to clerics not affiliated with the local temple (if one exists).



**Marshal:** The marshal is responsible for training the militia and men-at-arms. He answers to the castellan.

**Master of the Horse:** Senior officer in charge of the stables and other animals (such as hawks or hunting dogs). He answers to the seneschal. He may be served, or even replaced, by a falconer or master of hounds.

**Porter:** In charge of receiving visitors and attending to their needs, whether that be a bed for the night or a meal. This role is also found in temples for those who wish services beyond merely attending a ceremony. He answers to the steward.

**Provost:** The chief magistrate (magistrate is an Anari term). Provosts are usually only found in high population Resources (Population 20+) and help relieve the burden of the ruler or seneschal, to whom they answer. Many are clerics of Hothar.

**Reeve:** The reeve oversees the workers in one village or specific industry within the Resource. Whereas other posts are appointed, the reeve is elected from the citizens or workers. He is responsible for ensuring the workers do not slack and pay their taxes dutifully. He answers to the seneschal. The terms bailiff, headman, and mayor are also commonly used. Among guilds reeves are known as syndics or officers.

**Seer:** A cleric of the Norns, who advises the ruler through divinations. The seer answers to the seneschal.

**Seneschal:** The seneschal is the ruler's right-hand man and most trusted servant. It is his duty to handle all affairs relating to the wider estate that the ruler does not want to deal with. More importantly, when the ruler is away, the seneschal becomes the *de facto* ruler. His word is considered that of his master.

**Skald:** As well as being an entertainer, a skald serves as historian and record keeper. Scholars such as clerics of Hoenir or Lorekeepers might fill the latter roll in a large Resource, serving as a librarian. The skald answers to the steward.

**Standard Bearer:** Carries the ruler's banner at civil functions and in battle. He answers to the castellan.

**Steward:** Runs the ruler's household (as opposed to the larger estate overseen by the seneschal) on a day-to-day basis, overseeing all servants and administrative functions. It is his duty to compile reports from all the other servants, thus allowing the ruler to make informed decisions. He answers to the seneschal and is considered his right-hand man. Among the Anari he is known as a chamberlain.

**Treasurer:** A treasurer does not run the treasury. Instead, he handles investments, contract negotiations, searches for new trade routes, and so on. He answers to the seneschal.

structure or vehicle no longer counts as having Heavy Armor.

**Loyalty:** d4

**Reaction:** Neutral (5)

## AVERAGE

This is the default starting level for a Resource. Income is steady, citizens and livestock are generally healthy, problems exist but are not enough to overly worry the population, and the populace works hard and pays most of its taxes on time. Harvests are enough to feed the populace until the next harvest, and other resources are producing enough income to remain profitable. No one is particularly rich (beyond the owner), but neither are they especially poor.

**Loyalty:** d6

**Reaction:** Neutral (7)

## GOOD

Times are good far more often than they are bad. Peasants and workers are healthy (as are livestock), children dance in the streets, winter supplies allow for one or two feasts between harvests, worshippers leave donations at the temples, customers are happy to recommend the goods to their friends, and merchants are keen to open new trade routes with the Resource.

**Loyalty:** d8

**Reaction:** Neutral (9)

## RICH

The Resource is in a perfect state. The peasants and workers are fat and jolly, children and adults dance and sing in the streets, the lord is welcomed with bright smiles and hearty hellos, winter supplies are sufficient to allow for bountiful feasts all year round, livestock produce healthy young, customers flock to the stalls and shops, the temples are crowded with pious worshippers, mercenaries are swamped with offers of work, and new trade routes present themselves daily.

**Loyalty:** d10

After a continuous three year period the Resource remains at Rich, Loyalty increases one step to a d12. Over the next three years, it rises to a d12+1, then finally a d12+2 three years later.

Should the Resource drop to Good, it has d8 Loyalty Die, regardless of its previous rating—the wealthier the Resource was, the more the peasants moan when it falls. If it returns to Rich, it has a d10 Loyalty and must begin the process all over again.

**Reaction:** Friendly (10)

**Glory:** For each year the Resource is Rich, the ruler earns +2 Glory.

## 4. SENESCHALS & CASTELLANS

While heroes may elect to govern Resources themselves, those who want to go adventuring beyond the reaches of the Resource need someone to keep their af-

fairs in order, unless they want the Resource to fail. Two major senior skilled assistants are required to maintain a healthy Resource. Other assistants may be appointed, but they have no bearing on play.

## SENESCHAL

A seneschal is responsible for the day-to-day running of a Resource. Well-educated and often charismatic, he may govern in his lord's absence or simply take the burden of management from his shoulders. In his lord's absence, the seneschal is the *de facto* governor of the Resource and is deemed to speak for his master in all matters concerning the running of the Resource.

**Initial Rating:** A seneschal has two important abilities, Charisma and Knowledge (Stewardship). Draw a single card from the action deck and check the results on the table below to determine the level at which these abilities start. Record these on your Resource Management sheet.

Value	Stewardship	Suit	Charisma
2	d4	Club	-1
3-10	d6	Diamond	0
Jack-King	d8	Heart	+1
Ace	d10	Spade	+2
Joker	Seneschal is a Wild Card. Draw again for actual values. With a second Joker, the seneschal has d12 Knowledge (Stewardship) and +4 Charisma.		

**Advancements:** Resource owners can improve their seneschal. Each time the owner gains a new Rank (or every 20 XPs after Legendary), draw a card from the action deck.

A red card means the seneschal gains an advance. A Joker nets two advances, though these must be different—the NPC cannot gain a two dice increase to his Stewardship skill, for instance. A black card means no advancement is earned.

The seneschal may increase his Stewardship by one die type (max. d12) or gain +1 Charisma (to a maximum of +4). When the seneschal reaches d12 in Knowledge (Stewardship), the hero may purchase the appropriate Professional, Expert, and Master Edges for his seneschal (ignoring the Rank requirement) as an advancement.

## CASTELLAN

A castellan is a war chief. Whereas the seneschal runs the Resource, the castellan protects it. While any Resource with an absentee ruler requires a seneschal, not every Resource requires a castellan (though most do). Should the Resource be attacked in the owner's absence, it is the castellan who must muster the troops (p. 17) and lead them in the defense of his master's holdings. Castellans may be junior nobles, Knights Hrafn, mercenary captains, lay paladins (no Arcane Background), or retired warriors.

**Initial Rating:** A castellan has two important traits, Spirit and Knowledge (Battle). Shuffle the action deck,

draw a single card, and check the results on the table below to determine the level at which these abilities start. Record these on your Resource Management sheet.

Value	Battle	Suit	Spirit
2	d4	Club	d4
3-10	d6	Diamond	d6
Jack-King	d8	Heart	d8
Ace	d10	Spade	d10
Joker	Castellan is a Wild Card. Draw again for actual values. With a second Joker, the castellan has d12 Knowledge (Battle) and d12 Spirit.		

**Advancements:** Resource owners can improve their castellan. Each time the owner gains a new Rank (or every 20 XPs after Legendary), draw a card from the action deck. A red card means the castellan gains an advance. A Joker nets two advances, though these must be different—the NPC cannot gain a two dice increase to his Battle skill, for instance. A black card means no advancement is earned.

The castellan may increase his Battle or Spirit by one die type (max. d12) or gain a Leadership Edge. The castellan must meet any Spirit or Leadership Edge requirements, but ignores all other requirements. When the castellan reaches d12 in Spirit or Knowledge (Battle), the hero may purchase the appropriate Professional, Expert, and Master Edges for his castellan (ignoring the Rank requirement) as an advancement.

## WILD CARDS

Wild Card seneschals and castellans receive two benies, just like other NPC Wild Cards. However, because they make only brief appearances, they receive two benies a *year*, not per session. This allows them to deal with minor problems, such as a poor Annual Income roll or a single raid, but prevents them from having the benies to reroll every failed die roll during the year. Such is the price a hero pays for leaving a Resource in the hands of others. Space to record these can be found on the Resource Management sheet.

## REPLACEMENTS

A seneschal or castellan can be fired and a replacement hired just once per year. The current seneschal or castellan must be fired before cards are drawn to determine the quality of his replacement.

Replacing such a senior figure has a negative effect on the Resource for the year. Dismissing a seneschal gives a penalty to the next Annual Income roll while the new seneschal is finding his feet. A new castellan has -2 to Knowledge (Battle) rolls in his first year as the warriors and militia adjust to the new leader and his methods.

## 5. INITIAL TREASURY

Every Resource has an initial Treasury. This is equivalent to whatever the hero has left out of his starting funds

plus one year's basic income. Enter this value on the Resource Management sheet.

As a Novice character, this assumes the hero has just taken over management of a new Resource, his predecessor was either inept or corrupt (a possible adventure hook), times have not been too good of late, funds were spent on an improvement which brought the character's annual wealth to its current level, or some other reason of the player's imagining.

Money in the Treasury may be used to buy improvements (see p. 11) or gear for the hero and his friends. It is the hero's private funds, so he can do with it as he wishes.

## 6. NAME

Every Resource needs a name. This might be the name of a village controlled by a noble (Applesby), the name of a temple (Temple of the Burning Sword), a business (The Lord's Rest Inn), a mercenary company (The Hand of Vengeance), or whatever.

Ideally, a name should tie into the Resource in some manner. Applesby, for instance, might be so named because the major export is apples or cider, whereas Kieraton might be named after Lady Kiera, the founder. The Temple of the Burning Sword might be sacred to Kenaz, Sigel, or even Scaetha. The Lord's Rest Inn may be a presumptuous name, or have received the name when a notable lord stayed there one night. The Hand of Vengeance is likely a name chosen by the captain to inspire fear in his foes, though it might be a battle honor bestowed by a former patron.

A good name greatly adds to the flavor of the campaign, whereas a bad or mediocre one, such as Bob's Village or the Temple of Thunor, quickly destroys the atmosphere of a game. The GM always has the authority to demand a name change if he feels it will be detrimental to his game.

## IMPROVEMENTS

At the start of the year, before event cards are drawn (see page 16), a hero may undertake one improvement for each unique Resource he controls. The ruler picks one improvement from the list below.

He need not pay the entire gold shield cost in one hit. Instead, he can elect to pay smaller sums over multiple years. However, until the full amount is spent, no roll is made to complete the improvement. Regardless of the population, number of seneschals, or finances thrown at a project, only one improvement may be worked on during any one year. The ruler may suspend work on one project in favor of starting or finishing another.

At the end of the year in which the final payment toward the improvement is made, the seneschal makes a Knowledge (Stewardship) roll, using the modifiers for that year's Annual Income roll (p. 20).

With success, the improvement is finished. Its benefits are felt at the start of the *next* year. With a raise, the improvement is constructed at a reduced cost, perhaps due to hard-working peasants or a reduction in material costs. The hero gains back 10% of the improvement's cost and it enters play next year. This sum is added to the Treasury and is not affected by the Annual Income roll.

On a failure, the improvement is not yet complete. No more money need be invested at this stage, however. Assuming the ruler pushes on with the improvement, the seneschal makes another roll the following winter to see if the project is finally finished.

A critical failure or modified Stewardship total of zero or less leads to disaster—the improvement is well behind schedule. Half the monetary investment is irrevocably lost, meaning the noble must refund the improvement project. The yearly events should give the GM plentiful ideas as to why this occurred. Perhaps part of a new mine collapsed in an earthquake, new homes were burnt down in a fire that swept the Resource, materials for defenses were found to be substandard and had to be replaced, or the peasants had better things to do with their time, such as gathering in the crops before a major orc raid.

### IMPROVEMENT COST TABLE

Improvement	Cost (gs)
Defenses	8,000
Fortification	Varies
Men-at-Arms	5,000
New Industry	20,000
Population increase	7,500
Prestige Item	2,500
Shrine (to one deity)	5,000
Temple (to one deity)	15,000

### IMPROVEMENT NOTES

**Defenses:** Basic outer defenses, such as a ditch and palisade. GMs may limit the defenses available or their nature based on the Resource's location. For instance, no one is going to let the hero construct a ditch around a temple in a city, but they might allow a fence or wall. Similarly, while a merchant ship may be equipped with weapons, its defenses cannot be improved as it has no Siege rating.

Each improvement grants a +1 Siege bonus, to a maximum total Siege Bonus of +3. A basic +1 bonus might be a ditch *or* wooden fence, perhaps with a single watchtower. A +2 bonus equates to a wooden fence *and* ditch, whereas +3 might be a double ditch and fence or a single ditch with a sturdy stone wall, a fortified gatehouse and numerous watchtowers. Defenses are expensive because, unlike a fortification, they surround the entire Resource.

**Fortification:** A hero who wants an actual fortification, such as a tower or small castle, should consult the *Hellfrost Player's Guide* for costs and rules. The same applies to siege equipment and vehicles.



**Men-at-Arms:** The hero hires 10 permanent soldiers (treat as town watch or common mercenaries, as appropriate) or five huscarls or experienced mercenaries. The cost involves not only hiring fees, but also equipping and training the warriors to a decent standard, erecting barracks, and setting aside funds to pay future wages. These soldiers do not contribute to the income of the Resource, only its defenses, nor do they count as Followers.

**New Industry:** Most Resources already have multiple sources of income factored into their basic annual income. A farming village, for instance, relies primarily on its crops, but there will also likely be crafters and healers present, revenue from animals, as well as regular tax income. Mercenaries, on the other hand, may take up short term contracts guarding merchant caravans to supplement their main income. A new industry generates a *major* source of income for the community.

Depending on the nature of the Resource, this could be anything from cultivating new land, opening a mine, starting a market, forming a new trade route (or cementing a trade agreement), purchasing boats for fishing, hiring out guards to merchant caravans, constructing a logging camp, extending a library, purchasing land for rearing livestock, excavating clay for pottery, and so on. The geographic location of the Resource should be considered when picking a new industry. For instance, a Resource with no access to waterways will not likely start a fishing boom, whereas one near a forest is probably going to favor logging over strip mining.

Each new industry grants +1 to the Annual Income roll. The maximum number of new industries a Resource may support is one per three whole Population. You cannot construct a new industry in the anticipation of the Population increasing—there is not enough manpower to work and run the new project. However, a new industry which has been built may be voluntarily abandoned at the start of any year, thus freeing up the workers. It produces no income until restarted. Again, starting up an abandoned industry may occur only at the start of any year.

Should the Population drop below the level required to maintain a new industry, then one industry, chosen by the owner, provides no modifier to the Annual Income roll. Should the Population increase again so it can support the industry, it immediately comes back into play.

**Example:** *A Resource has Population 6 and can support two new industries. The ruler has added a stable of thoroughbred horses and a leather working industry to produce saddles. Due to plague, the Population falls to 5. Until it is boosted, the owner cannot benefit from one of his new industries (his choice). If the Resource had Population 6 and just one new industry, the population loss would have had no effect.*

**Population Increase:** Swelling the population requires land clearance, the construction of new homes, an improved infrastructure, advertising that new land is available to settlers, attracting new customers, and so on. A successful Knowledge (Stewardship) roll increases the Population by one, while a raise increases it by two

points. A critical failure leads to an overburden on the existing population, and reduces the Population by one point as people leave.

**Prestige Item:** While Glory is quickest earned through deeds, extravagant possessions can provide small Glory rewards. For each such improvement completed, the hero gains +1 Glory as a one-time bonus. No more than 20 points of Glory (representing a 50,000 gs investment) can be earned in this manner. The financial cost represents not just the item itself—it also includes hiring skalds to tell stories of the wondrous item and spread knowledge of its existence across the lands.

Such items may include a fabulous drinking hall, lavish decorations to a structure or vehicle, a single valuable object, a beautiful garden, statues (of the hero, gods, or others), displays of weapons and armor (taken from foes, rather than purchased new), kennels of hunting hounds, a collection of fine hawks, smart uniforms for guards with silver and gold inlay, a tapestry telling of the hero's great deeds, and pretty much whatever else the player can dream up.

Prestige items need not be separate items. A hero might earn +10 Glory over time from a single improvement, such as a truly massive collection of hawks built up over a decade or more or a grand feast hall worthy of a king, for instance. However, putting all one's eggs in one basket is not always a good idea—if the prestige item is ever destroyed, lost, or otherwise permanently removed from play, the Glory is immediately lost.

**Shrine/Temple:** Veneration of the gods aids a community, not through direct divine interference but through a sense of general well-being, miraculous spells from the clergy, and the mundane services of the clerics. Many temples, and some shrines, are also places of business as well as spiritual centers. The cost includes actual construction (materials and labor), consecration, stocking with appropriate trappings, hiring clerics, and so on.

Temples and shrines to Freo, the Norns, and the Unknowable One provide the Resource with a benefit. Other shrines are useful in helping to reduce the effects of disasters (see page 16), but grant no regular boon.

The GM has the right to refuse the construction of a temple if he does not feel it will fit the Resource. For instance, a temple to Hoenir is perfect for a city or region with many villagers within easy reach, as these provide a ready source of students and scholars, but it is unlikely to generate much income in the wilds of the High Winterlands.

A Resource may have a maximum of one shrine per two points of Population and just one temple per six points of Population. Unlike new industries, these improvements are not lost if the Population shrinks. Rather, it just prohibits the construction of new ones.

Note that it is considered acceptable to build shrines to the dark gods (Hela, Niht, Thrym, and Vali). Civilized folk rarely worship these deities, but leave token offerings to placate their wrath. Constructing a temple to one of these gods comes with its own penalties.

A hero may remove shrines and temples, though there are repercussions. Some of the repercussions are natural, such as a loss of traders at a temple to Var, whereas others have an indirect divine cause. Removing a holy site must be declared at the start of a year.

Removing a shrine carries no particular penalties, except for those of Freo, the Norns, and the Unknowable One. Abandoning a temple or shrine to one of the aforementioned deities is far more serious—the Removal penalty listed under each entry remains until three years pass, the temple is reopened *and* 1,000 gs is offered in sacrifices and blessings, or a replacement temple is constructed, whichever comes first.

Any benefit is automatically lost when the structure is abandoned. In many cases this represents a double loss. For instance, abandoning a temple to Var swaps a +2 bonus to the Annual Income roll for a short term -2 penalty, resulting in a four-point swing.

See the section on **Religious Sites** below for specific details.

## RELIGIOUS SITES

Shrines and temples are focal points of community worship and provide a small income from pilgrims and worshippers. Shrines, except in rare instances, provide no direct bonuses. However, they can serve to help offset natural calamities.

Temples, by comparison, are often businesses in their own right. Their presence also serves the workers' spiritual needs, which means they are more productive. Where a shrine does provide a bonus, the Resource may also have a temple of the same deity. However, only the temple benefit is earned. Similarly, only one shrine or temple to a given god benefits a Resource.

### DARGAR (BARBARITY)

**Temple:** Worship of Dargar, while not illegal in most realms, is heavily frowned upon. Loyalty rating is automatically lowered by one die step, to a minimum of d4-2, as citizens live in fear of the god's vile reputation for carnage and bloody sacrifice. When defending their homes against a raid, calculate the tokens as normal and then add one token to the defenders' total to represent their ferocity.

Constructing a temple to Dargar costs the ruler 20 Glory if the temple is ever discovered by the populace. Removing the temple does not grant a 20 point increase—mud sticks.

**Removal:** The Loyalty rating increases one die type. However, Dargar vents his fury on the Resource. All raiders increase their tokens in Mass Battles by one.

### EIRA (HEALING)

**Temple:** Temples to the goddess of mercy attract healers and herbalists, who in turn aid the general population through their skills. A temple grants +1 to Annual



Income rolls by selling its services and herbal remedies. In addition, the penalties incurred by suffering a raid are reduced by one point, to a minimum of zero.

**Removal:** The Annual Income roll suffers a -1 penalty. Raids are particularly violent and incur an additional -1 penalty.

### EOSTRE (ANIMALS & PLANTS)

**Temple:** Temples must be dedicated to either Eostre's Animalmother or Plantmother aspect. If the Resource is primarily a farming community (crops or livestock, as appropriate), the Annual Income roll has a +2 bonus. Otherwise, there is no effect.

**Removal:** The Annual Income roll suffers a -2 penalty.

### ERTHA (EARTH)

**Temple:** If the Resource's main income is generated by mining or metalworking, or much trade is generated

with neighboring frost dwarves, the Annual Income roll has a +2 bonus. Otherwise, there is no effect.

*Removal:* The Annual Income roll suffers a -2 penalty.

## FREO (TRAVEL)

**Shrine:** Many citizens believe a lengthy journey should always begin at a shrine to Freo or bad luck will follow them. A shrine to Freo attracts donations from those wishing good fortune on their journeys. Add +1 to the Annual Income roll if the Resource is part of a trade route or in a well-traveled region. Otherwise, there is no special effect.

*Removal:* The Annual Income roll suffers a -1 penalty, regardless of whether the shrine granted a bonus while it was standing—those wishing to reach the Resource find their journey more arduous.

**Temple:** Freo has no temples.

## HELA (UNDEAD)

**Temple:** Civilized folk do not worship Hela openly, and they rarely honor her with shrines in a bid to keep her undead minions at bay (Scaetha's shrines serve that purpose). Erecting a temple grants the ruler 20 zombie men-at-arms, if he so desires. It also serves as a place associated with death for her disciples.

Constructing a temple to Hela costs the ruler 20 Glory if the temple is ever discovered by the populace. Removing the temple does not grant a 20 point increase.

*Removal:* The 20 zombies immediately leave, shambling off into the night. Hela regularly sends undead to plague the Resource until the loss of the temple is negated.

Each year there is a raid Event, one raid comprises skeletons and zombies. If no raid Event is drawn, then a moderate raid occurs as an extra Event. Alternatively, the GM may design an adventure utilizing fewer but more insidious undead or servants of Hela.

## HOENIR (KNOWLEDGE)

**Temple:** Hoenir's temples are libraries, and make their income from renting out access to their tomes or hiring priests as advisors to the rich and powerful. To a lesser extent they serve as schools for the children of rich patrons. A temple grants a +2 bonus to Annual Income rolls.

*Removal:* The Annual Income roll suffers a -2 penalty.

## HOTHAR (JUSTICE)

**Temple:** The presence of a temple to Hothar attracts citizens looking for the chance to lead an honest, productive life in a just environment. As a result, the citizens are very keen to help their master, even in bad times. The citizens roll a d6 Wild Die when making Loyalty rolls.

*Removal:* The citizens roll an extra d6 when making Loyalty rolls and take the *lowest* result of the two dice.

## KENAZ (FIRE)

**Temple:** Temples manufacture metal goods, such as plows, weapons, and armor, which adds +1 to the Annual Income roll. A further +1 bonus is gained because Kenaz's clergy inspire the citizens to be more productive in the face of the lengthening winters.

*Removal:* The Annual Income roll suffers a -2 penalty.

## MAERA (MAGIC)

**Temple:** A temple to Maera attracts mages, who come to worship (and thus make donations) and study. The clergy also manufacture and sell alchemical devices. The Annual Income roll has a +2 bonus.

*Removal:* The Annual Income roll suffers a -2 penalty.

## NAUTHIZ (THIEVES)

**Temple:** Temples to Nauthiz may only be constructed if the Resource is a thieves' guild. The god of gambling and thieves is as much a bane to a Resource as he is a boon. His temples tend to attract thieves, gamblers, and other risk takers. The Annual Income roll is modified by 1d4-2 (giving a result of -1 to +2). Roll each year.

*Removal:* The Annual Income roll suffers a -2 penalty.

## NEORTHE (WATER)

**Temple:** Holy sites to Neorthe are extremely rare away from water sources. If the Resource involves fishing or waterborne trade, the Annual Income roll has a +2 bonus. Otherwise, there is no effect.

*Removal:* The Annual Income roll suffers a -2 penalty.

## NIHT (DARKNESS)

**Temple:** Niht's temples are home to assassins. A +1 bonus to the Annual Income roll is earned through contract killings carried out by the clerics. In addition, the ruler can call upon the assassins should the need arise. Treat this as a Connections Edge.

Constructing a temple to Niht costs the ruler 20 Glory if the temple is ever discovered by the populace. Removing the temple does not grant a 20 point increase—the hero's reputation cannot be cleansed that easily.

*Removal:* The Annual Income roll suffers a -2 penalty due to a spate of murders scaring the populace.

## NORNS (FATE)

**Shrine:** The Mistresses of Fate favor no man, though



they have been known to take a personal interest in certain individuals. Any one die roll made by a seneschal or castellan (but not both) during the year, may be rerolled. However, the second result must be kept, even if it is worse than the original roll.

**Removal:** Once per year, the GM may force the seneschal or castellan (but not both) to reroll one die roll. The lower result is used. No bennies may be spent on this roll.

**Temple:** The Norns have no temples.

## RIGR (VIGILANCE)

**Temple:** Thanks to the keen eyes of the watchmen, raiders are more likely to be spotted before they trouble the Resource. Rolls to determine how many citizens actually answer a successful call to arms when the Resource is raided, are made at +2, thanks to the advanced warning given.

**Removal:** Rolls to determine how many citizens actually answer a successful call to arms when the Resource is raided are made at -2

## SCAETHA (DEATH)

**Temple:** A temple to Scaetha spurs men's hearts when facing undead. Knowledge (Battle) and Spirit rolls in Mass Battles when facing undead attacking the community are made at +1. In addition to the above, a temple also benefits the community by providing burial services for all and sundry. The income this generates adds +1 to Annual Income roll.

**Removal:** The Annual Income roll suffers a -1 penalty. In addition, Knowledge (Battle) and Spirit rolls against undead suffer a -1 penalty due to the citizen's heightened fear.

## SIGEL (SUN)

**Temple:** A temple to Sigel spurs men's hearts when facing orcs, goblins, giants, demons, and other intelligent monstrous races. It does not include undead, as Sigel gave Scaetha sole responsibility for those vile creations.

Knowledge (Battle) and Spirit rolls in Mass Battles, when facing such foes attacking the community, are made at +1. In addition to the above, a temple also benefits the community by providing purification rituals for crops, livestock, and people. The income this generates adds +1 to Annual Income roll.

**Removal:** The Annual Income roll suffers a -1 penalty. In addition, Knowledge (Battle) and Spirit rolls against attacking evil creatures suffer a -1 penalty due to the citizen's heightened fear.

## THRYM (WINTER)

**Temple:** Only frostborn or himrisard dominated communities worship Thrym openly, though some communities honor the frozen god in a bid to stave off

the worst effects of the harsh winters—not that Thrym listens to such pleas. Within the Resource's boundaries, himrisards treat the temperature as being one level colder than it actually is.

Constructing a shrine to Thrym also costs the ruler 20 Glory (if discovered) for openly advocating the worship of the icy deity. Removing the temple does not grant a 20 point increase—his reputation is seriously tarnished.

**Removal:** The region modifier to the Annual Income roll increases to the next worst category (maximum of equivalent to the Hellfrost) as the winter bites hard and long.

## THUNOR (AIR)

**Temple:** Thunor is prone to violent mood swings. One year he may grant perfect weather, while the next he inflicts torrential rains on his worshippers. The Annual Income roll is modified by 1d4-2 (giving a result of -1 to +2). Roll each year.

**Removal:** The Annual Income roll suffers a -2 penalty.

## TIW (WAR)

**Temple:** Temples to the god of battle attract men-at-arms, and the clerics instruct the citizens in how to fight more effectively. The castellan (or other army commander) gains +2 to Knowledge (Battle) rolls when defending the settlement.

In addition, the temple's private military force works for the betterment of the Resource. Treat the Population as being one point higher for the purposes of summoning the citizens to war (see **Events** below). For instance, a Resource with Population 2 could normally call upon a maximum of 50 citizens. With a temple to Tiw, the maximum increases to 75.

**Removal:** Knowledge (Battle) rolls are made at -2 while defending the settlement. In addition, the temple's private army departs, leaving the populace disheartened. The maximum number of militia who answer a summons is 15 per point of Population.

## ULLR (HUNTING)

**Temple:** In addition to the Resource's regular sources of income, having a temple attracts hunters and trappers to the Resource, who sell meat, skins, and furs, as well as druids and a few earth elementalists who sell alchemical devices. This grants a +2 bonus to the Annual Income roll.

**Removal:** The Annual Income roll suffers a -2 penalty.

## UNKNOWNABLE ONE (TRICKSTER)

**Shrine:** A shrine to the Unknownable One attracts skalds. The taxes they pay from their income grant a +1 bonus to the Annual Income roll. However, the Resource

## ADDED COMPLEXITY: JUSTICE

In most Resources, justice is meted out by the ruler or seneschal rather than a provost. Minor civil disputes can be handled by the Moot in Saxa lands, a gathering of freemen with the power to conduct lesser legal matters. Sometimes, though, one party (or the law) demands the ruler hear the case and pass judgment. This is a routine part of the ruler's job which, while it does take time, need not be handled in a game session.

However, for a little added flavor, the GM may opt to occasionally present the ruler with an actual case. Example cases are given below for a noble's estates. Similar cases for other Resources should be created by the GM as required.

The GM needs to determine the plaintiff, defendant, and nature of the dispute. A quick table is presented below for a noble's lands. Simply roll 2d4 three times. Added complications may include one or both parties offering a bribe, refusal to accept the ruling, thus leading to a blood feud, or a demand that the case be heard by a higher authority if it goes against one party.

Technically, there is no right or wrong solution, as the ruler can pass judgment as he so desires. For those who prefer to make just rulings rather than arbitrary ones, a Streetwise roll may be made to gather evidence. This may be performed by the ruler or an appointed official.

With success, the character still gets to decide for himself which way the case goes, but his answer is the correct one (in legal terms). The GM might decide to make the ruler's life a little more interesting by one or both parties offering a bribe to rule in their favor.

### EXAMPLE CASES

2d4	Plaintiff/Defendant	Dispute
2	Stranger passing through	Adultery (or sleeping with someone's daughter before wedlock)
3	Cleric or mage	Insult, slander, or defamation of character
4	Poor or rich farmer or citizen	Unpaid debt
5	Average farmer or citizen	Ownership of an animal or object
6	Crafter	Moving of field or property boundary markers
7	Attractive widow or old crone	Injury in a fight (and a demand for wergild)
8	Friend of ruler	Theft (a serious crime), murder, arson

suffers 1d4 events per year instead of 1d4-1 (see page 11).

**Removal:** The Annual Income roll suffers a -1 penalty.

**Temple:** The Unknowable One has no temples.

### VALI (DISEASE & CORRUPTION)

**Temple:** Few civilized beings actually worship the Plaguelord, though they frequently leave offerings in the hope of receiving favorable judgment. Favoring the dark deity with a temple gives a -2 penalty to Loyalty rolls due to discontent at having his image in open view. On the plus side, the presence of disease, vermin, and blight is actually reduced, granting +2 to the Annual Income roll.

Constructing a temple to Vali costs the ruler 20 Glory if the temple is ever discovered by the populace. Removing the temple does not grant a 20 point increase.

**Removal:** The Annual Income roll suffers a -2 penalty due to sickness among workers, plagues of vermin, and so on.

### VAR (TRADE)

**Temple:** Serving as indoor markets, Var's temples aid in generating income through an increase in trade taxes

or sales of exports. A temple grants +2 to the Annual Income roll.

**Removal:** The Annual Income roll suffers a -2 penalty.

## ANNUAL EVENTS

Resources do not exist in isolation. They are part of the larger world, one which cares little for how well the Resource is being managed or who owns it. From lowly guildmasters to mighty kings, all are subject to the whim of Fate.

### HANDLING EVENTS

GMs have three main options when handling events. Which method an individual GM chooses depends on how important the Resource is to his game, the attitude of his players, and the proximity of the characters to the Resource.

**Glossed Over:** Events may be glossed over with a brief description. For instance, Disaster might be reported to the player simply as poor weather, with no embellishment at all. The players can fill in the blanks if they wish.

**Sideline:** The description of the Event is expanded, but left as a sideline event to the main focus of the game. For instance, a Disaster might be described as: “Heavy rains coupled with hail have flattened much of the crops in your fields. The harvest will suffer as a result.” The GM has provided the owner with some facts and a bit of flavor.

**Adventure:** The GM can turn the event into a scenario. Depending on the needs of the campaign, the adventure might be a one-hour filler or develop into a full-length adventure. It may even spawn an entire campaign idea. With the former two options, the event is a hard fact and likely cannot be altered. However, with the latter option, the outcome of the event depends solely on the heroes. An Unexpected Windfall might involve the heroes discovering a lost ruin occupied by orcs. The GM places treasure amounting to 1d6 x 500 gs in the ruin, but how much the heroes actually retrieve depends on how well they do in the adventure.

A storm might allow the heroes the opportunity to use magic like *becalm* to prevent the bad weather as a very quick mini-adventure. If they do not have the spell, they need to find someone who does. For a full-scale adventure, perhaps a rogue priest of Thunor or an ancient storm dragon is responsible for generating storms. If the result was vermin, perhaps a paladin of Vali is summoning rat swarms (the adventure *N1: Lair of the Vermin Lord* details exactly such a situation). By defeating the villain, the heroes have a chance to avoid the event or at least lessen its impact.

Be careful, though. Allowing the heroes to avoid every negative event means the Resource will never suffer hardship, which is unrealistic and will quickly lead to very rich characters living in a near utopia. Perhaps the Disaster has already destroyed the crops. All the heroes can do is to try to ensure it does not happen to anyone else by hunting down the culprit. This way, the event still negatively affects the Resource, but the heroes get the opportunity to be heroic, as well.

## NUMBER OF EVENTS & SEASON

Every Resource suffers 1d4–1 (0–3) events per year, regardless of its Population, Prosperity, location, owner, or other factors.

Determining the exact nature of events requires the use of the action deck. At the start of each year, the GM draws one card per event. Each event has two important factors, the season in which it occurs and the specific nature of the event. The suit of the card determines the season and the value, the specific details.

Although all events are drawn at once, they actually occur throughout the year. The suit of each card determines in which season an event occurs, as shown below. Thus, the GM must sort them into order. Exactly when they occur within a given season is left solely to the GM’s discretion. When possible, they should be tied into events in the campaign. A Bad Weather Disaster, for instance, may fall on a holy day to Thunor, regardless of

the season. In this way, the heroes might deduce Thunor is angry about something.

Suit	Season
Club	Spring
Diamond	Summer
Heart	Fall
Spade	Winter
Joker	Special (see page 20)

## SPECIFIC EVENT

The face value of a card reveals the specific nature of the event, as described below.

### TWO: RAID, MAJOR

The Resource is attacked! Depending on the nature of the Resource and its location, this may be an army of thugs or soldiers hired by a jealous rival, bandits attacking a caravan, pirates attacking a ship, a surprise enemy attack on a mercenary unit, or a raid by rapacious orcs or some single, fearsome beast, like a dragon.

Although any actual battle might last just a few hours, there are normally many days, if not weeks, of gathering forces, hasty training, probing attacks, intelligence gathering, and light raids before the main engagement. Hence, any raid is detrimental to the financial state of a Resource.

Heroes should note that total defense is not the best option when a Resource is raided. Yes, a noble may have a fortified manor, but by safeguarding his abode he leaves the rest of holdings open to sacking. Typically, the defenders must meet the invading force before they can cause any lasting damage.

Exactly how the GM wishes to handle the invasion depends on the importance of the Resource to the campaign. Typically, this is run as a Mass Battle. Alternatively, if the characters are at the Resource when the attack takes place, the GM may wish to turn the event into a series of tabletop skirmishes and allow the heroes a chance to thwart the raid before much damage is caused.

A Resource typically receives some advance warning on an impending attack, thus allowing a hero to muster his permanent soldiers. The men and boys of the community are also expected to lend their support. This is handled through the Kinship and Fealty rules on page 22 with two small changes:

First, the population makes a Loyalty Cooperative roll. This may help or hinder the character’s Persuasion roll—happy peasants have more to fight for and are thus more likely to take up arms in favor of their master, while downtrodden citizens rarely have anything worth fighting and dying for.

Second, the number of fighting men available from the general population cannot exceed 25 times the Resource’s Population rating. Thus, if the settlement has Population 2, the maximum number of men who can be called upon is 50. Higher results are automatically lowered to the maximum value. Permanent troops, such as



the watch, huscarls, and lay paladins, are then added in to determine the total army strength.

The strength of the enemy is equal to  $70 + (1d6 \times 10\%)$  of the defenders' total *possible* strength. The total possible defender strength is equal to 25 fighters per Population point plus any permanent soldiers. If you intend to use the Mass Battle rules, calculate the number of tokens based on the percentages.

The enemy commander's Battle skill, Spirit, and appropriate Leadership Edges are determined by a die roll, as show below.

d4	Battle	Spirit	Edges
1	d4	d6	Cry Havoc
2	d6	d8	Cry Havoc, Death Before Dishonor
3	d8	d10	A Few Good Men, Cry Havoc
4	d10	d12	A Few Good Men, Cry Havoc, Death Before Dishonor

**Example:** A Resource has Population 6 and 10 permanent soldiers. The maximum numbers of defenders is equal to 160 (150 citizens plus the 10 soldiers). Regardless of how many troops answer the summons, the enemy strength is based on this value. Thus, a roll of 1 on the d6 equates to 80% of 160, or 128 raiders. If the d6 came up 6, the total enemy numbers would be 208.

In actuality, the defenders manage to summon just 80 men. The attackers have the larger army with 128 warriors and thus have 10 tokens. The defenders have 63% of the attacking army's numbers, and so have a mere 6 tokens. Unless the defenders have a trick up their sleeves, they face disaster.

## THREE: RAID, MODERATE

As above, except the enemy strength is calculated as  $1d6 + 4 \times 10\%$  (50–100%) of the total possible defenders available to the Resource.

## FOUR: RAID, MINOR

As a result of a deuce, except the enemy strength is calculated as  $1d4 \times 10\%$  (10–40%) of the total defenders available.

## FIVE: DISASTER

A disaster (natural or unnatural) has fallen upon the Resource. The GM should roll 2d10 and consult the table below to determine the nature of the disaster.

The Resource may suffer a reduced effect so long as it has a shrine or temple dedicated to an appropriate deity. Make a Loyalty roll, adding +2 if there is a temple. Shrines, even those to Freo, the Norns, and the Unknowable One, grant no bonus, but allow the roll to be attempted.

With success, the problem becomes minor. With a raise, the disaster is averted and has no effect on the Resource. On a failure, the disaster is major.

Running this event as an adventure allows the heroes

to deal with the cause, even if it is too late to undo the damage. A disaster may not truly manifest for a season. The cows look sick or customers do not seem to be spending as much, but it's just a seasonal glitch. As the year progresses, things start to get worse. Similarly, the effects may not be natural at all, but a result of a vile cleric or mage or some terrible beast. Whether the disaster is major, minor, or thwarted depends on the characters' actions rather than the faith of the population.

2d10	General Nature of Event	Deities
2	Drought	Kenaz or Thunor
3	Heat wave	Sigel or Thrym
4	Restless dead	Hela or Scaetha
5	Roads blocked	Freo, or Var if the Resource deals with trade
6	Vermin	Eostre Animal-mother or Vali
7	Ferocious beast	Dargar or Ullr
8–9	Crop blight or sick animals	Eostre Animal-mother or Plantmother (as appropriate)
10–11	Cold snap	Kenaz or Thrym
12	Storm or blizzard	Thunor (storm) or Thrym (blizzard)
13	Plague	Eira or Vali
14	Fire	Kenaz or Thunor
15	Flooding	Neorthe (coastal or river) or Thunor (heavy rain)
16	Game becomes scarce	Eostre Animal-mother or Ullr
17	Hellfrost wind	Thrym or Thunor
18	Corruption in high places	Hothar
19	Crime wave	Hothar or Nauthiz
20	Something very strange*	Varies

\* Examples include the warriors losing their fighting edge (Dargar or Tiw), a spate of murders (Hothar or Nibt), all the fish begin dying (Eostre Animalmother or Neorthe), magic begins failing (Maera), earthquake or a mine collapse (Ertha), an extended eclipse shrouds the land in darkness (Nibt or Sigel), and so on.

## SIX: UNEXPECTED EXPENDITURE

The Resource immediately loses a number of gold scields. Roll a d4 and check the table below. Subtract this straight from the treasury. It is not affected by the Annual Income roll. If the treasury drops below zero, the hero is in debt to someone. Failure to pay might result in criminal charges, murder attempts, or a loss of Prosperity as word of the hero's financial problems spread.

Exactly who a hero might owe money depends on the Resource and the whims of the GM. The sudden and unexpected expenditure might be a one-off payment to a higher-ranking lord to support a crusade, a gift to a lord for some prestigious event, hosting a tournament with high prize money, sponsoring a special ritual, a damaged

building needing urgent repairs, the payment of bribes to ensure the smooth running of the business, purchasing new arms and armor for the men, or simply a poor investment coming back to haunt the hero.

d4	Expenditure
1	1d6 x 100 gs
2	1d6 x 250 gs
3	1d6 x 500 gs
4	1d6 x 1,000 gs

## SEVEN: A CALL FOR HELP

Someone asks the ruler for assistance. Most Resources are not truly independent, so the ruler usually has little choice but to send aid. Truly independent Resource owners (like those in the Freelands) might be coerced into helping or giving promises of support in the future. Whether or not these promises are upheld could make for an interesting story.

The request might come from a noble's liege fighting against bandits or orc raiders, the Hearth Knights arranging raids against frost giants, a senior priest leading a crusade, a guild facing violent opposition, a constable tackling a thieves' guild, or a mercenary company earning a short-term contract.

The hero should gather his permanent troops and fighting men from the general populace to go help. A minimum of 10 warriors per point of Population is enough to satisfy the request. Should the hero refuse or his men ignore the call, the GM must determine any backlash. Examples include refusal to aid the hero when he requires help, the cancellation of a contract, or an increase in raids because the bandits or orcs broke through the first line of defense.

If the GM desires to turn this into an actual adventure, he must determine the exact nature of the call to arms. In many instances, the heroes could probably leave their workers at home and attend themselves.

## EIGHT: POTENTIAL POPULATION CHANGE

War, famine, the hope of better opportunities, a land grant, a change in customer base, or an increase or decrease in the size of the Resource's influence—whatever the reason, people have joined or left the Resource's population pool. The GM should decide what event caused the immigration or exodus, weaving in previous events where possible.

Roll a d3–2. The Population changes by this amount. Total Population cannot drop below 1 with this event. Should this occur, treat it as no event instead. A result of zero may still represent an actual change, despite the overall Population remaining steady.

For example, a guild or mercantile Resource may have switched trade routes, effectively changing one set of customers for another. A noble's fief may have suffered losses from raids or plagues but been blessed by

a spate of childbirths or a wave of newcomers seeking a new life.

Whether the Population increases or decreases, the change instantly affects the hero's base income. Modify the Resource Management sheet accordingly.

## NINE: SPONSOR

Someone wants to help the hero with an improvement to his Resource. This may be the clergy of a given faith helping to build a temple, a merchant looking to open a new industry, the hero's superior looking to improve the Resource's defenses, an investor hoping to expand a guild's influence, and so on.

Roll a d4 to see how much help the sponsor provides.

### d4 Aid Provided

- 1 Assuming the sponsor can be logically tied into current building projects, the sponsor pays 25% of the *remaining* costs for an improvement in progress. Naturally the ben-



efactor now believes he has a stake in the improvement. Alternatively, if no improvement is currently underway, the sponsor agrees to fund 10% of a suitable improvement if started in the *next* year.

- 2 As above, except the percentages are 50% and 25% respectively.
- 3 As above, except the percentages are 75% and 50% respectively.
- 4 As above, except the percentages are 100% and 75% respectively.

## TEN: UNEXPECTED WINDFALL

The Resource immediately gains a number of gold scields. Roll a d4 and check the table below. Add this straight to the treasury. It is not affected by the Annual Income roll.

The windfall might be a gift from a lord, buried treasure unearthed while plowing fields, an unexpected surge of customers, a temporary change in market prices, a business investor, a major holy day increasing tithes and donations, a gift from local fey, increased revenue from hosting a tournament, or booty scavenged from a battlefield.

d4	Windfall
1	1d6 x 100 gs
2	1d6 x 250 gs
3	1d6 x 500 gs
4	1d6 x 1,000 gs

## JACK: IMPORTANT VISITOR

An important and financially or politically powerful NPC and his entourage come to the Resource. This may be a noble's feudal lord, a client seeking to hire mercenaries, a renowned cleric, an influential person who wants his son educated, or perhaps a potential major customer looking to strike a trade contract.

The hero must spend 1d4 x 250 gs on the guest. This covers lavish feasts, small tournaments, gifts, or bribes. If the expenditure is met, this year's Annual Income roll receives a bonus, possibly leading to an increase in Prosperity and Population as a result of the visit.

This event is also perfect for expansion into a scenario. It could be entirely roleplayed, with the hero being asked questions about his Resource and how it can aid the visitor or the daughter of the guest falling for one of the heroes. Naturally, some sort of complication should arise to make it interesting. Alternatively, there could be plenty of action, as the visitor is the subject of an assassination attempt or a political coup.

## QUEEN: VERY IMPORTANT VISITOR

As above, except the person is very important and influential. Such individuals may include a duke, prince, or king, the highest-ranking cleric in the realm, an arkh-wisard, a renowned skald whose words can make or

break reputations, an ambassador from a foreign realm (or different race), and so on.

The hero must spend 1d4 x 1,000 gs in order to earn a bonus to his Annual Income roll. Although the expense of hosting the guest is high, the potential rewards can be even higher. Failure to spend the required amount grants no bonus for the event and likely leaves the guest disappointed at his host's hospitality.

## KING OR ACE: BLESSING

A deity chooses to bless the Resource. Depending on the nature of the Resource, this could be a blessing from Eostre for an agricultural area, Var for merchants, Tiw for mercenaries, Hoenir for scholars, Maera for mages, and so on. It may also represent a faerie watching over the fields or livestock, some threat to the Resource being removed by an outside force, or just a good harvest yield.

The blessing may be carried out by a cleric visiting the Resource and conducting a ceremony, hinted at through an omen or divination, or perhaps by the mysterious appearance of a relic (which just as mysteriously vanishes at the end of the year). Maybe the heroes have to solve a cryptic divination or retrieve a lost relic to claim the bonus.

Of course, the event is likely to attract attention. Due to the bonus granted to the Annual Income roll, the ruler's long-term income may rise through healthier crops, richer clients, better skill at arms, or just an influx of pilgrims making donations. Such a divine intervention likely attracts jealous rivals as well, not to mention priests and paladins of rival faiths seeking to spoil the blessing. Worse still, inquisitors from the deity's nearest temple may question the hero on how he came to be blessed or whether he is simply a charlatan.

## JOKER: TWO EVENTS

As the old saying goes, it never rains but it pours. Draw two more cards. Both events take place in the same season, determined by the suit of the lowest value card. In the event the values are equal, Clubs take priority over Diamonds, Diamonds over Hearts, and Hearts over Spades.

Should another Joker be drawn as one of the two cards, discard it and draw two more cards, for a total of three events in the same season. It could be a very rough year.

## ANNUAL INCOME ROLL

At the start of each year, the hero must decide whether he or his seneschal is running the Resource this year. Once chosen, this cannot be altered.

On the last day of each game year, the appointed seneschal, be that the hero or an NPC, makes a Knowledge (Stewardship) roll. This roll is subject to modifiers,



as detailed below. Check the results of the Knowledge (Stewardship) roll on the Annual Income Table below.

Once the outcome is known, the GM should try to work the year's Events into a short story at the end of each year, perhaps telling how, despite a major raid, the townsfolk rallied together to rebuild the smashed walls and replant the crops if a Good result was obtained. A little flavor can go a long way to setting the right atmosphere.

Funds already in the Treasury are not subject to the modifiers for the Annual Income roll outcome. So, a hero with a 5,000 gs Treasury and a 25,000 gs annual income who has a disastrous year gains only 2,500 gs, making his Treasury total 7,500 gs.

## MODIFIERS

Mod	Event
<b>Seneschal</b>	
+X	Seneschal's Charisma
-1	Per two months the seneschal was away from the Resource

<b>Previous Outcome</b>	
-2	Disaster
-1	Poor
0	Average*
+1	Good
+2	Excellent

### Loyalty

Roll the Loyalty die as a Cooperative roll.

### Improvements

+1	Per New Industry
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### Events

All Event modifiers are cumulative.

+2	Blessing
-1	Call for Help
-2	Disaster, minor
-4	Disaster, major
+2	Important visitor
+4	Very important visitor
-1	Raid, minor**
-2	Raid, moderate**
-4	Raid, major**
-2	Seneschal replaced

### Geographic Region

0	Hearthlands
-1	Low Winterlands
-2	High Winterlands
-4	Hellfrost

\* Use this modifier the first year the Resource is used.

\*\* Modifiers are doubled if the defenders lose the engagement.

## ANNUAL INCOME TABLE

Roll	Outcome	Income	Prosperity	Pop
Critical Failure*	Disaster	x0.1	-2	-1
Failure	Poor	x0.5	-1	0

## ADDED COMPLEXITY: LARGESSE

In the world of *Hellfrost* those in power are expected to show largesse to their subordinates and followers. Generosity is a prized trait, and also a way of thumbing your nose at rivals by openly displaying your wealth.

In game terms, at the end of each year the ruler may elect to donate a portion of his last annual income back to the population. This isn't money spent on improvements, but rather used ephemerally to sponsor feasts or tournaments, buy gifts for prestigious locals or customers, lower tax burdens, or host religious ceremonies.

For each 25% of the previous year's annual income a ruler donates back to the Resource's population, he earns a +1 bonus to his Annual Income roll the following year. The decision is made at the start of the year, after improvement spending but before Event cards are drawn.

Success	Average	x1	0	0
Raise	Good	x2	+1	0
2+ raises	Excellent	x5	+2	+1

\* A modified total of zero or lower produces the same effect.

**Income:** The hero's base income for the current year is multiplied by the entry on the table. This income is after all taxes and tithes have been accounted for. This is not in addition to the hero's standard income from his Edges—it completely replaces that income.

For instance, a hero with a base income of 5,000 gs who suffers a disaster earns just 500 gs that year, whereas one with an excellent year generates a massive 25,000 gs.

**Prosperity:** The Prosperity level of the Resource is raised or lowered by this amount. This in turn may affect Loyalty and Reactions.

**Population:** Especially bad years result in a loss of Population from starvation, families moving to more prosperous lands, or customers seeking new markets. Likewise, an Excellent result increases the Population as families move into the area or the Resource attracts new customers or settlers.

Remember, every one point change in Population alters the base income of the Resource by plus or minus 2,500 gs for the *next* year.

Note the Population and Base Income changes on the Resource Management sheet.

## KINSHIP & FEALTY

The value of a man is measured as much by his kin as it is by his personal actions. Family members are expect-

ed to stick together and support each other, no matter the circumstances. Even distant cousins, who are usually members of the same clan, are expected to answer a summons. Of course, this works both ways, and player characters are obliged to answer requests from family members. Nobles use this system in a slightly different manner.

Noble characters wield temporal power. By the ancient laws, which are similar for all the races, every citizen under their dominion owes the noble fealty. In times of great need, a noble can call upon his personal soldiers, as well as the local militia, hunters, and even the peasant farmers, to fight for him. Together, this force is known as the *fyrđ*, an Auld Saxa term. Every nobleman has his own *fyrđ*, as do many temples (who can call upon the worshippers).

These rules are written with a certain spirit in mind, and are thus easily open to abuse by players. The GM has the absolute final word on whether a hero's family will even consider aiding his request—if the GM says no, then no die roll can be made to enlist support.

Typically, families will not assist in “dungeon crawls” (though a raid against an orc encampment might serve their interests). Anyway, the presence of so many Extras

is likely to lessen any Glory and financial rewards unless the enemy is particularly numerous.

The *fyrđ* have not signed up to go adventuring with their lord, either—they are summoned only in times of invasion. With the winters lengthening, it is more important that the *fyrđ* remains on the land, plowing, sowing, and harvesting, tending the livestock, working the mines, and so on. Calling the *fyrđ* at the wrong time or getting them slaughtered on some fool's errand is a surefire way to shatter the economy of a realm.

A good guideline is that a family only ever assists when the GM plans to use the Mass Battles rules to handle the adventure or when the aim of requesting aid is merely to borrow a ship for a quick trip.

To call upon his kin, a character must approach the head of the family or clan and beseech his aid.

The petitioner must make a Persuasion roll with a –4 penalty. Additional modifiers are shown below. If successful, the character rolls on the Kingship Results Table, adding any applicable modifiers. A raise on the request roll grants a +2 bonus on the Kinship Results Table.

If the request is approved, the leader, not the petitioner, calls for volunteers—no one is forced to go. Nobles

## ADDED COMPLEXITY: TAXATION

As mentioned before, these rules are designed to be quick and fun, not an in-depth treatise on financial management in the fantasy genre. GMs who want to add further complexity to fit their group's needs are encouraged to do. One option is included below as an example of what can be done to expand the rules. Other examples occur elsewhere in the book.

Part of most every ruler's income is generated from taxes or tithes. For game purposes, we have assumed the taxation level is fair and affordable (at least by the lord's standards). Of course, since taxation raises income, a cash-strapped ruler may decide to bleed his people beyond their means to pay in order to fill his coffers. A nobler, and richer, ruler may actually lower taxes. Tax rates must be set at the start of the year, before Event cards are drawn.

### INCREASES

Tax increases can be set at high or draconic. High gives +2 to the Annual Income roll, but the Loyalty die drops to the next lowest die type starting the next year. Reaction also drops one level. For each year taxation remains high, the Loyalty and Reaction continue to drop as above. Each rating increases one step (to a maximum of its normal rating) only after two years of normal taxation rates.

Draconic taxes work as above except they give a +4 Annual Income modifier, and Loyalty drops two die types and the Reaction rating falls two steps. Again, this starts the next year. Recovery requires four years at normal taxation levels. Continued high taxation tends to lead to revolt. If the Loyalty die ever drops below d4 due to high taxes, the peasants revolt. The GM may handle this as he sees fit, but at best the Resource should lose a minimum of one Population when the revolt is put down.

### REDUCTIONS

Lowering taxes risks generating less income but keeps the peasants happy. Reductions in taxes can be low or minimal. A low rating gives –2 to the Annual Income roll, but increases the Loyalty die to its next highest type (with no maximum). Reactions also increase one step. Above Friendly it becomes Helpful. Minimal taxation gives a –4 Annual Income penalty, but increases Loyalty two die types and Reactions by two levels.

Unfortunately, while peasants hold long grudges against high taxations, they are very quick to forget the good years when taxes are returned to normal. As soon as a normal taxation year is declared, both Loyalty and Reactions instantly drop back one level toward their standard ratings for the Resource's Prosperity. If taxation remains normal, they drop another level the following year (if applicable).

must address their people, either directly or indirectly (such as through messengers).

## KINSHIP MODIFIERS

### Mod Reason

#### Petitioner

- +X Petitioner's Charisma
- +1 For each of the petitioner's Leadership Edges
- +1 Per petitioner's Rank above Novice\*
- +1 For each whole 50 Glory of the petitioner

#### Target

- +2 Acting to safeguard the family's lands\*\*
- +2 Acting against family subject to a major blood feud
- +1 Acting against family subject to a minor blood feud
- 4 Acting against members of one's own clan
- 6 Acting against members of one's own family

#### Season

- 2 Spring or fall
- 4 Winter

#### Distance

- 2 Neighboring realm
- 6 Journey into non-neighboring realm
- 8 Journey to the Hellfrost

#### Miscellaneous

- +2 Per additional character from same family in the party
- +1 Per additional character from same clan in the party
- 2 Per additional request made in the same year
- 4 Per additional request made in the same season

\* Seasoned gives +1 bonus, Veteran +2, and so on.

\*\* This includes the kingdom in which they live, as well as their immediate homes.

**Petitioner:** The status of the petitioner has a great impact on whether he can enlist support for his cause. Charismatic individuals are likely popular among their people, and can muster support better than those who are disliked or unruly. A hero with Leadership Edges has proven abilities at commanding men, and is thus more likely to lead them safely home. Rank is a general reflection of overall combat skill, while a glorious hero has performed brave deeds and has a positive reputation.

**Target:** The nature of the target to be raided has a direct bearing on the character's ability to muster support. Few clans and families have any wish to wage war on their kinfolk, no matter the provocation. However, against rival families or foes who threaten their lands, the men folk are more willing to take up arms.

**Season:** Spring is the time of sowing and harvest of reaping, and men can ill afford to be away from their farms and homes. In winter, the weather is too cold for volunteers to step forward. Summer is the traditional time for waging war.

**Distance:** The further afield the army must travel, the

## WE ARE FAMILY

In most fantasy roleplaying games, the characters operate in a small party of like-minded individuals. That they have families is largely an irrelevant detail and of little use when plundering tombs and slaying beasts. *Hellfrost*, however, has the potential to allow for families to play a role in the characters' lives.

If you are electing to use the Kinship & Fealty rules and introduce the family-oriented Edges and Hindrances from this book, then sibling characters become a distinct possibility. As any siblings are obviously from the same family, certain Edges and Hindrances must apply to them both equally unless adequate reasoning is provided as to why this is not the case. For instance, Dave and Rob decide their characters are brothers. Dave wants to play a Noble. Rob now has three choices—he must take the Noble Edge for his hero, convince Dave to drop the idea, or decide to play an illegitimate sibling who does not benefit from his father's title.

Heroes can also be more distantly related, perhaps playing cousins. In this case, although they belong to the same family, they need not share the same Hindrances and Edges as they are from different branches and possibly live in different geographical areas. Similarly, more distant kin are members of the same clan but not the same family, having a common ancestor several generations back, and thus do not need to take the same Hindrances and Edges.

With some minor tweaks, the new Kinship & Fealty rules can easily be used to represent military or political alliances, support from temples, and support gained via the Connections Edge.

more risks and hardships are involved and the longer the men will be away from their homes.

**Miscellaneous:** Having multiple characters from the same immediate or extended family adds weight to the petitioner's request. Since all the men are volunteers, they are loathe to be away from home too often, and thus frequent requests make it harder to garner support.

## KINSHIP RESULTS TABLE

**Optional Modifier:** A character can plead for support when the need is great, but his family is reluctant to volunteer. For each 5 points of permanent Glory he sacrifices, he gains a +1 bonus. This can be applied after the d20 is rolled.

d20	Men	Ship
0 or less	None	No ship
1-5	1d6 (3)	No ship
6-10	2d6 (7)	No ship



11–14	3d6 (10)	Smabyrding (10 crew)
15–17	3d6 x 2 (20)	Knarr (20 crew)
18–20	3d6 x 5 (50)	Busse (45 crew)
21–22	2d6 x 10 (70)	Drakkar (60 crew)
23–24	2d10 x 10 (110)	Snekke (100 crew)
25+	2d4 x 50 (250)	Skeid (200 crew)

Aid comes in the form of freemen or a ship and crew. Men covers farmers trained in basic combat arts. The GM can either roll the dice, or select the average (which is given in parentheses). Ships are only offered for overseas voyages or where ships are required for a raid, and then only if the family lives on a navigable river or the coast. Rather than using the Men column, a ship comes with a full crew compliment. Family members are treated as town/village militia. If a ship is available, they have Boating d6 as an additional skill.

Only noble families or similar can afford to keep professional soldiers, known as huscarls. A noble character may opt to exchange any or all of the listed freemen for huscarls at the rate of two militiamen for one typical huscarl or four militiamen for one veteran huscarl. At the GM's discretion, four militiamen can be swapped for a typical mage or priest and eight traded for an experienced or Wild Card mage or priest.

In all cases, command of the resources is given to the petitioner, who is responsible for their welfare. Characters may only approach their own family, but the party may pool resources from multiple families, even if they are in the same clan. Note that if the allies are used on the tabletop, actual control for tactical purposes should be divided among the players.



## NEW HINDRANCES

### WEAK FAMILY (MINOR/MAJOR)

The character's family lacks both military and political resources.

The character receives a –2 penalty to rolls on the Kinship Results Table (see page 23) for the Minor Hindrance and –4 for the Major version. Taking this Hindrance does not prohibit the character from being a Noble. All sibling characters must also take this Hindrance.

## NEW EDGES

Note that these new Background Edges are only useful if you intend to use the rules on Kinship & Fealty.

### BACKGROUND EDGES

#### LARGE FAMILY

**Requirements:** Novice

The character's family may not be particularly powerful, but there are lots of them. The character receives a +2 bonus when rolling on the Kinship Results Table (p. 23). Characters with the Weak Family Hindrance may not take this Edge. Sibling characters must take this Edge.

#### NOBLE

*This is an addition to the standard Noble Edge.*

In addition to the regular benefits of being a nobleman, the character also gains a bonus to rolls on the Kinship Results Table (see page 23). The bonus varies with the noble's social rank. Note that only the male Anari titles are listed for brevity.

Title	Modifier
Knight	+0
Banneret	+1
Baron	+2
Count	+4
Duke	+6
Prince	+8
King	+10

#### POWERFUL FAMILY

**Requirements:** Novice

The character's family, whether large or small, holds great power in the land. The character receives a +2 bonus when rolling on the Kinship Results Table (see page 23). Characters with the Weak Family Hindrance may not take this Edge. All sibling characters must take this Edge.

# RESOURCE MANAGEMENT

## ● RESOURCE MANAGEMENT SHEET ●

Resource Name	<b>Seneschal</b> WC	<b>Improvements &amp; Notes</b>
Ruler	Charisma: -1 0 +1 +2 +3 +4	
Resource Type	Stewardship: 4 6 8 10 12 12+1 12+2	
Location	Bennies      O   O	
Abode	<b>Castellan</b> WC	
Income Source	Spirit: 4 6 8 10 12 12+1 12+2	
Soldiers	Battle: 4 6 8 10 12 12+1 12+2	
Population	<b>Leadership Edges</b>	
Base Income (Pop x 2,500)		
Prosperity Rating		
Loyalty Die		
Reaction	Bennies      O   O	

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