### Equipment and Money

The following section lists some equipment found in the World of Bostonia, as well as a basic explanation of the monetary system.

#### Money in Bostonia

The standard currency in Bostonia is the silver penny or coin. In addition, copper Bits are minted and are valued at 1/10 of a coin. Gold crowns are worth 20 pennies. For very large purchases, precious metal ingots or bank notes can be valued and traded.

In general, a laborer working in a city can expect to earn between 1-2p each day. Likewise, his food, clothing and housing will probably cost him about half that much. Much of the remainder goes to consumables like coal, lamp oil and the occasional luxury or tool. Savings is almost nil.

Prices are listed in pennies or bits. Mixed coin prices are listed as 2&3p5. This means the price is 2 crowns, 3 pennies and 5 bits. This is not done in this list, though it is common notation in the world at large.

#### Starting Equipment

Determining what equipment with which a character starts the game is a matter of the game in question, as well as the GM’s preference. For that reason, these rules do not include hard and fast rules for starting money and equipment. Instead, here are a few guidelines based on my own games.

Quite simply, I allow starting player characters a “reasonable” list of equipment and a meager amount of starting cash. The definition of reasonable generally means a character can take a suit of light armor (defense 1-3), one of each weapon for which the character has a skill and a selection of equipment from the list. The miscellaneous equipment chosen should be limited to what the character could carry. The starting cash is on the order of 10-200 (1d20x10 or 3d6x10) silver coins.

Obviously, this could be very different based on the character concept and the game being run. Often, if a character wants to play a rich playboy turned adventurer, I will discuss it and try to determine whether it will disrupt my plans for the campaign. If the answer is “no”, then I will try to accommodate the player’s request. Likewise, if the player wants his character to start out destitute, then that can be done as well. Determine what fits the campaign and players – that is the only real rule.