

## Notes:

**Cash:** Not necessarily carried on the person. The Keeper may ask where it is being kept. For example, if the investigator is traveling abroad, are they keeping it in a money belt or is there someone back home who can wire money to them when requested? This will have an impact if the investigator is robbed or loses their gear.

**Spending Level:** This is an arbitrary amount below which, for ease of play, no record keeping is required. A character can spend up to his or her spending level with no expenditure of cash. In theory an investigator could spend an amount just below their spending level every day, but in practice it should be used only occasionally—if the Keeper feels a player is exploiting this financial abstraction, a use of assets may be called for. The spending levels exist purely to ease the flow of the game; no one wants to track every penny.

**Assets:** Assets are the things that your investigator owns at the start of play and the dollar amount on the chart is the total value of those things. The player should note down the dollar amount

and decide the form it takes, usually property or investments, or perhaps shares in a business. The standard list of possessions is included within the various brackets of living standards. If your living standard includes a house and car, those things constitute a part of your asset value.

*Harvey begins the game with a Credit Rating of 41 (Average). This affords him an average living standard; he may stay in moderately priced hotels, eat out (economically) and take the occasional taxi. In addition he may spend up to \$10 per day, all with no loss of Credit Rating or bookkeeping on the player's part.*

*His cash is \$82 ( $41 \times 2$ ) and he has \$2,050 ( $41 \times 50$ ) worth of assets. The average 1920s Living Standard indicates Harvey might own his home, or at least part of it. Thus by default, his \$2050 is tied up in his home.*