

# Upkeep

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## Just How Much Silver Should a Player Spend on Upkeep?

Jarold W. Holland-Hibbert © 1997

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### Introduction

One of the strengths of the HarnMaster system is in its detailed history and the completeness of the campaigning environment. The environment ranges from urban encounters in the dark, alleys of crowded cities to countryside skirmishes in the thick forests of Harn. Role-playing the everyday experiences encountered in HarnWorld provides the backdrop for atmosphere in a campaign and potential encounters for adventure. Characters in a HarnWorld campaign have the same basic requirements of regular folk. They need to eat, sleep, pay taxes, spend money on equipment maintenance and purchase everyday items ranging from apples to yulpris. Role playing the haggling experience between shopkeepers and players for major purchase can provide entertainment for players and GM alike. How much should a player be expected to pay to keep their character alive and well?

Each player is unique in their spending habits and the manner in which they portray their character. Keeping track of the different levels of day to day spending for several players on such items as food and drink can soon become tedious. Often there will be a need for the game to focus on the immediate or medium range goals of the party and the daily haggle for butter and eggs would interfere with the smooth flow of the game. Simplifying the bookkeeping of some daily routines can help maintain game flow and allow players to focus on more pressing concerns of the campaign.

### Quality of Life

Players often spend most of their time during spring, summer and fall adventuring in the classical sense by traveling the breadth of Harn, exploring ruins, plundering tombs and hiring themselves out as adventurers. Generally, the only time players provide honest labour for long periods is as journeymen on Harn during the winter months when traveling in the snow would likely cause them to die of exposure. Typically the wages earned during the winter months would average 80% of those net incomes listed in HarnDex.

To simplify the accounting associated with year round routine monthly expenses I allow my players to choose a "lifestyle" or "quality of life" from a choice of four. Players are encouraged to make a selection that best suits their individual style of play and how they want their character to be portrayed in encounters. The player's lifestyle effects how their social and financial status is perceived

by royalty, guild members, merchants, shopkeepers, guards, Lia-Kaviar and by the common people. The reactions of NPC's to players are influenced to a degree by first impressions and the often mistaken identity assumed from dress and mannerisms. Humble players often choose to be thrifty living the lifestyle of a peasant or farmer and maintaining a quiet profile. Others will attempt to overstate their wealth to make political and social connections that would otherwise be inaccessible. Most players will select a lifestyle somewhere between that of a serf and that of an aristocrat.

## Lifestyles of the Thrifty and Extravagant

The lifestyle's players choose to live are derived from four basic models of maintenance—in order of increasing expense Thrifty, Standard, Superior and Extravagant. The characters run by players are often more boisterous, daring and adventurous than the typical Harnic citizen and as such rarely have the capability to effectively budget their expenditures of silver nor the willpower to stick to a budget should they come across one. The expenses detailed below are above average for the typical Harnic citizen but players tend to live more than average lives. The exact expenses associated with each lifestyle should be carefully tailored to availability of silver in a campaign and the number of days spent in urban environments. Game Masters should remind PC's to maintain a surplus at the end of the Fall campaign season to enable players to survive the winter, perform expensive forms of archive and lab research or buy that shiny long hauberk.

The **Thrifty** player spends roughly 55d total per month:

15d on food and beverage

15d armour and weapon maintenance

15d equipment and clothing maintenance, tolls and taxes

10d accommodation

The **Standard** player spends roughly 95d total per month:

30d on food and beverage

20d armour and weapon maintenance

30d equipment and clothing maintenance, tolls and taxes

15d accommodation

The **Superior** player spends roughly 130d total per month:

40d on food and beverage

25d armour and weapon maintenance

45d equipment and clothing maintenance, tolls and taxes

20d accommodation

The **Extravagant** player spends roughly 175d total per month:

60d on food and beverage

30d armour and weapon maintenance

60d equipment and clothing maintenance, tolls and taxes

25d accommodation

These monthly rates include standard Harnic tolls and head taxes but do not include property taxes and transportation. Upkeep for horses, their tack, harnesses, grooming and fodder would add an additional 60d expense per month. Players are assumed to do their own minor repairs to weapons, armour, clothing and equipment using appropriate tools to which they must have access or carry as additional equipment. Major repairs such as the reattachment of a severed arm on a coat of mail or replacing the lining of a leather tunic is performed at an additional cost as outlined in the HarnMaster Core Weaponcrafting rules. The lifestyle costs assume approximately 10 days stay in average quality inns (rated 3 stars) in shared accommodations with the remainder of the month spent sleeping under the stars, in out buildings (i.e., sheds) or as the guests of NPC's. Players are also expected to exploit opportunities to supplement their diet with game obtained from hunting, poaching or foraging while in the wilderness. When staying for extended periods in an urban environment upkeep is usually increased by 10%-50% depending on individual circumstances. While working as a journeyman, a PC's rent and food are usually included as part of their wages whereas the same PC enjoying himself without employment for 30 days in an inn will increase expenses related to food and accommodation upkeep by 50%. The specific equipment and armour of each player character vary and the upkeep costs associated with each lifestyle are generalized. If a player does not wear armour or carry many weapons the upkeep fees represent costs for expendable items such as quills, ink, vellum, spell seeds, incenses and Clerical/Shek Pvar vestments.

A **thrifty** character would own barely adequate maintained equipment with some minor missing equipment (e.g., belt buckles missing from flaps) with most equipment appearing well used and looking repaired. The character would be a typical citizen surviving with few luxury items except those he carried. They would wear unremarkable linen garments of average quality with repairs to seams and occasional patches. In the streets the character would be treated as a commoner and considered to be a farmer or serf. Washing dishes, splitting wood and mucking the stalls would be done on occasion by the player as partial payment for food, shelter and repairs followed by a much needed rest. For game play there would be no bonus to resistance to diseases or healing rolls and the character would receive no benefit to attempts at increasing attributes such as strength, endurance or speed. Regaining body weight lost from illness or injury would prove to be difficult without increased spending on food and minimal physical activity. Equipment would wear out in roughly two years requiring new items to be purchased. If a piece of equipment is stressed beyond its normal limit the chance of failure is increased by 50% resulting in a torn seam or broken item (GM discretion).

A **standard** player would have adequately maintained equipment with some items having a few visible repairs. The PC would have some small inexpensive luxury items (e.g., a fork, hand mirror) and wear clothing sewn from serge with a spare garment of buckram detailed with fine stitching. On the street the PC would be considered a lower- middle class merchant or low ranking officer. A bonus of +5% would be granted to resistance to disease with normal healing rolls and normal benefits to attempts at increasing physical attributes. Regaining lost body weight is possible with reduced physical activity. Equipment wears out in roughly 2 ± years before requiring replacements to be purchased. There are no penalties to equipment failure.

A **superior** player would own equipment of above average maintenance with all items appearing used but very serviceable. Some luxury items would be clearly visible such as rings and good leather

shoes. The PC would wear clothing of buckram material. A second garment of russet with fur trim or detailed embroidery and perhaps small items of silk (e.g. kerchief) would be used in more formal settings. In public the player would be treated as a middle class merchant or high ranking officer and attract the attention of the public if not escorted by armed guards or other PC's. A natural resistance of +5% to disease is accompanied by a bonus of +5% to healing rolls with normal chances at increasing physical attributes. Regaining lost body weight is possible with regular activity and the PC will gain 1d10 pounds per year if staying in an urban environment year round. Equipment will last on average 3 years but most PC's will want to replace some of their equipment before this to maintain appearances but at additional expense beyond upkeep.

An **extravagant** player would have good equipment that was maintained so that items were well cared for and serviceable. Luxury items such as scented oils would be used daily and signs of visible wealth such as embroidered items would be apparent. The player would wear russet garments and own a second piece of clothing made from worsted wool or possibly average quality silk. In the streets the PC would be treated as an upper class citizen or wealthy merchant attracting the attention of beggars and worse. The player may be granted an invitation to attend dinner at the lord's estate if his presence was noted by officials. Disease resistance is increased to +10% and healing rolls have a bonus of +5% with normal chances at increasing physical attributes. Lost body weight can be regained easily with regular activity and the PC will gain 2d10 pounds per year if staying in an urban environment year round. Equipment will last 3 ± years and important pieces will be enhanced by inlaid silver foil or engraving. Much of the equipment would be routinely replaced every two years to keep up with current trends at additional expense beyond upkeep.

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