

COVENANT FINANCES: AN ALTERNATIVE

Covenants introduced a financial system for **Ars Magica Fifth Edition**. While it did not quite involve tracking every Mythic Pound coming in and out of a covenant's coffers it came pretty close. Our saga is now fifty years old (in game time), and as storyguide I've been using that system for most of this. I've found that the system is not always stable over the long term. Relatively small changes to cost-saving can have large effects on cash flow, and I've had to tweak the system to account for this. Plus I have to use a spreadsheet. Whilst I have no objection to this in principle, it does reveal the level of complexity needed to easily update the covenant.

Some players enjoy the simulationist approach of finances in Covenants, and like to model their covenant's resources down to the last Mythic Pound. Others find the system too unwieldy, and prefer instead to concentrate on stories. Just recently I've been trialling a system that strikes a balance between the two: there is still some number-crunching (it is an economics system after all!), but the focus is very much on events and stories. The simplest system is accompanied by a number of options which add complexity but also (I believe) richness to the rule set. All options can be used together, or a troupe can pick and choose which they

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prefer to use.

This system is broadly based on the Labor rules found in *City & Guild* (Chapter Two). It can be easily adapted for running any entity that has an income and expenses, and some notes have been provided for using the system to account for the finances of manors, religious houses, and guilds.

BASIC CONCEPTS

Resources: A covenant's material wealth is tracked by seven (or nine, see below) Resources such as Covenfolk,



Purse, and Equipment. The rating of each of these is indicated on a 6 point Quality rating: Negligible, Shoddy, Average, Superior, Excellent, Legendary. Unless stated otherwise, these characteristics have a rating of Average.

Inhabitant Points: A means to rate the share of the income that each of the covenant's inhabitants consumes. A magus or nobleman is typically worth 5 Inhabitant Points, a Companion 3, a specialist 2, and grogs, servants, laborers, and horses 1. To calculate the minimum number of servants and laborers needed, add up the Inhabitant Points for all other characters. Add one servant for every 5 points (or fraction) of this total, and one laborer for every 10 points (or fraction). Add these individuals to the total count to get the overall Inhabitant Points for the covenant. Some covenants have more servants and laborers than this minimum; for example it is common to assign each magus a personal servant.

A quick rule of thumb is to allow 20 Inhabitant Points per magus at a covenant, broken down as follows: Magus (5) + Companion (3) + lab assistant/apprentice (2) + specialist (2) + 3 grogs (3) + 3 servants (3) + 2 laborers (2).

[Note that the calculation of Inhabitant Points is slightly simplified from Covenants]

Labor Points: an abstract concept introduced in *City & Guild* to represent effort spent maintaining a business. Labor Points approximate to money, although the value may be inherent in stored goods, favors, or credit rather than cold hard cash. A Poor covenant has to work harder than average to earn the same number of Labor Points, and a Wealthy one has more time on its hands.

Autocrat: an autocrat is the officer — usually mundane — left in charge by the magi to run the covenant's finances. In addition to overseeing the covenfolk, the autocrat must collect revenue from the income sources, manage the

harvests from the covenant's own fields, arrange payment of tithes, bribes, and fines, and perform countless other tasks to ensure the covenant runs smoothly. A good autocrat is often underappreciated by the magi because they only ever become aware of him when there is a problem. Managing a covenant is governed by the Profession: Autocrat Ability. Autocrats often have a staff of minions to assist him in his job, and therefore also benefit from the Leadership Ability.

Stores: Each covenant has a store that contains the surplus wealth generated by the covenant activities under his control. These stores rarely consist of money, rather they are comprised of excess consumables, stored food, owed favors, promised labor, and so forth. As a result, they are tracked in terms of Labor Points that are earned in excess of that needed to run the covenant. Stores can be spent to mitigate years of dearth, or to make improvements to the covenant. A good manager uses his stores and replaces the goods with fresh material each year, but there is inevitably some waste in spoilage, wear and tear, and migration or death of debtors.

AN ECONOMIC SYSTEM

A number of optional rules are offered in the following sections. In all cases these options sacrifice simplicity for detail, and the troupe should feel free to use none, any or all of the options presented here. None of the optional rules preclude the use of others, so the troupe can choose the level of complexity they desire. Many of the optional rules do not need to be consistently applied in every year. For example, in years where the stories come thick and fast and the troupe is intensely focused on a particular story arc, it might for example make sense to skip the Fluctuating Resources Option in order to focus the characters on the stories at hand. In other years, the troupe can go into more details.

COVENANT INCOME

A covenant has a Typical income equal to 20 Mythic Pounds per magus per annum. Furthermore, it might have the Wealthy Boon or the Poor Hook. Example Income Sources can be found in Covenants, Chapter 5.

OPTION: WEALTH LEVELS

Not all covenants have a steady income. Some are in charge of more lucrative sources of wealth, whereas others barely scrape through each year. Rather than having just enough to support its members, a covenant has one of the following income levels:

Income Source Table	
Rank	Income
Trivial	10
Minor	25
Lesser	50
Typical	100
Greater	250
Major	500
Mythic	1000

The income listed in the above table should be considered to be a guide; a covenant could bring in 80 or 150 Mythic Pounds per year and still be considered to have a Typical Income Source.

OPTION: MULTIPLE SOURCES OF INCOME

Rather than having a single income source, a covenant might rely on two or more different businesses, enterprises, or revenue streams. This adds a certain amount of stability to covenants that are using one or more of the methods to vary income over time (principally the Random Events option, see later).

COVENANT RESOURCES

The covenant's Resources are summed up by seven descriptors: Covenfolk, Equipment, Laboratories,

Provisions, Purse, Armaments, Defenses. These Resources can be rated as Negligible, Shoddy, Average, Superior, Excellent, or Legendary. Each one starts at Average. These Resources are described in more detail later.

OPTION: THREE GROUPS OF COVENFOLK

The basic system treats all covenfolk together. An alternative to this converts the Covenfolk Resource into three separate Resources: Specialists, Servants, Soldiers. It stands to reason that a covenant could have superior soldiers but below-average craftsmen, for example.

OPTION: NON-AVERAGE STARTING RESOURCES

Spring: The covenant starts with one Resource at Negligible or two at Shoddy.

Summer: The covenant starts with all Resources at Average.

Autumn: the covenant starts with one Resource at Excellent, or two at Superior

Winter: The covenant starts with one Resource at Legendary and one at Negligible; or two at Excellent and two at Shoddy.

The troupe may then make an optional adjustment to a single Resource. That Resource may be increased by one level by decreasing another by one level. Alternatively, the Resource may be increased two levels by either decreasing another Resource by two levels or else by decreasing two Resources by one level each. A Resource cannot be decreased below Negligible, and only Autumn and Winter covenants can raise a Resource to Legendary.

INCOME MANAGEMENT

The autocrat is in charge of managing the covenant finances. He generates Labor Points during the

seasons he attends to covenant business (i.e. in the seasons he gains Exposure experience points). The number of points he accumulates is equal to:

Labor Points Per Season:
(Intelligence + Profession: Autocrat) × Wealth Multiplier

Wealth Multiplier: ×2 for a covenant with the Poor hook, ×6 for a covenant with the Wealthy Boon, ×3 for covenants with neither.

The autocrat must accumulate 36 Labor Points each year. On average the autocrat from a Poor covenant must work for 3 seasons a year, one from an average covenant must spend 2 seasons per year, and the lucky autocrat from a Wealthy covenant needs to labor just one season per year. This assumes that the autocrat has an (**Int + Profession: Autocrat**) of at least 6; covenants with less-experienced autocrats than this will struggle to keep the covenant afloat.

Assessment of the autocrat's success should be done once a year. The summer season is a good time to do this; a counterpoint to the aging and warping events that are usually performed in the winter season.

Note that without some of the options presented below, a covenant will always know if it is going to be able to meet its target of 36 Labor Points each year. This predictability might suit some troupes, but it does reduce the potential for stories to arise from wealth and poverty.

OPTION: THREE OFFICERS

Many covenants do not have a single autocrat running every aspect of its daily affairs; rather they appoint three officers to divide the work between them. Each officer has three Resources under his purview (this option includes using the "Three Groups of Covenfolk" option presented above):

- The steward's role is managing the day-to-day operation of a

covenant. It is his responsibility to maintain the fabric of the buildings and their contents, keep each room lit and heated according to its needs, and provide furniture and fittings. The steward is typically responsible for the specialists at the covenant, which includes the craftsmen, laboratory assistants, scribes, librarians, and all ancillary staff. The steward controls the Resources of Specialists, Equipment, and Laboratories

- The chamberlain is in charge of the treasury and the daily expenses. He marshals a host of servants and laborers who cook, clean, and toil for the covenant; he also oversees the covenant's lands, livestock, and food production in general. The chamberlain is responsible for maintaining the covenant's stores, larder and pantry. The chamberlain manages the Resources of Servants, Purse, and Provisions

- The marshal (or turb captain) maintains the defenses of the covenant. He heads the turb, and must ensure that all the soldiers are battle-ready. He is also responsible for the watch duties and sentries; and the physical defenses --- and by extension, the other buildings of the covenant. The marshal is also in charge of the covenant's horses and messengers. The marshal commands the Resources of Soldiers, Armaments, and Defenses

Each officer has to generate his own set of Labor Points each year, with the same target as an autocrat (usually 36). They each use their own Profession Ability for this task. Any modifiers to the target Labor Points (through the various options presented here) affect all officers' Labor Point target unless specifically mentioned otherwise (e.g. Random Events, see above). You will need to keep a separate record of the

store of each officer.

When Making a Profit (see later), each officer can improve one Resource each, so potentially three Resources can improve each year. However, the covenant also has three chances to Make a Loss (again, see later)

OPTION: COST OF RESOURCES

A covenant with Average Quality of Resources incurs no extra running costs, but those that maintain Superior or Excellent Resources find themselves having to maintain a higher cost of living to afford the increased luxuries. Likewise, a covenant with below average Resources get by on a lower annual budget. For each Superior Resource, the autocrat must earn one extra Labor Point per year; for each

Excellent Resource the autocrat needs an additional three Labor Point. Each Shoddy Resource saves one Labor Point per year, and each Negligible Resource saves three Labor Points.

Legendary Resources cost variable amounts. Sometimes they are money-saving devices and can entirely replace that resource (saving four Labor Points per year). Other Legendary Resources have ridiculously high running costs (e.g. covenfolk that must be fed on gold), and may each cost at least four extra Labor Points per year. Each must be judged on a case-by-case basis.

If using the Three Officers Option, only the officer in charge of a non-Average Resource has to find the extra Labor Points.

OPTION: OVER AND UNDER POPULATION

The covenant must bring in one Mythic Pound for every Inhabitant Point. If the covenant has too many inhabitants, then it cannot support its covenfolk. Alternatively, if the covenant is small, it might accumulate wealth more quickly.

If the covenant has more Inhabitant Points than Mythic Pounds per year, then it is overpopulated. It must work its resources harder to feed everyone. Add one third of the difference between Inhabitant Points and Annual Income (rounded up) to the Target Labor Points needed each year.

If the covenant has more Mythic Pounds in income than Inhabitant Points, then it has a surplus of resources



Random Events Table	
Simple die	Random event
3 or less	Roll on the Fluctuating Labor
4 – 8	No event
9 – 10	Roll on the Fluctuating Income

Fluctuating Income Source Table	
Simple die	Effect
2 or less	Slump: Decrease yield of Income Source by 10% of its value on the Income Source Table
3 – 5	Stagnation: Decrease yield of Income Source by 5% of its value on the Income Source Table
6 – 8	Growth: Increase yield of Income Source by 5% of its value on the Income Source Table
9 or more	Boom: Increase yield of Income Source by 10% of its value on the Income Source Table

every year. Subtract one third of the difference between Inhabitant Points and Annual Income (rounded up) from the Target Labor Points needed each year.

If using the Three Officers Option, the effects of Over and Under Population apply to the Target Labor Points of all officers.

OPTION: RANDOM EVENTS

A covenant cannot necessarily rely upon either its income source or labor requirements remaining constant. This option allows fluctuations in the fortunes of the covenant to take place. Each year, roll a simple die and consult the Random Events table.

The storyguide can apply an optional modifier to this die roll. If the covenant

has been drawing heavily on its income source, or if it is trying to improve that source, or if there is local instability that might affect covenant's profits, add 1 to 3 to the simple die. If they have been unusually profligate or mean in their spending, or else if the local economy shifts into a depression or boom due to external events, subtract 1 to 3 from the simple die. The storyguide can similarly add or subtract a modifier of 1 to 3 from the roll on either subtable; a negative modifier biases the roll towards a detrimental outcome; and a positive modifier biases the roll towards a beneficial outcome.

Alternatively, the storyguide could just choose a result that is appropriate to external events or character actions. For example, if war breaks out then grain prices rise; this could cause the immediate effects of inflation with respect to covenant provisions. A covenant that creates a permanent enchantment to keep its crops healthy might earn an automatic +10% to the yield from that income source, without need for a roll (see Magical Enhancements Option).

Note that all effects of random events are permanent; they do not just apply to one year, but all subsequent years. Over the long term, Income Sources tends to return to an equilibrium of their typical values. However, inflation results are more common than deflation so over time the covenant will need to find new income sources or work its autocrat or officers harder if it is to continue at the same level of spending.

If you are not using the Over and Underpopulation option, then changing the value of the Income Source has no practical effect; if these random events come up, roll on the Fluctuating Labor Points table instead. If you are not using the Three Officers option, then you can apply effects specific to the steward, chamberlain, or marshal directly to the autocrat's total instead.

If using the Multiple Sources of Income option, then determine random

Fluctuating Labor Points table	
Simple die	Effect
1 or less	Hyperinflation: Add 3 Labor Points to the annual target of the autocrat (or all three officers)
2 – 3	Inflation: Add 1 Labor Point to the annual target of the steward / autocrat
4 – 5	Inflation: Add 1 Labor Point to the annual target of the chamberlain / autocrat
6 – 7	Inflation: Add 1 Labor Point to the annual target of the marshal / autocrat
8	Deflation: Subtract 1 Labor Point from the annual target of the steward / autocrat
9	Deflation: Subtract 1 Labor Point from the annual target of the chamberlain / autocrat
10	Deflation: Subtract 1 Labor Point from the annual target of the marshal / autocrat
11 or more	Economic Relief: Subtract 3 Labor Points from the annual target of the autocrat (or all three officers)

events separately for each Income Source.

MAKING A LOSS

If the autocrat fails to generate sufficient Labor Points this harms the Resources of the covenant. This might come about because the autocrat is neglectful of his duties, is overworked or inexperienced, or it maybe simply that the covenant is living beyond its means.

Shortfall: Target Labor Points (36) – earned Labor Points

For every five points (or fraction thereof) of the shortfall, one of the Resources of the covenant decreases by one level of quality. This reduction can only be applied to the same Resource a maximum of two times in a given year (i.e. reducing it by two levels of quality), and a Resource cannot be decreased beyond Negligible Quality. The mundane component of a Legendary Resource can be degraded as far as Negligible Quality without apparent effect on the covenant's actual standard of living; that is, the Resource remains Legendary (see Legendary Resources, later).

The player of the autocrat chooses which Resource is affected by the shortfall. If using the Three Officers option, then the officer/s responsible for the shortfall choose which Resource to degrade, which must be one of the three Resources under their purview.

Each reduction is accompanied by an event or a story hook that involves the reduction of that Resource. These need not be full-blown stories (although could be good hooks for such), but they draw the magi's attention to the shortfall. These decreases in quality are due to the failure of the autocrat to acquire sufficient Labor Points, and the event or story hook should take this into consideration. Is it that the autocrat has been shirking his duties? Or is it because the covenant is overpopulated? Perhaps a random event required more Labor Points this year, and that is the cause of the shortfall. As a result of this event, the magi might resolve to give the autocrat some help fulfilling his duties, or use magic to replace that Resource. Note that an event is merely a signifier of the problem; reversing it will not restore the lost level of Quality.

EXAMPLE EVENTS

- A magus doesn't realize until too late that the grogs he has chosen to accompany him are only wearing piecemeal armor. They report that the covenant has not

been able to afford to maintain the wear and tear (Armaments)

- Fed up of the poor conditions, one (or more) servants run away. Magi might have to clean their own chambers (Covenfolk)
- A building collapses, revealing an unknown tunnel beneath. Has someone breached the covenant's defenses, or does the tunnel date to before the magi's occupation of the site? (Defenses)
- A magus finds that the stores do not have enough parchment, so the project he is working on will not have an accompanying Laboratory Text (Equipment)
- The covenant has switched to a cheaper supplier of laboratory reagents, but he is a swindler, and many of his products are cheap substitutes. One or more magi have to roll on the Experimentation Results Chart this season even if they are not experimenting. This roll is at -2 risk penalty, unless the character actually is experimenting, in which case there is a +1 bonus to the risk bonus used (Laboratories)
- The autocrat is unable to pay a customary bribe, meaning an important consignment that the magi are needing does not arrive (Purse)
- The magi are embarrassed to discover that they cannot serve their guest a fine wine; all that the cellars have is soured vintage or white wine (Provisions)

OPTION: MITIGATING LOSSES

If the autocrat has been storing up excess Labor Points from previous years (see Making a Profit, later) then he can liquidate these stored points to partially or wholly compensate for this year's lack. Two stored Labor Points are worth one immediate Labor Point —

this reflects the general degradation of stored goods and old favors. Even if he cannot totally prevent a loss this year, he may be able to reduce the severity.

If using the Three Officers option, then an officer can donate some of his store to help mitigate the loss of another officer. However, because the stored materials and favors are unlikely to be a perfect match for that needed, the exchange rate is three stored Labor Points for one immediate Labor Point.

MAKING A PROFIT

If the autocrat generates excess Labor Points in a year, he may accumulate the excess to make improvements to the covenant. Through hard work, diligence, prudence, and/or good fortune, the autocrat has managed to increase his stores this year, and may choose to spend some of this profit on improving the covenant.

Profit: earned Labor Points – Target Labor Points (36)

The annual Profit gets added to the autocrat's stores. Once each year, the autocrat can elect to spend some of his stored profit to increase the quality of one of the covenant's Resources. He does not have to increase a quality if he (or his masters) do not wish it. The autocrat can only do this in a year that he has made a net profit, and only one Resource can be increased by a maximum of one point each year. A Resource cannot be raised beyond Excellent. Increasing the quality depletes the stores by the amount indicated in the Resource Improvement table:

Resource Improvement Table	
New Quality	To raise
Shoddy	20
Average	30
Superior	40
Excellent	50

The improvement of a Resource may take one to two seasons to come into effect as the autocrat arranges for the improvements to take place.

OPTION: INITIAL STORES

A covenant might start play with some stores. If using the Three Officers Option, each officer has this store:

- **Spring Covenant:** 0 Labor Points in stores
- **Summer Covenant:** 20 Labor Points in stores
- **Autumn Covenant:** 30 Labor Points in stores
- **Winter Covenant:** 20 Labor Points in stores

OPTION: INCREASING INCOME

A covenant's Income Source can fluctuate in size due to random events or character actions without actually increasing in rank (see Random Events option, earlier); however, improving the Income Source has a much larger and immediate effect on covenant finances. It is possible for a succession of Growth events to increase an Income Source to the level of the next rank, but the source is still considered to be at its former level. For example, if by extraordinary luck or hard work a Typical Income Source is raised to be producing 250 Mythic Pounds per year, it does not automatically become a Greater Source. Further Growth events continue to increase the income by 5 or 10% of the Typical Income, not the Greater Income.

A covenant can increase its income level by investing in improvements — spending Labor Points. Improving Income Sources should never be resolved with a simple expenditure of the requisite points; there should be one or more character-driven stories explaining what is being done to boost productivity. The covenant might need to acquire more land to grow crops, invest in more ships for their merchant's business, significantly extend

their silver mines, and so on.

It is costly to increase a Income Source, taking 360 Labor Points to increase the income source by one level on the Income Sources table. Most covenants have sufficient income to support their men and pay for any activities they desire, and do not consider it necessary to accumulate wealth beyond what is needed. Living within one's means is considered admirable behavior in Mythic Europe; constantly seeking to accumulate wealth is the sin of avarice. However, a covenant that has recruited or desires to recruit more magi often needs to expand its sources of income to support the new members.

If using the Three Officers option, all three officers must contribute Labor Points to increase income since all aspects of the covenant are affected; no officer can contribute less than one fifth (i.e. 72 Labor Points) of the total needed.

MAGICAL ENHANCEMENTS

Magi will be motivated to create enchantments or cast spells that ease the economic situation of their covenant. These can have four principle effects on this system:

REDUCTION IN LABOR POINTS

This is the most common effect of magical intervention in finances. This type of magic either replaces the need for part of a resource or reduces the effort needed to maintain the covenant. There are any number of ways in which costs can be cut with magic: magical heating or lighting; bedspreads created with a Sun duration; devices that repair damaged goods or buildings, cook food without fuel, or clean laboratories; and so on. All these multifarious magics cut the costs of the covenant, and therefore can save Labor Points.

As a rule of thumb, for each full 20 levels of effect constantly applied to the covenant, the Target Labor Points is reduced by 1. This is a one-off (i.e. Permanent) decrease in Labor Points, as long as the covenant has constant access to the magic. Note that the enchantment or power also actually needs to be capable of having an effect on one or more Resources. For simplicity, if using the Three Officers option, assume that the labor saving measures are defrayed across all budgets.

NEW OR IMPROVED INCOME SOURCE

The second most common method of enchanting a covenant is to use magic to assist in the generation of income. Magic can make crops grow better and disease free, cause fish to swim into nets, help miners find and process silver more efficiently, and so on. If the storyguide judges that the item or spell can make an appreciable effect on an income source, then a 5% increase in yield from the base value is a reasonable bonus for every 20 full levels of effects. Depending on the nature of the effect, magic could be used to generate anything from a Trivial Income Source upwards; the bigger the income, the more obvious the magic is.

GENERATION OF WEALTH

Magic can also be used to generate wealth de novo (directly or indirectly), although some tribunals have strict rules about the magical generation of wealth. Ritual spells can create precious metal directly, or else valuable goods which can be exchanged. Alternatively, it can create material that is cheap but in constant use, such as grain, beer, firewood, lamp oil, and so on. Each spell that creates wealth adds Labor Points to an officer's stores when cast, depending on what is created.

A 20th level spell that directly creates silver adds 100 Labor Points to the (chamberlain's) store, worth about

£100. If left as cash, use the excess Labor Points to buy the Purse Resource as high as it will go (e.g. from Average to Superior then Excellent, costing 90 Labor Points in total). This can then be liquidated at a later date (see descriptions of Resources, later). Other Hermetic Forms used to generate wealth have a lesser return; although they can create vast amounts of spices, pearls, furs, etc., there is a limited market for such resources. Spells that create perishable resources generally create a number of Labor Points for the store equal to their level.

A covenant cannot benefit equally from subsequent castings of the same spell — all they end up with is an excess of one commodity which can never be sold for its actual value, and potentially causing an economic glut which drives

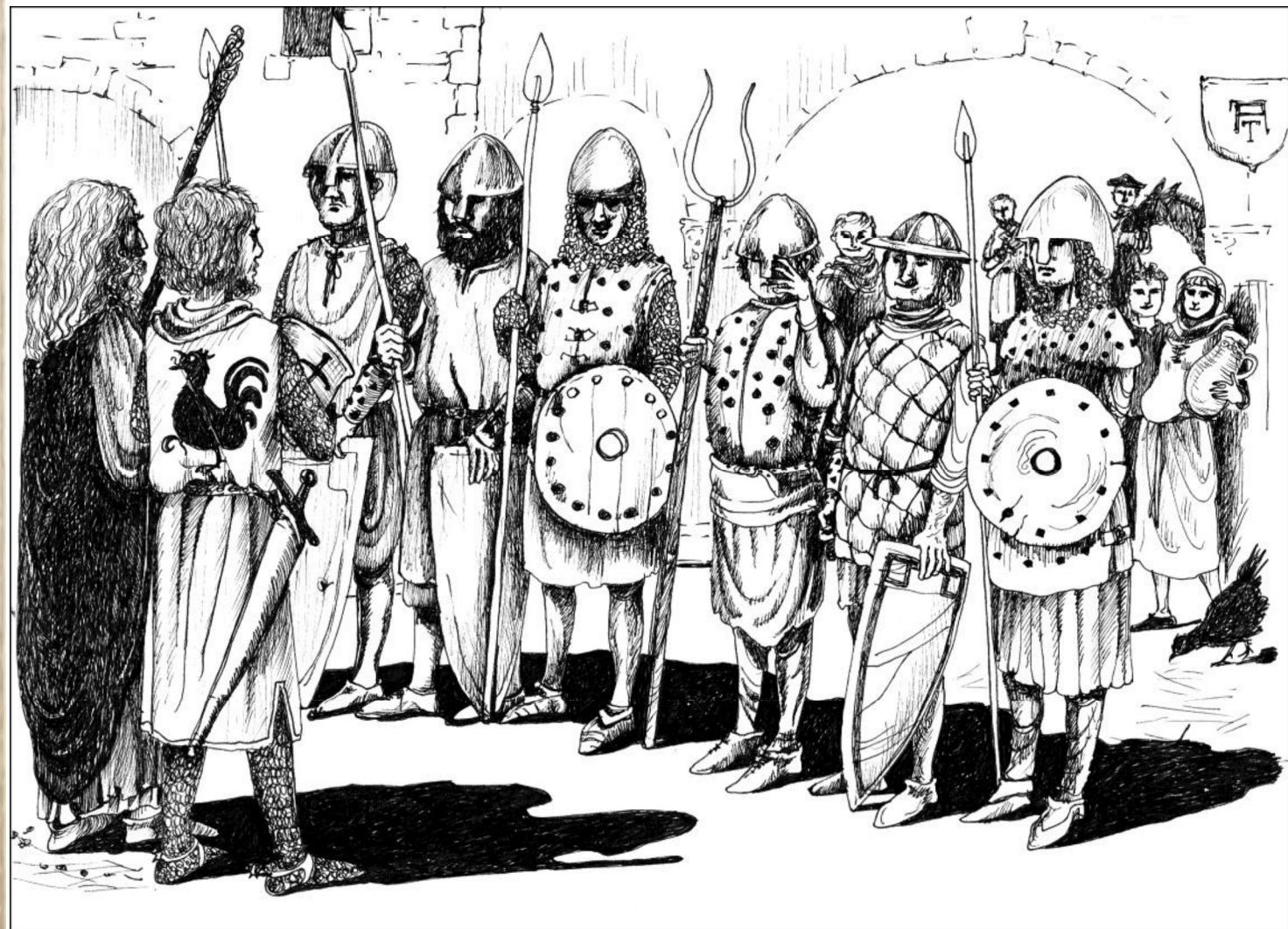
the selling price down even further. Repeated castings of the same spell yields half the Labor Points (rounded up) of the previous casting each time. A 20th level ritual spell cast six times to create grain yields 41 Labor Points ($20+10+5+3+2+1$), not 120. The storyguide should determine when this glut has run its course; one year per 5–10 Labor Points generated is a good guide.

Note that tribunals may impose rules on the magical creation of wealth in an attempt to prevent destabilisation of the local economy. Such restrictions are beyond the scope of this article.

LEGENDARY RESOURCES

A covenant might be able to replace a whole Resource entirely with magic.

The Legendary Resource Quality represents the existence of enchantments, supernatural beings, or other non-mundane means that entirely replaces or substantially alters a resource. No Resource may be raised to the Legendary Quality through the application of Labor Points. Instead, they result from Covenant Boons, seasonal activities, and/or stories. The Legendary Quality is not imparted by a single enchantment; as a rule, it requires a Major Boon, 50 levels of enchantments, or at least three seasons-worth of stories to acquire Legendary status in a single Resource. The components of the Legendary Quality must actually be capable of conferring the benefits on the covenant's inhabitants, and do so continuously without consuming covenant resources (money, favors, or labor). The troupe



should determine the overall effect using the mundane Qualities as a guide. The chief benefit is that Legendary Resources cannot decline due to neglect (i.e. insufficient Labor Points). For example, Legendary Provisions may only provide the same benefit as Superior Provisions; but the food always exists even if the autocrat fails to generate enough Labor Points in a year. However, a covenant could have Legendary Provisions that far surpass even an Excellent Resource, if they apply sufficient effort.

Because a covenant can have both mundane and magical resources, the Legendary Quality is in addition to a mundane Quality. Thus the Equipment Resource might be described as Legendary (Typical) if its mundane tools qualify for Typical Quality but its covenfolk rely on the use of magical tools. It is important to note the mundane level as well as the magical one, since the supernatural elements can be nullified, stolen, or killed. If not specified, assume that the Resource is Typical. Covenants may deliberately allow the mundane side of a Legendary Resource degrade in years of dearth, relying on their magic instead. This can prove problematic if they are denied access to it due to story events. It behooves a storyguide to exploit such weaknesses.

RESOURCES

ARMAMENTS

Negligible: Soldiers are restricted to inexpensive weapons, and can only have inexpensive partial armor.

Shoddy: Either the armor or the weapons (or both) of each soldier must be inexpensive.

Average: All soldiers are armed with standard or inexpensive weapons, according to their preference. They can have any standard partial armor, or any inexpensive armor.

Superior: Each soldier can have

either expensive partial armor or an expensive weapon. Their equipment is otherwise standard or inexpensive according to preference; and they may choose standard full armor.

Excellent: Soldiers can have any arms or armor that they are capable of using.

Legendary: Soldiers are armed with magical weapons and/or armor.

COVENFOLK

This Resource covers all aspects of covenfolk not dealt with by other Resources (such as Provisions and Equipment). This includes quality of housing, level of overcrowding, wages, pension, personal freedom, and so forth. All these things translate directly into a level of satisfaction that the covenfolk have in their masters. This is tracked by the Prevailing Loyalty score (as per *Covenants*, Chapter 3: Governance).

Negligible: The covenfolk suffer a -2 penalty to the Prevailing Loyalty thanks to an ongoing situation that makes them surly and uncooperative.

Shoddy: The covenfolk suffer a -1 penalty to the Prevailing Loyalty thanks to an ongoing situation that makes them unhappy.

Average: the Specialists have no penalties to their Prevailing Loyalty.

Superior: The covenfolk suffer a +1 bonus to the Prevailing Loyalty thanks to an ongoing situation that makes them well-inclined towards the covenant's leaders.

Excellent: The covenfolk suffer a +2 bonus to the Prevailing Loyalty thanks to an ongoing situation that makes them devoted towards the covenant's leaders.

Legendary: The covenfolk are unaffected by The Gift and/or fanatically loyal to the magi. The covenant could be peopled by magical creatures with different needs to humans.

If the troupe is using the Three Groups of Covenfolk option, then the Resource level of the Servants, Specialists, and Soldiers are tracked separately. Any modifiers to Prevailing Loyalty only affect that group rather than the covenfolk as a whole.

DEFENSES

The Defenses Resource is rated in a similar fashion to the Defenses of a castle in preparation for a siege (*Lords of Men*, page 111), and the quality directly translates to each section of wall.

Negligible: the covenant has no defenses to speak of.

Shoddy: the covenant has makeshift defenses

Average: the covenant has typical defenses of a fortified manor or small tower

Superior: the covenant has a shell keep or tower keep

Excellent: the covenant has a keep surrounded by curtain walls with mural towers, and probably a barbican and moat.

Legendary: The covenant relies on magical defenses, such as a regio boundary, invisible walls, instant ramparts, glass cliffs, and the like.

EQUIPMENT

This category covers the basic tools that the covenant craftsmen use on a daily basis, but also raw materials for their trade and non-food consumables such as firewood, fresh straw for mattresses, oil for lamps, candles, and so on.

Negligible: The specialists of the covenant have to make do with the bare minimum of facilities; not only do they suffer a -1 to all Craft rolls and Workshop totals, they are restricted to projects that have an Ease Factor of 6 or less.

Shoddy: The specialists have substandard equipment and premises, resulting in a -1 to all Craft rolls and all

Workshop totals

Average: Specialists have all the tools, materials, and facilities they need for their craft.

Superior: Each specialist can expect to have at least one tool of Superior Quality, granting a +1 to all Craft Ability rolls and totals.

Excellent: Most of the tools at the covenant are of Superior Quality, and many specialists have an Excellent piece giving them a +3 to appropriate rolls and totals.

Legendary: the covenant's tools are Wondrous Items, Items of Quality or enchanted in some way.

LABORATORIES

Negligible: The covenant's laboratories are in a deplorable state in one way or another; and all have a Minor Outfittings Flaw (*Covenants*, page 117) that is not balanced by a Virtue. No laboratory can have a positive Upkeep.

Shoddy: The covenant has poor supplies and materials for its laboratories. All laboratories have a Free Outfittings Flaw (*Covenants*, page 116–117). The sum of all Upkeep scores for the laboratories must be 0 or less.

Average: The covenant can maintain all its laboratories in a satisfactory manner. The sum of all Upkeep scores for the laboratories must be 0 or less.

Superior: The covenant can support a net of 4 points of Upkeep amongst its members: four labs with +1 Upkeep, two with +2 Upkeep and the rest zero, or any combination thereof.

Excellent: Every lab can have a Free Outfittings Virtue, and Upkeep scores of laboratories have no limits.

Legendary: The covenant has no restrictions at all as to the Upkeep of the laboratories thanks to a great wealth of magical artifacts. Every laboratory has at least one Minor Outfittings Virtue which does not have to be

balanced with a Flaw.

PURSE

This Resource represents the coinage that the covenant has, as well as the luxuries in which it indulges. Note that much of this money is allocated each year to tithes, rents, feudal dues, and the like. Liquidizing the Purse results in a decrease in Resource Quality.

Negligible: The covenant exists on a hand-to-mouth basis; while it can meet its expenses, it cannot raise any spare cash for emergencies.

Shoddy: The covenant uses all of its income to make its financial commitments. It can raise one fifth of its yearly income in hard cash, but this drops this Resource to Negligible Quality.

Average: The covenant can afford most mundane expenses and the occasional luxury. It can raise one quarter of its yearly income in hard cash, but this drops this Resource to Shoddy Quality.

Superior: The covenant is affluent, and can afford every day luxuries like beeswax candles and perfumed soap. It can raise one third of its yearly income in hard cash, but this drops this Resource to Average Quality.

Excellent: The covenant displays ostentatious wealth; even the servants have tailored clothes, and the magi have ready access to gemstones and precious metals for enchantment. It can raise one half of its yearly income in hard cash, but this drops this Resource to Superior Quality.

Legendary: the covenant has a near-endless supply of magically created wealth, and lacks for nothing. It can spend extravagantly without fear of depleting its reserves, and the magi want for nothing.

PROVISIONS

Negligible: Mundanes at the covenant get barely enough to eat,

resulting in a -2 Living Conditions modifier. The magi eat little better, resulting in -1.

Shoddy: Magi eat basic peasant fare, whereas the mundanes are restricted to poor quality food giving them a -1 Living Conditions modifier.

Average: The food is sufficiently good that magi have a +1 Living Conditions modifier.

Superior: Good food all round results in a +2 Living Conditions modifier for magi, and a +1 modifier for all mundanes.

Excellent: Both magi and mundanes eat like lords, and benefit from a +2 Living Conditions modifier.

Legendary: Food is either magically created (at the cost of vis), provided (such as magical trees that provide fruit all year round), or the covenfolk's nutritional requirements are somehow met without recourse to food.

FINANCES FOR NON-COVENANTS

Other than the fact that only covenants tend to have Legendary Resources, the system described in this article can be used for any institution. This section has a few details on the three most common economically-active institutions in Mythic Europe: lordly manses, religious houses, and guild chapters

CASTLES AND MANSES

The homes of barons and knights are the closest to covenants, in terms of finance. Only the Laboratories Resource is inappropriate, and should be ignored. The reputation of many lords derives in part from the apparent success of their manors, and they often go to pains to have ostentations that their Resources cannot actually afford.

A castle need not include its serfs, villeins, and freemen in its Inhabitant Points, only those peasants who

contribute directly to the upkeep of the lord's demesne.

RELIGIOUS HOUSES

Churches and monasteries can be modeled using this system if their success is an important part of the saga. Such institutions do not have Laboratories, and they rarely have Defenses, Soldiers, or Armaments only. Under the Three Officers Option they can usually dispense with the position of marshal and his Resources altogether. Some religious houses at significant shrines maintain a small cadre of watchmen under the guise of lay brothers; and cathedrals are occasionally responsible for the safety of the citizens in one or more of its city's wards (and sometimes the entire city). In these cases a marshal and his Resources are warranted.

GUILD HOUSES

Guild houses and the workshops of craftsmen can also be simulated using this system. Their income usually comes from their own production, so good Equipment is essential. City & Guild introduced the idea of bonuses to workshop totals based on Raw Materials and Innovation which map onto Provisions and Laboratories respectively. A guild house usually maintains a small cadre of warriors for maintaining discipline and enforcing guild law, but typically has lower than Average Quality in Soldiers, Defenses, and Armaments.

EXAMPLE: THE COVENANT OF VIDUA VASTA

This large covenant in the Loch Leglean Tribunal has 8 magi, 1 noblewoman, 9 companions and apprentices, 6 specialists, 23 grogs, and 3 horses. This constitutes 110 Inhabitant Points, requiring 22 servants and 11 laborers, for a Inhabitant Point Total of 143. It has a Typical Source of Income (a herring fishery), one Lesser Source (a small farm), and one Minor Source (a stake in a merchant business), bringing in 175 Mythic Pounds per year.

The covenant is neither Wealthy nor Poor, so its autocrat generates 27 Labor Points per season (he has Int +2 and Profession: Autocrat 7).



Vidua Vasta is a Summer covenant, and its Resources are currently as follows:

Covenfolk:	Average
Equipment:	Average
Laboratories:	Superior
Provisions:	Average
Purse:	Shoddy
Armaments:	Average
Defenses:	Average

There are currently 23 Labor Points in the autocrat's stores.

The magi have created a few utilitarian magical devices. The covenant is heated magically through an enchanted hearthstone CrIg 25 (Base 2, +1 Touch, +1 Conc, +3 Struct, +1 Size; +5 maintains concentration). It also possesses a spindle that generates linen bedsheets, saving on washing and repair. CrHe 20 (Base 1, +1 Touch, +2 Sun, +2 processed and worked; +10 unlimited uses). Between them, these devices reduce the covenant's costs by 2 Labor Points.

Francis the Autocrat is severely overworked. He is expected to oversee a merchant business (the Lesser Source of Income) as well as teaching at the local grammar school. Consequently, he can only devote a single season to the running of the covenant each year. As noted above, he generates 27 Labor Points in this season.

His Target is normally 36, but fifty years of Inflation has raised this to 43 through Random Events. The covenant has one Shoddy Resource and one Superior Resource, which cancel each other out in terms of extra Labor Points. The covenant's enchantments save 2 Labor Points, and Underpopulation reduces the total by another 11 points (175 Mythic Pounds – 143 Inhabitant Points, divided by 3), resulting in a final Target of 30. Francis is a skilled autocrat, but he still has a deficit of 3 every year. He can rely on his store of Labor Points to negate the shortfall of 3, but this costs him 6

points of his store every year. He can only keep this up for three years before the covenant starts to suffer.

If, in one year he manages to spend two seasons putting the covenant straight, he can double his earned Labor Points to 54, giving him an excess of 24 to replenish the stores. This gives him another four years of scraping by before the covenant's Resources suffer. However, in doing this he is neglecting his other duties to his pupils and his staff. Nevertheless, the magi are pressuring him to find money for better equipment for the grogs, superior laboratories, and a break from herring twice a day.

The stress is too much for Francis. His pleas for help have fallen on deaf ears, and he decides to take measures into his own hands. Having exhausted his stored Labor Points, the covenant goes into deficit. The covenant requires 30 Labor Points, and Francis supplies only 27. He is forced to borrow from the servant's wages and pensions to meet the bills, and the Covenfolk Quality reduces from Average to Shoddy. Since Francis has made it clear to them who is to blame, the magi find their servants surly and uncooperative.

In the following year, Francis still earns 27 Labor Points and the covenant now needs 29 (since under the Cost of Resources option, the drop in Quality saves the covenant 1 Labor Point). This is still not enough, and Francis is unable to procure sufficient raw material for the armorer. The turb's Armaments declines to Shoddy, and the grogs are ill-equipped with poorly maintained armor.

By the third year, the covenant still needs 28 Labor Points and Francis can only provide 27. The magi finally take notice when Francis fails to pay the upkeep costs of their laboratories, and their former Superior Laboratories are now merely Average. Some of the laboratories lose the Virtues that incur an Upkeep cost to bring them in line with the new Quality level.

A crisis council meeting is held. There is much shouting and a few tears,

but Francis gets his way. He is released from his duties as autocrat; and instead concentrates on his other businesses. He recommends a steward and a chamberlain to share his previous role, and the turb captain steps up as marshal. The covenant is now operating the Three Officers option.

Although the Covenfolk Resource fell Shoddy Quality under Francis, only the chamberlain's Servants Resource is assumed to be at this level under the new regime. The Steward has to find 30 Labor Points each year: 36 (base) + 7 (Random Events) – 2 (Enchantments) – 11 (Underpopulation). The Chamberlain has to find two less since he has two Shoddy Resources (Purse and Servants). The marshal has to find one Labor Point less (only Armaments is Shoddy).

The steward and chamberlain generate 36 points each in their two seasons of work (Int+Profession of 6); the marshal is still learning his trade, and only generates 24 Labor Points (Int+Profession of 4) in his two seasons, so he works a third season to raise his Labor Points to 36. The covenant is stable financially. This year the new marshal receives three seasons of Exposure in Profession: Marshal, and also a season of Teaching, enough to raise his score of 2 (with the correct specialty) to 3. He'll only have to work two seasons next year.

Over the next few years, the turb captain steadily improves his Profession: Marshal Ability, and once more proficient with his new role, he no longer has to rely on aid from his fellow officers. Between them, the three officers build up a Labor Point store in order to buy back the covenant's former Quality, and perhaps, in the future even improve them further.

Chapter Five

Wealth & Poverty

It is a very rare covenant that has no need for money. Just the same as any manor house, fortress, or monastery, there are a large number of people to be fed, housed, and protected, and only a limited amount (and limited types) of resources in the immediate vicinity. Indeed, magi are accustomed to living like nobility, with a need for precious lab equipment and materials, and expensive parchments and inks, that would be a burden for even a rich nobleman. Therefore, almost all covenants require a source of income, so that they may trade for needed goods. In this chapter you will find some straightforward rules for running of your covenant's finances, and suggestions for sources of income.

These rules may be summarized by a very simple rule of thumb: Round any major income or expenditure to the nearest pound, and disregard smaller amounts (shillings and pence). While it is important to have a sense of the overall state of the covenant's finances, you probably don't want to get bogged down in the minutiae of smaller items of expenditure, such as how many jugs of ale the grogs drank last night or how many candles are used in a season. A lot of money is spent in many ways during the course of a typical covenant year, and accounting for all of it precisely would be a daunting task. Thus, for the sake of simplicity, you will only find prices for broad categories of expenditure and major items in this chapter, quoted in whole pounds.

Many covenants employ an autocrat, whose job it is (amongst other things) to oversee the covenant's treasury and expenditure. It is also common for a magus (traditionally, but by no means always, of House Jerbiton) to take on this role, although the detailed bookkeeping is usually delegated to the autocrat or scribes.

A starting reserve of money for the covenant may be purchased with Build Points (at the rate of one Build Point

per 10 pounds); otherwise it should be assumed to have no significant reserves of cash on hand at the start of the saga.

selling surplus honey for a few shillings at the local market), unless they provide several pounds or more per year. Each source of income comes in one of four categories, specifying broadly how much income it provides (see insert).

Income

Most covenants have a single source of income, although some have diversified with two or more distinct sources, and impoverished covenants may have none at all. Broadly speaking, a source of income is a single large enterprise that provides a significant portion (usually most or all) of the covenant's income. For the sake of simplicity, a group of related enterprises (for example, agricultural land with a variety of crops, or a trading business with multiple trade routes plus incomes from rent) can be counted as a single source. It is probably not worth accounting for any trivial sources of income (for example,

The Mythic Pound

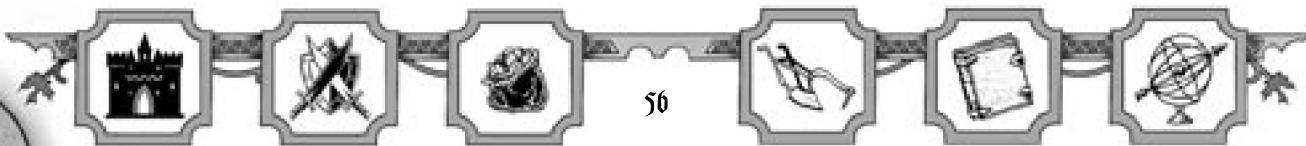
Prices in this chapter are quoted in Mythic Pounds. This conveniently ignores the fact that Mythic Europe consists of a multitude of different realms with different coinages, whose relative value may be subject to significant variation. This is something that only need concern you if you use the Extremely Complex wealth management option; otherwise, it is suggested that you do your accounting in Mythic Pounds, and simply assume that this is being handled in the local currency at the appropriate rate of exchange.

One Mythic Pound is equivalent to a pound of silver, the annual income of a typical peasant, or enough money to maintain an average Hermetic laboratory for a year.

Baseline

The base for covenant creation (a standard covenant with no Hooks or Boons relating to income) is a single Typical source of income. An alternative base option is to take two Lesser sources of income instead of one Typical source. (Although this provides a lower total income, there are benefits to such diversity. Should one source of income fail, the covenant has a backup, plus there are double the opportunities for income growth and for stories.)

This base provides a fairly modest income by Hermetic standards (although a considerable sum by mundane standards), usually enough to cover the covenant's expenses. Unless a relevant Hook is taken, the source of income is assumed to be mostly stable and discreet — something that the magi will not need to frequently concern themselves with. The annual income of 100 pounds is just a guideline, and assumes an average-sized covenant of about six magi. If your covenant has more magi, you may wish to adjust the income upwards by 15 pounds per additional magus. Likewise, if you have fewer magi, you may reduce the income by the same amount. For a covenant with only one Lesser source of income, the adjustment should be only six pounds per magus. If need be, you may also tweak the starting income relative to the starting yearly expenditure, so that at the start of the saga, the desired surplus or deficit is attained. Probably you will want to start the saga with the covenant having a small annual surplus, say ten pounds or



so, to cover a modicum of sundry expenses (see below).

Customization

According to the Hooks and Boons taken, you can determine the number of sources of income for the covenant, and the category of each. For example, a covenant with the Wealth (Minor) and Secondary Income Boons, and the Contested Resource Hook, has one Greater and one Typical source of income, with the Greater source being contested. Based upon the covenant's situation and concept, as agreed by the troupe, you can then flesh out these sources, using the list below as inspiration.

Improvement

Once the saga commences, the income provided by each source may vary from one year to the next, based upon the characters' efforts (whether they invest in or neglect it) and on external factors (such as competition, demand, weather, and so on). Each year, the storyguide should choose an appropriate effect according to the Income Modification table (see insert), and apply the relevant multiplier to that year's income from the source. Usually, this will be Status Quo, and so no change to income will be needed. Such changes are usually permanent, adjusting the base income for all subsequent years, although some effects may only apply for one year (for example, a bumper harvest, a plague of locusts, or a wandering friendly or rival merchant). Thus, a major effort or investment by the characters that meets with success may be rewarded. For example, five years of Expansion results in a Typical source of income growing to become equivalent to a Greater source. Equally, a major setback or catastrophe may result in income being slashed. If you wish, you can determine an outcome on the Income Modification table randomly by rolling a stress die, although most sagas will probably not wish to introduce such a large element of chance into their finances!

Magical Improvement

Magi who languish in a covenant of relatively modest means will almost inevitably be tempted to employ magi-

Source of Income Categories

Source of Income	Relevant Hook or Boon	Typical Annual Income (pounds)
(None)	Poverty Hook (Major)	0
Lesser	Poverty Hook (Minor)	40
Typical	n/a	100
Greater	Wealth Boon (Minor)	250
Legendary	Wealth Boon (Major)	1000

Income Modification

Effect	Income Multiplier	Stress Die Result
Slump	x 0.5	botch
Contraction	x 0.8	0
Stagnation	x 0.95	2
Status Quo	x 1	3–8
Growth	x 1.05	9
Expansion	x 1.2	10–19
Boom	x 1.5	20+

cal means to create their fortune. Surely, they might ask themselves, could we not — even with modest and discreet magics — dramatically improve our income? The simple answer is that, yes, quite often they can, and a number of covenants do indeed do this, to a greater or lesser extent. There are a whole range of approaches, from the subtle (such as minor spells to nurture and protect crops) to the blatant (such as permanently creating raw silver).

There are, however, three main drawbacks to magical wealth-creation. Firstly, the creation of the relevant items or the casting of ritual spells requires seasons of lab work and the expenditure of vis. Secondly, such magical activity often attracts unwanted attention, if not done with great subtlety. It might attract the envy of a rival merchant, for example, or the questioning eyes and ears of overattentive villagers or visiting Redcaps. Since the Order of Hermes frowns on mundane interference, wise covenants try to keep quiet about their more dubious moneymaking schemes. That said, low-key magics restricted to the covenant's own lands are usually acceptable. Some covenants are even quite proud of the magically assisted productiveness of their own vineyards or mines, for example. The third and final drawback is that a sudden boost in income, while a great boon

for the covenant in the short-term, can potentially have a corrosive effect on the local economy, namely inflation. As the covenant gains more money, it will naturally spend it, and demand for goods will begin to exceed supply. After all, there is only so much grain that villagers can produce, and if the local covenant buys it all up, these peasants will find themselves with a surplus of silver pennies, but no food left over to feed themselves, and so prices will rise. This effect is more pronounced if the covenant procures much of its wares locally, less so if its spending is more widely spread. Redcaps are usually among the first to notice local inflation, and if it is a cause for concern, the Quaesidores (or irate merchants or noblemen) may not be far behind. Due to the inflationary troubles of a number of covenants, several of the Tribunals have recently passed measures limiting each covenant to the creation of at most 2 pounds of silver (or its equivalent) per magus per year (see *Houses of Hermes: True Lineages*, page 87).

The storyguide should decide upon the effectiveness of any magical improvement a covenant undertakes and choose an appropriate income multiplier (which is usually applied once, but permanently). For example, each Stone-Cutting Knife (see Chapter 4: Covenfolk, Lesser



Option: Extremely Complex Wealth Management

If you wish, you may keep track of the covenant's finances exactly, recording income and expenditure down to the level of shillings and pence. For example, instead of simply noting the total cost of an expedition as one pound, say, you would account for individual purchases of basic provisions or trinkets. Most troupes prefer not to enter this level of detail for their saga, since it usually entails an excessive amount of bookkeeping, although it may be appropriate for a very rich covenant or a high fantasy saga.

Enchanted Devices) contributed to a quarry may enhance its productivity and thus merit the Growth income modifier. More powerful magical items or ritual spells may merit higher income modifiers. Some suggestions for magical improvement and example spells are listed below.

Sources of Income

This section lists many of the more common sources of income for a covenant (and other wealthy folk in medieval Europe, for that matter). The source(s) you select are likely to depend to a large extent on the geographical location of the covenant, as well as the skills of its covenfolk and companions, and any relevant Hooks and Boons. Some sources of income (for example forestry and toll-collecting) usually require the Right Boon in order to function without interference. Otherwise, it is suggested that the Contested Resource Hook be taken, as a nearby noble is likely to have his rights infringed upon. The Indiscreet Resource Hook may be appropriate for some of the sources (for example crime and wizardry), meaning that it is difficult to undertake these activities without unwanted attention.

For those sources that yield some kind of good (for example foodstuffs or manufactures), it is not sufficient merely to produce the good in question, it must also be sold, either for other goods or cash. Much of medieval Europe is a barter economy, with money only seeing everyday use in towns and cities, and among the nobility. If the magi are not suffi-

Option: No Wealth Management

Not every troupe may want to bother to keep track of their covenant's finances. If you prefer, you can simply neglect the bookkeeping altogether, instead introducing any monetary surpluses or shortfalls at the storyguide's discretion. This requires some careful judgment to avoid giving the impression either that the characters have unlimited funds, or that they have no control over their own finances, but this style of play may be especially appropriate for a very rich covenant or a high fantasy saga.

ciently careful about how they sell their wares (for example, dumping everything on a local village market is a bad idea), then the prices for these wares are likely to drop in the local area, resulting in a diminished income. (In this case, negative effects on the Income Modification table can be applied).

Just about all sources of income require a number of people to run them. For example, an inn owned by a covenant needs an innkeeper and staff, whereas a covenant with a large amount of agricultural land may rule over hundreds of peasants in several villages. You do not need to account for any expenditure due to such people (for example the costs to feed, house, or pay them), even if they live at the covenant proper, nor for the costs of any raw materials. Instead, the income provided by the source is simply the surplus after such "operating costs" have been deducted. Thus, you do not need to book-keep these expenses for sources of income, although an increase in operating costs might warrant a negative effect on the Income Modification table, as the profits are eaten into.

Some covenants may plausibly consume some of their own produce; for example, a covenant with a large fishing fleet may keep back a small proportion of the catch for itself. For the purposes of bookkeeping, however, it is simpler to disregard this consumption, since the cost-savings of the covenant producing some of its own supplies are offset by the loss of income due to having less to sell. Anything which is *only* consumed by the covenant (such as a small herd of livestock, or a handful of locally crafted wares) does not count as a separate source of income, but is instead catered for by the rules on cost-saving, below.

AGRICULTURE

Farming is the staple activity of most peasants, and so it is a logical (if somewhat unglamorous) source of income for a covenant. Such a covenant's territory contains at least one village of peasants, who labor in the covenant's lands in exchange for tenancy on their own, making the covenant similar to most feudal overlords. Only a few crops are produced in quantity, with the surplus being traded for other foods and goods. Rarer (and more profitable) farms specialize in the production of agricultural luxuries, for example, vineyards, silk farms (sericulture is the art of growing silkworms on mulberry plants), and kermes plantations (insects found on some Mediterranean oak trees, used to make dye).

Pros: Provides a mostly stable and uncontroversial source of income; the farm is usually close at hand (and a local food supply offers greater protection against famine).

Cons: Farming is tedious and tiring work, suitable only for peasants and subject to vagaries of the weather and crop blights.

Magical Options: Creo Animal to make silk; Herbam to nurture crops (for example, *The Bountiful Feast*); Auram to ensure favorable weather.

EXAMPLES

Lesser: Two or three Scottish hamlets, with rye and field crops.

Typical: A large tract of wheat fields in Westphalia, with a half-dozen villages.

Greater: An estate of several famed Burgundian vineyards.

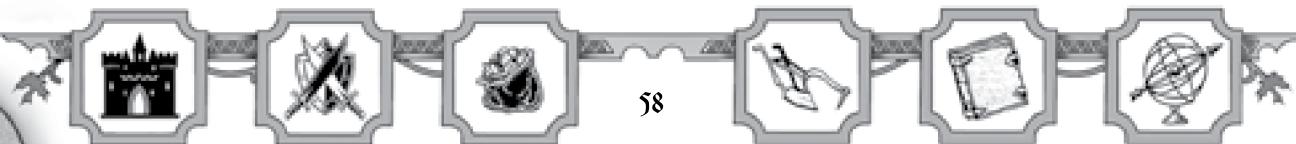
Legendary: A silk-farming monopoly in Constantinople.

CHARITY

Some few covenants are lucky enough to benefit from the charity of others, receiving a regular monetary gratuity. The donor might be an individual, such as a noble, a merchant, or a wealthy widow (if a player character, she should have the Wealthy Virtue); or an institution, such as a gild, another covenant, or the Church. The reasons for such generosity might be simple gratitude or altruism; alternatively, the donor might expect some form of protection or favors, or anticipate some future benefit from his or its "investment."

Pros: You get money for nothing!

Cons: Charity continues only so long as the donor(s) are alive, solvent, and well-disposed towards the covenant.



Magical Options: Mentem magics in the form of charms or potions to make a potential donor feel more generously inclined.

EXAMPLES

Lesser: The charitable income of a monastery.

Typical: A tithe or donation from a powerful Autumn covenant.

Greater: The sponsorship of the king of France.

Legendary: The income of the Pope.

CRIME

Some magi, living at the edges of mundane society and lacking a legitimate source of wealth, find themselves falling into criminal habits, in which their supernatural talents may be highly useful. In wild or lawless areas, options relying on the simple application or threat of force may be feasible. These include banditry, racketeering (demanding protection money), and piracy. Subtler possibilities include blackmail, smuggling, forgery, fencing, espionage, and assassination. It should be noted that several of the other sources of income listed in this section, if undertaken without a right or permission, may be considered criminal. Under these circumstances, hunting is poaching, toll-gathering is theft, and moneylending is usury.

Pros: Crime pays, offering rewards that are disproportionate to the effort invested.

Cons: The constant threat of capture and punishment (which is usually severe); imperilment of the soul and possible demonic interest.

Magical Options: Imaginem spells for disguise (for example, *Disguise of the Transformed Image*); Mentem for deception; even minor magics can cause fear or give the impression of a significant threat.

EXAMPLES

Lesser: A gang of highway bandits.

Typical: An organized crime network in a large city.

Greater: The pirate fleet of the Rhine covenant of Waddenzee.

Legendary: Robin Hood, with demonic assistance.

FISHING

It is possible to make a living harvesting from seas and rivers, instead of the land. This requires ready access to a river, or (preferably) a lake or sea, and one or

Story Seeds: Wealth and Poverty

- The covenant starts to experience a slow but steady leak of funds, as the corrupt autocrat embezzles money away. How has this person managed to get away with this for so long, and who else might be profiting from this corruption?
- The covenant's debts begin to mount, until one day a powerful creditor comes calling. She agrees to write off a large portion of the money owed, in exchange for some service from the magi, which skirts at the edge of the Code of Hermes.
- A mysterious character arrives at the covenant and offers a seemingly generous loan of money. What is the catch?
- The nearby townsfolk begin to complain of fake silver coinage, and the blame falls on the covenant. This might be due to a faerie curse or

some other malign influence, such as a traveling magus passing off fool's silver.

- A rival nobleman starts collecting swingeing tolls on the nearby trade route, causing difficulties for the covenant as they either fall foul of the tolls themselves, or as the local economy threatens to collapse. How can the magi persuade him to cease?
- A criminal band begins to prey on the covenant's trade interests, interrupting their income or supplies. These leeches will need to be hunted down, or else the covenant's finances will be crippled.
- The covenant runs out of money. Will the magi borrow to cover the shortfall, lay off some of the covenant-folk, try to skimp on provisions and lab equipment, or instead pursue a magical solution?

Legendary: Lübeck's monopoly on the fertile herring grounds of southern Sweden.

FORESTRY

Many covenants have woodland nearby, in which skilled foresters can make a living. Timber can be cut, providing wood for construction, shipbuilding, and fuel. Alternatively, some creatures, including the bear, fox, ermine, sable, and hare, may be hunted for their fur. A third possibility is to hunt wild animals such as deer and boar, or foraging pigs, for their meat, although this is not usually a viable source of income — such game is usually destined to grace the tables of local lords, not for sale at the local market, since hunting is a privilege which noblemen like to reserve for themselves. Magi might also hunt for vis or supernatural beasts,





although this is not (usually) a source of mundane wealth. Some forests have relatively few trees, consisting of hunting preserves rather than woodlands (see the Chase Boon, for example). A covenant is unlikely to possess both significant farmland and forest, unless their estates are large.

Pros: Forestry is a relatively discreet enterprise, free from most mundane interference.

Cons: Possible infringement on the domains and rights of mundane or faerie lords, earning their enmity.

Magical Options: Ritual Herbam magics to enhance the productivity of a forest; enchanted bows or spears to assist huntsmen; Rego Animal to summon or control hunted creatures.

EXAMPLES

Lesser: Several miles of woodland, worked by three dozen woodcutters.

Typical: A smaller royal chase, with a few villages and hamlets of well-trained huntsmen.

Greater: Sable and ermine from a Russian forest estate, employing a hundred trappers.

Legendary: Sole preserve of the royal New Forest, in England.

HOSPITALITY

A decent living can be made by providing food, drink, and shelter (and possibly other, more specialized facilities or comforts) to wealthy travelers. Inns and taverns, with their related breweries and butcheries, are an obvious choice, but hospitals, farriers, and brothels also do good business. Such enterprises are usually located in towns and cities, along trade or pilgrimage routes, or at sites of religious significance or natural beauty. Unless the covenant happens to be located in such a place, a hospitable business may therefore need to be placed some distance away.

Pros: Subtle magics may make such a business very profitable; Redcaps tend to favor hospitable covenants.

Cons: Magi, having The Gift, tend to be unwelcoming types who do not usually relish mundane visitors to their covenant. If the business is located elsewhere, it must be independently managed by a trusted companion.

Magical Options: Mentem magics to bolster the spirits of visitors and loosen their purses; magically enhanced beverages or food.

EXAMPLES

Lesser: A large town tavern.

Typical: A luxurious Parisian brothel.

Greater: The Bierhaus brewery and inn in Bamberg, Franconia.

Legendary: The great hospital of St. John, in Jerusalem.

LIVESTOCK

Farmland owned by the covenant might be devoted mainly to animal pasture, instead of crops, and income gained from the sale of livestock, hides, or wool. Just as with arable farming, this is not the most glamorous source of income, and usually requires at least a small holding of peasants to tend the herds. A few covenants are known to breed sheep and calves in order to produce parchment and vellum.

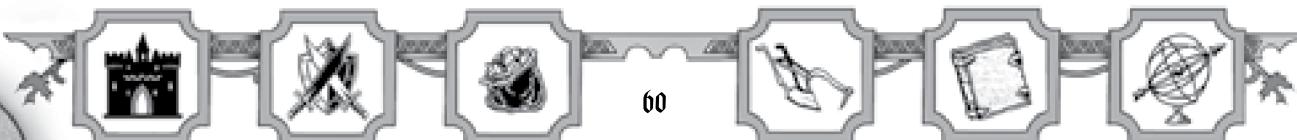
Pros: Animal herding is less labor intensive than arable crops; use can be made of more marginal land (such as forest or heath).

Cons: Animals are often smelly and noisy; the risk of animal pestilence.

Magical Options: Creo Animal to make cloth, hides, or parchment, or enhance fertility; Rego Animal to control herds; Herbam to nurture crops for grazing.

EXAMPLES

Lesser: A village or two of Alpine goat-herders.



Typical: A pig-herding operation (1,000 head) in extensive beech woodlands.

Greater: One of the wealthiest East Anglian wool estates.

Legendary: A famed Andalusian stud farm, breeding warhorses for princes and dukes.

MANUFACTURING

With a retinue of skilled craftsmen, a covenant lacking in natural resources can nevertheless provide for itself by manufacturing and selling goods. Buyers might include merchants, the nobility, the Church, or other covenants. The covenant could produce simple household manufactures, such as tools, cloth, or leather goods. More exotic possibilities, which would likely be traded further afield, include war materials (weapons, armor, siege equipment, and so on), luxury clothing, furniture, or ships. A handful of covenants are known for their manufacture of parchments, inks, glassware, and other laboratory exotica, which can be readily traded with other covenants.

Pros: Magic can often be successfully employed to improve the quality or quantity of goods, inflating profits handsomely.

Cons: The covenant's production may draw the ire of rival producers or infringe upon pre-existing monopolies; the Quaesidores take a dim view of blatantly magical manufacture.

Magical Options: Magical tools, machines, or containers to help craftsmen with their trade; spells to purify or enhance either raw materials or the end product.

EXAMPLES

Lesser: A few dozen town craftsmen.

Typical: A busy shipyard in a port city.

Greater: A famed swordsmithing workshop in Toledo, Castile.

Legendary: A Venetian glassblowing monopoly.

MINING

In the right location, a covenant may be able to hew its riches from the earth. Covenants have been known to be placed atop mines, extracting either metal ores (iron, tin, lead, copper), salt, or coal. More rarely, a lucky covenant may even be located near a source of silver, gold, or gemstones. Some other covenants are built near quarries, and export ashlar

The Riches That are Rightfully Mine(d)

CrTe 35

R: Touch, D: Mom, T: Ind, Ritual

This spell fills a large chest or other sturdy container with up to ten cubic feet of silver pennies, an amount equivalent to about 2000 Mythic Pounds. The magus may choose the imprint on the coins, but this mark always bears some trace of the magus's sigil, which does tend to make them traceable.

A copy of this spell resides at the Great Library of Durenmar, but it is infamous for causing inflationary trou-

bles. Given the recent rulings in many Tribunals, a covenant of ten magi would only be permitted to distribute 20 pounds of such silver per year, so that it would take 100 years to exhaust the silver created by even a single casting of the spell. Therefore, while there is nothing to stop a magus from learning this spell in the Great Library, he would surely earn the instant suspicion and attention of the Quaesidores if he did so.

(Base 15, +1 Touch, +2 size, +1 complexity)

(blocks of dressed stone) or slate, which is used as a fireproof roofing material.

Pros: A relatively stable and solid source of income.

Cons: Mining is backbreaking, dirty, and dangerous work; a wealthy mine may arouse the envy of surrounding nobles.

Magical Options: Enchanted tools to accelerate quarrying or mining; a fake mine where Creo Terram is used to create metal or stone from scratch (or Muto Terram employed to transform it from base rock).

EXAMPLES

Lesser: An unremarkable coal mine.

Typical: A large sandstone quarry.

Greater: The salt mines of Wieliczka, in Poland.

Legendary: The Penteli marble quarries, near Athens.

MONEY

For those who already find themselves with a surplus of cash, it is possible to profit in a number of ways, including moneylending, banking, moneychanging, or pawnbroking. Since the Church regards usury (the charging of interest) as sin, moneylending is mostly undertaken by Jews, although some other moneylenders and moneychangers employ various tricks to hide their interest, such as demanding repayment in a more valuable currency. In the 13th century, banking is in its infancy, only existing to any extent in the urban centers of northern Italy.

Pros: No heavy lifting; money breeds money.

Cons: Usury is sin — moneylenders may be vilified or punished; the risk of bad debt; requires you to have money in the first place!

Magical Options: Creo Terram to create coins from scratch; Muto Terram or Muto Imaginem to change the denomina-

tion of coins or their appearance; Mentem magics to influence customers.

EXAMPLES

Lesser: The main pawnbroker in a sizable town.

Typical: A large and wealthy Jewish family.

Greater: A Mercer House specializing in moneylending.

Legendary: The Genoese bank of Leccacorvo.

SERVICE

Although it is difficult to make a good living out of unskilled labor, since peasants are cheap to hire, covenants may be able to profit by hiring out their skilled covenfolk or companions, be they apothecaries, architects, artists, fortune-tellers, merchants, minstrels, or ship's captains. One or two individuals by themselves are unlikely to provide a sizable income, unless prodigiously talented; dozens of skilled workers may be needed. Such skilled service is likely to prove most profitable where there are rich people willing to pay for it, such as in a large city, or in the lands of a wealthy nobleman. Some covenants have even been known to hire out their turb as a band of mercenaries, although this stretches at the edges of the Code.

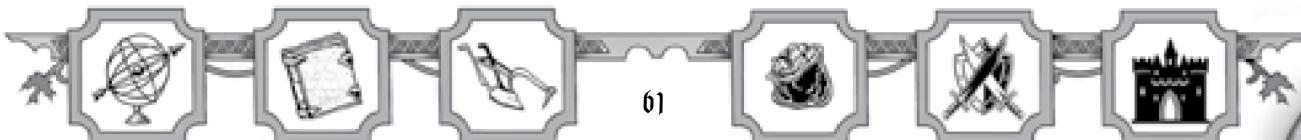
Pros: Puts the idle covenfolk to work, without needing to feed and house them.

Cons: Availability of work may vary considerably; the covenfolk may get a better offer and decide not to return.

Magical Options: Any items which help the covenfolk in their work, such as enchanted musical instruments; Mentem magics to ensure their loyalty and return.

EXAMPLES

Lesser: A wandering troupe of a dozen minstrels, modestly famed.



Covenants

The Twice-Gifted Coin

PeMe 15

R: Touch, D: Mom, T: Ind

This spell is usually cast when the target deposits a coin into the caster's hand. The victim immediately loses his memory of having paid. Assuming that he had a legitimate reason for paying in the first place, he then usually reaches for his purse to hand over another coin.

Some sneaky covenants have been known to enchant this effect into a toll-gate, for example. Travelers are asked to pay a toll before the gate, then allowed to proceed, whereupon they touch the gate and promptly forget having paid. Upon request, they then pay again, after the gate. The income from a toll station can thus be doubled.

(Base 10, +1 Touch)

Typical: A king's favored astronomer, paid handsomely for his astrological predictions.

Greater: A Greek navy of several dozen ships, with expert crew, for hire.

Legendary: Several hundred elite Ghulam bodyguards.

TOLL-GATHERING

Those who find themselves in a strategically important location, such as by a bridge, ford, ferry, mountain pass, city gate, or waystation, usually seek to profit from it, by imposing a toll on passing travelers and merchants. To do this legitimately requires either that one owns the facility in question, or has permission from the feudal overlord to collect tolls, although this is a privilege that the greater nobility like to reserve for themselves. In places where it is possible to easily bypass the toll station (such as on a road), it must be patrolled, and all toll stations require a certain measure of force, so that non-payers can be refused entry.

Pros: You ask people for money and they give it to you!

Cons: Typically infringes on the rights of nobles; requires enforcement and defense; threat of rival toll-collectors.

Magical Options: Creo Terram to create a bridge; Rego Terram or Mentem to extract more coins from toll-payers.

EXAMPLES

Lesser: The toll on a river ferry.

Typical: The toll on the only bridge leading to a large town.

Greater: A toll station in the Rhine gorge or an Alpine pass.

Legendary: Customs duties at Venice or Constantinople.

TRADE

A covenant lacking resources can make money by transporting things from where they are cheaply available to where they are expensive. Some merchants travel great distances with precious items, while others prefer to follow short routes many times per year. Some covenants provide other services to traders, like warehouse space, repair facilities and lighterage, in exchange for fees.

House Mercere is involved in many trading enterprises and is usually interested in exploring alliances with trading covenants.

Pros: Selling someone else's wares is easier and more profitable than producing them yourself.

Cons: Competition may be fierce; risks of banditry and piracy; supply and demand may vary. Cargoes are very expensive and are often purchased with credit, making shipwrecks ruinous.

Magical Options: Items or spells to preserve goods or transport them safely and quickly, such as faster or more durable wagons or ships; Muto magics to change the size or amount of goods for storage or sale.

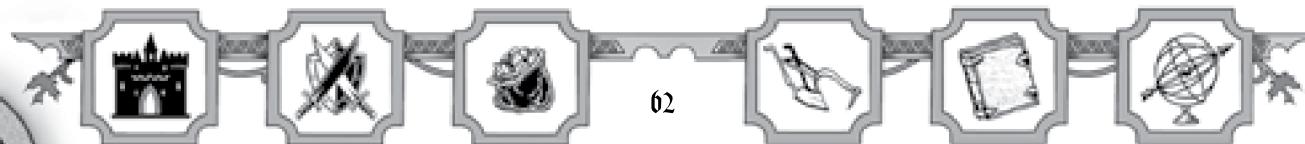
EXAMPLES

Lesser: A local merchant with a dozen carts, or a small ship that trades locally.

Typical: A large merchant ship chasing rumors of profit across Europe or trading manufactured goods to nearby regions. Alternatively, a small fleet of ships engaged in local trade of bulk goods like food, fuel, or salt.

Greater: A merchant company with warehouses in at least two cities, ferrying consignments in many ships each year. Alternatively, a fleet of up to a dozen ships, of varying sizes, all plying profitable routes.

Legendary: In Northern Europe, an annual fleet to Acre in the Levant, that returns laden with fine silk and aromatic spices. In Southern Europe, annual expeditions to the almost-fabled lands where gemstones are mined and spices grow, like India, Ethiopia, or Persia.



WIZARDRY

Some covenants take the straightforward approach of trying to profit directly from their magical talents. Magical items, potions, the casting of spells disguised as charms or fortune-telling, and so on, may be offered to wealthy nobles for the right price. This needs to be undertaken with considerable discretion, in order to avoid mundane meddling and attracting unwanted attention to the Order of Hermes. An alternative possibility is to sell items of Hermetic value, such as books, lab texts, vis, items, longevity rituals, and even seasons of service to other covenants or magi. Although vis is the far more usual Hermetic currency, rich covenants and magi may sometimes be willing to pay in cash, or with other mundane wealth — even a single pawn of vis may be worth a dozen or more pounds to the right buyer. This avoids the problems of selling to mundanes, but it is rather demeaning to hawk away one's magics for mere silver.

Pros: Wealthy folk will pay handsomely for magic; needs very few covenfolk.

Cons: Most magi tend to view those who sell their magics with some measure of contempt; possible attention from the Quaesitores; loss of seasons and vis.

Magical Options: This is the magical option!

EXAMPLES

Lesser: Occasional minor charms or potions sold to the local nobility.

Typical: A couple of smaller items or Longevity Rituals per year sold to the nearest Mercer House.

Greater: Michael Scot, the court wizard of Frederick II, the Holy Roman Emperor.

Legendary: Verdi, the domus magna of House Verditius.

Expenditure

The successful running of a covenant requires a multitude of different supplies and goods, which, if the covenant does not produce them itself, need to be purchased. At the most basic level, there is the need to feed, clothe, and shelter the covenfolk, and to provide laboratory equipment and writing materials for the magi. Beyond that, the grogs need weapons and armor, the defenses need to

Points of Inhabitants

Inhabitant	Points	Living Conditions Modifier	Points	Living Conditions Modifier
Magus, Noble	5	+1	10	+2
Companion	3	0	5	+1
Specialist, Craftsman	2	0	3	+1
Other Covenfolk	1	0	2	+1
Horse	1	n/a	1	n/a

When calculating a covenant's sum of points in this area, do not include characters of independent means who pay for their own upkeep, nor any characters who work for one of the covenant's sources of income. By sacrificing their privileged lifestyle (and the better Living Conditions Modifier), impoverished magi may reduce their point cost to 3. By adopting the same privileges as standard covenfolk (the same food, wages, and living quarters), magi and companions may even reduce their point cost to 2. However a covenant with such pauper magi will likely develop a negative Reputation as the Redcaps quickly spread word of their lamentable standard of living!

be maintained, luxury items might be purchased, construction may be undertaken, travel and hospitality need to be paid for, and so on. Even for a small Spring covenant, these costs can easily amount to 50 pounds per year; larger covenants may spend five or even ten times that much.

To start with, determine the normal yearly expenditure of the covenant — the costs of the things that are the same every year. Firstly, determine how many people of each type live at the covenant. After deciding on the basic number of inhabitants, the additional support staff needed must be calculated (see the Covenfolk Categories section below). Then, total up the points of inhabitants, points of weapons and armor, and points of laboratories; use these to determine the corresponding costs in each category of expenditure listed below, or refer to the Yearly Expenditure summary. The resulting total annual expenditure — which is the sum of these category expenditures — usually remains static unless the point totals change (for example, the covenant employs more covenfolk, or the magi upgrade their labs).

Every year, there is also at least one pound's worth (usually considerably more) of sundry expenses — one-off items of expenditure, such as travel, or the purchase of books. Refer to the price list below. These extra costs should be noted, totaled at the end of the year, and added to the normal yearly expenditure to give you that year's total expenditure. Subtract

this from the income for the year, and add any surplus to (or if there is a shortfall, subtract it from) the covenant's stores.

Covenfolk Categories

For the purposes of accounting, the covenfolk (that is, everyone living at the covenant apart from magi and companions) should be separated into the following categories. (For characters that have a dual vocation, simply pick the most appropriate category.)

Craftsmen: People with a Craft Ability, employed by the covenant to practice their craft and produce wares for the covenant, such as a smith, a carpenter, or a weaver. Craftsmen allow for cost savings in one or more categories of expenditure — the covenant does not need to spend so much buying wares from outside. The exceptions are bookbinders and illuminators, who do not save costs, but instead allow the covenant to produce quality books.

Dependents: Residents supported by the covenant who do no useful work, such as children, idle spouses, the infirm, and retirees. Children should only be counted from the age of five onwards (children younger than five consume negligible). Once they are old enough to work, children can be moved to another category.



Points of Laboratories

Laboratory's Upkeep Score	Points
-5	1
-4	2
-3	3
-2	5
-1	7
0	10
+1	15
+2	30
+3	60
+4	100
+5	150

These following multipliers apply to maintenance costs, but not construction costs:

Light use (average of one season or less per year) x 0.5

Typical use (average of about two seasons per year) x 1

Heavy use (average of three seasons or more per year) x 1.5

A covenant's total in this area is the sum of the points for all the laboratories in the covenant. For an Upkeep score of between -5 (the lowest possible) and +2, the number of points per laboratory is as specified in the above table. For example, a standard laboratory (Upkeep 0) equates to ten points. Beyond +2, the number of extra points gained per level of Upkeep increase is equal to the new Upkeep score times ten. For example, increasing the Upkeep from +2 to +3 increases the number of points by 30 (+3 multiplied by ten), taking it from 30 to 60. Thus, for a laboratory with an Upkeep of +2 or greater, the number of points is equal to ten times the number of experience points needed to buy an Art score with the same value as the Upkeep, as specified in the Advancement Table of ArM5, page 32. For example, a lab with an Upkeep of +15 equates to 1200 points, ten times the cost of an Art score of 15 (120 experience points). There is no upper limit on an Upkeep score except the covenant's ability to pay for it!

Points of Weapons and Armor

	Inexpensive	Standard	Expensive
Weapon or shield	1	4	16
Partial armor	2	8	32
Full armour	4	16	64
Ballista or light catapult	n/a	n/a	16
Heavy catapult or trebuchet	n/a	n/a	32

A covenant's total in this area is the sum of the points of the weapons and armor possessed by all the characters at the covenant, as well as any the covenant itself has stored. For the sake of simplicity, you may wish to simply estimate the average number of points per grog.

Grogs: Full-time soldiers whose primary vocation is the martial defense of the covenant and its magi.

Laborers: Workers who gather food for the covenant, such as farmhands, herders, fishermen, or hunters. Laborers allow for cost saving on Provisions, since

the covenant does not need to buy so much food.

Servants: Essential folk who prepare and serve the food, clean, and perform other household tasks, such as maids, cooks, bakers, errand-boys, stablehands, and the like.

Specialists: Individuals who occupy some important role in the hierarchy of running the covenant, such as an autocrat, a steward, a chamberlain, a turb captain, or a scribe. Hermetic apprentices also count as specialists.

Teamsters: People who are employed to procure provisions and supplies from elsewhere and transport them to the covenant, typically one or more market buyers and a team of wagoners or hauliers. Some covenants are served by traveling merchants, in which case the teamsters do not belong to the covenant. However, they still need to be paid and accounted for, since it is more expensive to buy wares on your doorstep than to travel to market and buy them there — either way, the covenant has to bear the haulage costs.

You may employ as many or as few of each type of covenfolk as you like, except that there is a minimum required number of servants and teamsters. There is also a limit to the number of laborers and craftsmen that can be usefully employed (see the Cost Saving section below).

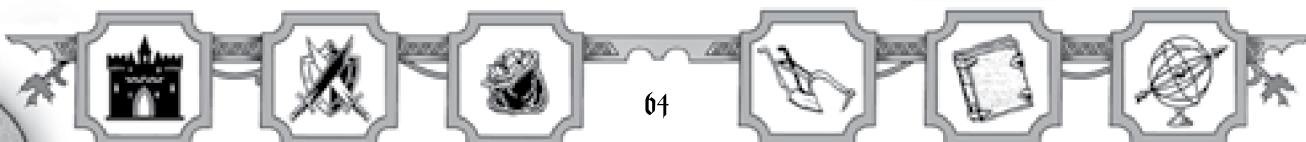
To determine the minimum number of servants and teamsters for your covenant, proceed as follows: Total up the points of inhabitants (see insert), including everyone *except* laborers, servants, and teamsters. For every ten points of this total, you need two servants. Add the points for these servants to the total. Now, subtract *twice* the number of laborers. For every ten points of this total, you need one teamster. Finally, re-compute the total points of inhabitants, including all laborers, servants, and teamsters.

Number of Servants Required: 2 for every 10 points of (all inhabitants, excluding laborers, servants, and teamsters)

Number of Teamsters Required: 1 for every 10 points of (all inhabitants, excluding laborers and teamsters – [2 * number of laborers])

Yearly Expenditure Categories

The regular expenditure of the covenant can be divided into the following categories. It is worth noting that the Buildings, Consumables, Provisions, and Wages totals usually amount to exactly one pound per point of inhabitants, and form the bulk of the expenditure. Thus, a very rough rule of thumb is that a covenant can afford a number of points of inhabitants equal to its income in pounds,



provided it has a moderate amount of cost saving.

BUILDINGS

The covenant's buildings need to be properly maintained, decorated, and furnished to prevent them from falling into disrepair. For example, damaged roofing and stonework has to be patched up, old furniture needs to be replaced, and there are often plenty of minor repair jobs for a carpenter to do.

BUILDINGS COST:
1 pound for every 10 points of inhabitants

Add two pounds for any relevant Minor Fortifications Boon, and five pounds for any relevant Major Fortifications Boon (see Chapter 2: Boons and Hooks, Fortification). Only Boons that add to the size, magnificence, or quantity of the covenant's buildings or fortifications count.

CONSUMABLES

There are a whole host of minor tools, equipment, and consumables that are necessary for the smooth running of a covenant, which need to be replenished and repaired, including candles, carts, clothing, fuel, kitchen utensils, barrels, brooms, and so on. Special materials required for books and laboratories are accounted for separately.

CONSUMABLES COST:
2 pounds for every 10 points of inhabitants

INFLATION

Most covenants have a gradually corrosive effect on their local economy (see the Magical Improvement section above) and the magi would be wise to be careful how they spend their money, to avoid inflating the prices of the things they need to buy.

The effects of inflation can be crudely modeled by simply adding a flat cost in pounds to the yearly expenditure. In the covenant's first year, the inflation cost should be zero. As a rule of thumb, it is suggested that it increase by one pound per hundred pounds of expenditure every year, although in favorable years (if there is a good harvest, for example) the inflation may not rise, or in bad years (perhaps when the magi have spent profligately)



it may increase by several pounds. Also, it is suggested that inflation not increase during a year in which the covenant's expenditure drops (for example, as a result of new cost saving measures).

LABORATORIES

Unsurprisingly, magi are willing to spend a significant portion of their money on their own laboratories. To maintain a laboratory at its existing level requires a steady supply of replacement equipment (especially glassware) and precious ingredients, as well as more basic items, such as fuel for heating and candles for lighting. The cost for each laboratory depends on its Upkeep score (see Chapter 9: Laboratory). For example, a standard laboratory (with an Upkeep of 0) costs one pound per year of typical use.

LABORATORIES COST:
1 pound per 10 points of laboratories

PROVISIONS

With many dozens of mouths to feed, one of the covenant's major items

of expenditure — often the largest of all — is the purchase of foodstuffs. A typical covenant consumes grains, meat, fish, vegetables, cheese, spices, salt, ale, and wines, and needs fodder for its horses.

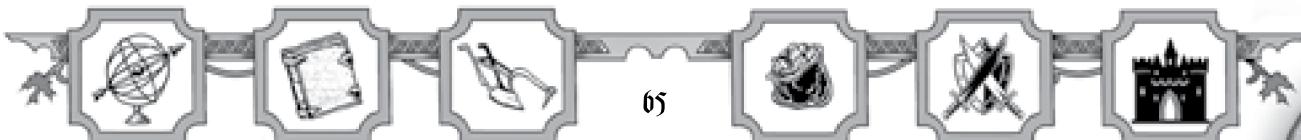
PROVISIONS COST:
5 pounds for every 10 points of inhabitants

TITHES

Some covenants need to regularly pay off their masters, just like many folk in medieval Europe. Such yearly payments might take the form of a tithe to another covenant, taxes to a feudal overlord or the Church, or debt repayments.

WAGES

Covenfolk are not usually paid a daily wage; they instead receive food and lodging in return for their service. Nevertheless, it is common for them to be given a modest weekly or monthly stipend so that they may occasionally buy things for themselves. For example, a grog in a typical Spring covenant might



Cost Saving Limits by Craft

Category of Expenditure	Example Craftsmen	Cost Saving Limit (per Craft)
Buildings	stonemason, carpenter, furniture maker, thatcher	50%
Consumables	blacksmith, carpenter, candlemaker, tinker, weaver, leatherworker, cooper, cobbler	20%
Laboratories	glass-blower, goldsmith, silversmith, lapidary, mechanic, toolmaker	20%
Provisions	brewer, vintner	20%
Weapons and Armor	swordsman, armorer, bowyer	50%
Writing Materials	percumenarius, ink-maker	50%

get one penny per week, enough to buy a dozen mugs of ale. Although magi do not get paid wages per se, they nevertheless often have some kind of allowance for discretionary personal spending. This caters for minor purchases such as clothing, jewelry, and the like, which need not be accounted for separately. The "wages" for horses can be assumed to be spent on the extra food that they require.

You may adjust these wage costs as appropriate for your covenant, but bear in mind that the more you pay them, the happier the covenant will be (and vice-versa). The standard wage costs listed here make no adjustment to Loyalty; if you increase (or reduce) them, you may gain the benefits (or penalties) to Loyalty outlined in Chapter 4: Governance, Prevailing Loyalty.

WAGES COST:
2 pounds for every 10 points of inhabitants

The formula equates to one penny per point of inhabitants, per week. Add one pound per each penny that is paid daily to any professional soldiers in the covenant's service. For example, for the Veteran Fighters and Crossbowmen Boons, add one or nine pounds per soldier, respectively.

WEAPONS AND ARMOR

Almost all covenants have a turb of warriors, who are outfitted with weaponry and armor, and some have an additional store of weapons, or even an arsenal. This equipment needs to be regularly cleaned, repaired, and (every so often) replaced.

However, for a small turb with modest outfitting, this cost is likely to amount to only a couple of pounds per year.

WEAPONS AND ARMOR COST:
1 pound for every 320 points of weapons and armor

WRITING MATERIALS

Writing is a costly business, since parchment and inks are expensive. As a rule of thumb, one pound provides enough materials to write four books, without embellishment. Typically, a magus uses such a quantity in one year. For example, two seasons of lab work (in which a lab text is produced), one season of book writing, plus diaries, accounts, records, letters, and so on, would amount to this much. Writing costs can be reduced for magi who are absent from the covenant or undertake little lab work or scribing, however. Specialist craftsmen (scribes, binders, and illuminators) allow better quality books to be produced, but add to the production costs (see Chapter 7: Library). Precious materials used for resonant bonuses on books are more expensive still, but are counted as sundry expenses (see below), on a case-by-case basis.

WRITING MATERIALS COST:
1 pound for every magus, scribe, bookbinder, and illuminator

Cost Saving

There are three main ways in which a covenant may be able to reduce its expen-

ditures (apart from scrimping or laying off staff): by employing laborers, by employing craftsmen, and by utilizing magical items (or Ritual spells) which substitute for the work of one or more covenant folk. The benefits of adding laborers and craftsmen are threefold: Firstly, there is a modest net saving in overall expenditure. Secondly, by producing more of its food and wares locally, the covenant becomes more resistant to crises caused by any interruptions to its outside supplies. Lastly, by adding more points of inhabitants, the cost saving limits (as detailed below) increase in real terms, allowing the covenant to exploit economies of scale. For example, adding laborers actually allows the covenant to potentially make greater use of its existing craftsmen, who find themselves with more work to do, such as creating and repairing the tools used by the laborers.

LABORERS

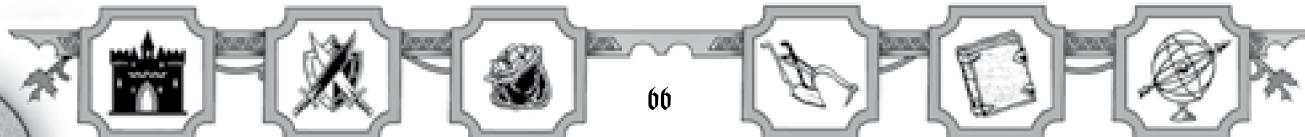
Each laborer working for the covenant reduces expenditure on Provisions by one pound. (In addition, as detailed above, every five laborers also make one teamster redundant, indirectly saving one pound.) The maximum amount of money that can be saved by laborers is half of the Provisions total. A covenant with craftsmen producing foodstuffs can also save even more money on Provisions, as described below, up to the entire annual Provisions expenditure if there are enough different types of sufficiently skilled craftsmen.

CRAFTSMEN

Craftsmen employed by the covenant come in two types. Common craftsmen, such as blacksmiths, leatherworkers, and brewers, are those found in almost every village of any size in Mythic Europe, and are relatively easy to come by. Rare craftsmen, such as glassblowers, goldsmiths, and percumenarii, have a much more specialized trade and are encountered less frequently. They are harder to find and recruit, but are consequently more highly valued by a covenant.

A common craftsman reduces expenditure by a number of pounds equal to one plus half of his Craft Ability, rounded down. For example, a craftsman with an Ability score of five saves three pounds. A rare craftsman reduces expenditure by a number of pounds equal to his Craft Ability.

Craftsmen may save money in various categories of expenditure, as detailed



in the insert. For each category, there is a limit to the amount of savings that can be achieved with each particular craft. For example, a typical covenant with 100 points of inhabitants spends 20 pounds per year on Consumables, before cost saving. At most 20% of this (four pounds) can be saved in any one craft. Thus, no matter how many blacksmiths the covenant has (or how skilled they are), the maximum that can be saved by blacksmithing alone is four pounds. However, the covenant could (potentially) save its entire spending on Consumables by employing at least five different relevant types of craftsmen. In some cases, you may wish to make common-sense adjustments to the cost-saving limits. For example, if only a handful of your grogs carry bows, the cost-saving limit for a bowyer should be much less than 50% of the Weapons and Armor expenditure.

MAGIC

Magic can also be employed to save money; many of the options here are similar to those for magically improved income, except that product of the magic is consumed instead of traded for profit. For example, the fertility of the covenant's own lands may be improved, or the magi might magically create tools or lab equipment instead of purchasing them. See Chapter 4: Covenfolk, Magical Alternatives to Covenfolk for examples of relevant magical devices and spells. A magical item might reduce the Consumables costs, for example, an oven which requires no fuel. Alternatively, it might save on labor, for example, a broom that sweeps by itself. In the former case, one or more pounds is saved directly; in the latter case, you can achieve the same results with fewer covenfolk (thus saving money indirectly). The minimum required numbers of servants and teamsters may thus be reduced.

Magical items can also perform the work of laborers and craftsmen, and may be treated as such for the purposes of cost saving. For example, the Motivated Plough (see Chapter 4: Covenfolk, Lesser Enchanted Devices) does the equivalent of about three laborers' work, and thus saves three pounds per year. As a very simple rule of thumb, each magnitude of effect in such items can save one pound per year. Each casting of a Ritual spell may save approximately five pounds per magnitude, although this depends on the nature of the effect (and the discretion of the storyguide). Although Ritual spells may make dramatic improvements, such

Yearly Expenditure Summary

BUILDINGS + CONSUMABLES + PROVISIONS + WAGES

- 1 pound per point of inhabitants
- Extra buildings and fortifications: 2 pounds per each relevant Minor Fortifications Boon; 5 pounds per each relevant major Fortifications Boon
- Paid soldiers: 1 pound per penny paid daily

INFLATION

- Starts at 0; increases by an average of 1 pound per 100 pounds of expenditure per year

LABORATORIES

- 1 pound per 10 points of laboratories

WEAPONS AND ARMOR

- 1 pound per 320 points of weapons and armor

WRITING MATERIALS

- 1 pound per magus, scribe, bookbinder, or illuminator

COST SAVING

- Laborers: For each, subtract 1 pound
- Craftsmen (common): For each, subtract $1 + (\text{Ability} / 2)$ pounds (rounding down)
- Craftsmen (rare): For each, subtract (Ability) pounds
- Magic items: For each magnitude of effect, subtract 1 pound
- Ritual spells: For each magnitude of effect, subtract 5 pounds
- Cost Saving limits: For laborers, 50% of the Provisions total; for craftsmen, either 50% or 20% of each total per relevant craft (see above insert)

TITHES AND SUNDRY EXPENSES

- Per specific amounts

Expenditure — A Simple Example

Vernus is a typical starting Spring covenant. It consists of 6 magi (30 points), 4 companions (12 points), 3 specialists — a chamberlain, a steward, and a turb captain — (6 points), 10 grogs (10 points), and no dependents, laborers, or craftsmen, for a provisional total of 58 points. It thus needs 12 servants (12 points), taking the total to 70 points. Finally, it also needs 7 teamsters (7 points), giving a final total of 77 points of inhabitants (from 42 people). It has 60 points of laboratories (6 standard laboratories) and 320 points of weapons and armor (Standard cost outfitting for each grog).

It has no cost savings at all (purchasing everything it needs) and its Yearly Expenditure is as follows:

Buildings + Consumables + Provisions + Wages: 77 pounds

Inflation: 0 pounds

Laboratories: 6 pounds

Weapons and Armor: 1 pound

Writing Materials: 6 pounds

Total: 90 pounds

6 who produce wares for the covenant, plus a bookbinder and an illuminator), 10 more grogs, and has acquired 10 dependents. Thus it now has 6 magi (30 points), 4 companions (12 points), 3 specialists (6 points), 20 grogs (20 points), 6 craftsmen (12 points), and 10 dependents (10 points), for a provisional total of 90 points. It thus needs 18 servants (18 points), taking the total to 108 points. Subtracting twice the number of laborers ($2 * 20 = 40$) from this gives 68, so 7 teamsters (7 points) are needed. Adding these, plus the 20 laborers (20 points), gives a final total of 135 points of inhabitants (from 94 people). It still has 60 points of laboratories but now has 640 points of weapons and armor.

Its Yearly Expenditure (before cost savings) is now as follows:

Buildings + Consumables + Provisions + Wages: 135 pounds

Inflation: 10 pounds

Laboratories: 6 pounds

Weapons and Armor: 2 pounds

Writing Materials: 8 pounds

Its Cost Savings are as follows:

Laborers: -20 pounds

Craftsmen: 16 pounds

Total: 125 pounds

After ten years of expansion, Vernus has acquired a small plot of farmland and has added 20 laborers (farmhands and huntsmen), 6 craftsmen (4 of various common types with a Craft Ability of



The Finances of Semita Errabunda

Semita Errabunda has no Hooks or Boons relating to income and thus has a single Typical source of income, providing an annual income of about 100 pounds. This consists of a trading enterprise, which exploits the property of the covenant's regio that connects to different places in Europe, effectively allowing the covenant to rapidly "transport" large quantities of goods over very long distances. A sizable shipment of goods is bought cheaply near to their source, and then stored at the covenant's voluminous central warehouse (and preserved with the aid of magic, if need be). At such time as a regio opening leads to a new region in Europe where these goods are in demand, they are sold off. The profits from this scheme do depend to some extent on luck, providing a somewhat variable income, but it often pays off handsomely.

The covenant currently consists of:

- 5 magi (Carolan, Darius, Mari, Moratamis, and Tillitus) (25 points)
- 4 companions (Isabelle, Jarvis, Mansur, and Uberto count here; of the three others, Jerome and Naimes count as scribes, and the Redcap Victor does not count — he travels and pays for himself) (12 points)
- 4 specialists (an autocrat, a turb captain, and 2 scribes) (8 points)
- 12 craftsmen of various types (10 common craftsmen with a Craft Ability of 6 each, plus a bookbinder and an illuminator) (24 points)
- 20 grogs (20 points)
- 5 dependents (5 points)
- 6 horses (6 points)

This gives a provisional total of 100 points. Therefore 20 servants would be needed, but two magic items with a total of 4 magnitudes of effects take the place of 4 servants, leaving 16 servants (16 points), taking the total to 116. Subtracting twice the number of laborers ($2 * 40 = 80$) from this gives 36, so 4 teamsters (4 points) are needed. Adding these, plus the 40 laborers (40 points), gives a final total of **160 points of inhabitants** (from 110 people, not including Victor or those involved with the trading business).

The covenant maintains 4 standard laboratories (Upkeep 0) and one laboratory with an Upkeep of +2, belonging to Darius, for **70 points of laboratories**.

The covenant maintains one suit of full Standard armor and 4 Standard weapons per grog, for **640 points of weapons and armor**.

It should also be noted that the covenant suffers **no inflation**, due to trading at different places all over Europe.

Semita Errabunda's cost savings are as follows:

Laborers: Provisions —40 pounds (6 fishermen, 24 farmhands, and 10 huntsmen)

Craftsmen: Provisions —8 pounds (2 brewers); Buildings —16 pounds (2 carpenters, a thatcher, and a furniture maker); Consumables —16 pounds (a blacksmith, a candlemaker, a tinker, and a cobbler)

Magic Items: 4 items with a total of 12 magnitudes of effects:

- 2 brooms (each with a level 10 effect) clean and tidy rooms, taking the place of 2 servants each.
- 1 loom (with a level 30 effect) does the job of a weaver, saving 6 pounds on Consumables (weaving).
- 1 anvil (with a level 10 effect) assists the blacksmith by keeping metal hot, saving 2 pounds on Consumables (blacksmithing).

The expenditure in each category before and after cost saving (in pounds) is summarized in the table below.

The fixed yearly expenditure is thus 90 pounds per year. In a typical year, Semita Errabunda also has about 5 to 10 pounds worth of sundry expenses, mainly due to hospitality and travel. The covenant runs a small surplus in most years, but it is very small. The magi are considering ways to bolster their income, so that they may be able to fund building projects and the improvement of their laboratories.

Category of Expenditure	Amount	Cost Saving Limits	Cost Saving	Total
Buildings	16	(8 per craft)	-16	0
Consumables	32	(6 per craft)	-24	8
Inflation	0			0
Laboratories	7	(1 per craft)		7
Provisions	80	(40 + 16 per craft)	-48	32
Wages	32			32
Weapons and Armor	2	(1 per craft)		2
Writing Materials	9	(4 per craft)		9
Total	178		-88	90

as creating a barnful of grain, they are somewhat rarely employed, since most magi value the necessary vis at more than five pounds per pawn. At the storyguide's discretion, non-ritual Rego craft spells, if cast repeatedly over an extended period, may save money as per magic items.

EMERGENCY SAVINGS

Sometimes a covenant will find itself out of money (or credit), with its expenditure exceeding its income. If it cannot suddenly increase its cashflow, it will need to reduce its outgoings. There are a number of possibilities, which are a good source of stories. As detailed in the Points of Inhabitants insert above, the more privileged members of the covenant may voluntarily dispense with some of their perks and luxuries. (The points per magus or companion may be reduced to less than five or three points each, respectively, and the cost saving limit on Provisions from laborers may be increased from 50%, as the covenfolk rely more on their own produce.) Alternatively, the wages may be cut, but the covenfolk's Prevailing Loyalty will suffer. Some of the covenfolk could be laid off, turning them into disgruntled vagabonds, possibly with an axe to grind against their former employers. As explained above, there is a minimum number of servants and teamsters needed to keep the covenant running smoothly. If you have fewer than these minimums, it will adversely affect the functioning of the covenant — the storyguide should determine the appropriate story consequences, such as overworked staff, or magi having to forage or cook for themselves! In more severe cases of shortage or emergency, the magi might neglect entire categories of expenditure, allowing the buildings, laboratories, or weapons to go unmaintained, or letting the covenfolk starve, which will likely cause severe Loyalty Point penalties.

Sundry Expenses

Depending on the events of each year, there are numerous items of irregular expenditure, and some surplus cash is spent. These may be travel expenses, fees paid to visiting Redcaps, purchases of equipment, buildings, or land, laboratory upgrades, and so on. Here are listed some of the more common sundry expenses, and a price list, below.

The Price of Vis

It is almost impossible to put a fixed monetary price on a pawn of vis. Magi prize vis, their currency of choice, far more highly than silver. Most consider that mundane things should be bought with silver, and magical things with vis, and that is indeed usually what happens. There are many wealthy covenants that would not even consider selling a pawn of vis for less than a hundred pounds, since vis can be employed effectively in various magical wealth-creation schemes. Yet at the same time, plenty of covenants would not be able to spare more than a few pounds to actually *buy* vis, since their silver is needed to run their covenants. For this reason, the trading of vis for silver is rarely

undertaken, although it is not unheard of, especially amongst House Mercere, who have a more practical sense of the relative worth of vis and silver (see *Houses of Hermes: True Lineages*, page 87). In the cases where vis is sold for silver, the price varies wildly between a couple of pounds to a hundred or more pounds per pawn, depending on such factors as geographical location, the particular Art of the vis, the wealth and whims of local covenants and magi, and the availability of vis relative to other Hermetic commodities in your saga. Having said that, a base guideline of roughly ten pounds per pawn is a reasonable rule of thumb for a typical saga.

BOOKS

Knowledge is always a wise investment, and some covenants have amassed a large collection of mundane books. Merchants who trade in rare tomes frequently find that covenants are a lucrative port of call. See Chapter 7: Library, Prices for Books.

When producing their own Hermetic books, magi like to use resonant materials to decorate and enhance them (see Chapter 7: Library, Resonances). Although the costs vary considerably depending on the exact nature of the materials used, a good rule of thumb is that these precious materials cost one pound per book.

HERMETIC COMMODITIES

Items for trade amongst magi of the Order (Hermetic books, items, Longevity Rituals, and the like) are almost always priced in vis, not silver. Nevertheless, cash may exceptionally be accepted as payment, especially if offered in very large quantities, or if the seller is poor.

HOSPITALITY

The visits of Redcaps can be rather costly. It is customary that each visiting Redcap is paid 30 silver pennies (an eighth of a pound) for her services. The total cost of a Redcap's stay often rises to three or four times this amount, however, once he has been suitably wined and dined by the covenant. Months or seasons of accommodation for visiting noblemen or magi may be even more expensive. A covenant

may decide to throw an occasional festival or regularly observe feast days, which involves greater consumption of food and drink, but which boosts the morale of the covenfolk, adding loyalty points (see Chapter 4: Governance, Increasing Prevailing Loyalty).

LABOR

Sometimes, there is a temporary need to hire extra hands, for example, for a construction project, as mercenaries, or to crew a ship. Fortunately, most labor is cheap, although skilled labor is somewhat less so.

LABORATORY CONSTRUCTION

The materials needed to outfit a laboratory (starting with an unfurnished chamber) cost one pound per two points of the laboratory. Thus, a standard laboratory with an Upkeep of 0 costs five pounds to build from scratch. If upgrading a lab (see Chapter 9: Laboratories) results in an increase to Upkeep, the cost is one pound for every two points by which it increases.

MAGI

The whims of magi and their need for silver are hard to predict. They may suddenly demand large amounts of "petty cash" from the autocrat to finance current pet projects or schemes. Modest amounts of such spending are already handled by the yearly expenditure on "wages," but the costs for major purchases, such as



Covenants

a warhorse, a set of luxury furniture, a golden casket, and suchlike, should be added separately.

THE POUND OF ENUMERUS

A reknowned Jerbiton magus by the name of Enumerus once wrote a lengthy treatise on the economics of a covenant, a copy of which now resides in the Great Library of Durenmar. In the course of his research he came to a curious discovery: no matter how precisely he reckoned the books of his covenant, he could never fully account for all of its outgoings. After many years of trying, he eventually gave up, concluding that it was simply impossible for a mortal man to account for all such expenditure — there would always be some petty costs he had neglected, amounting to at least a pound. Since then, this phenomenon (and amount) of undocumented covenant spending has become widely known as the Pound of Enumerus.

Every year, therefore, you should add one pound onto the sundry expenses. (Note that if the covenant is somehow cursed, or suffers from incompetent or crooked management, the Pound of

Enumerus might amount to significantly more than one pound!)

PROPERTY

For the covenant to expand, it may wish to purchase or construct new property, or acquire extra land. A covenant is often judged, on first appearances at least, by the magnificence of its buildings and surroundings. These usually constitute very large items of expenditure, needing to be saved for and planned some years in advance. As a rule of thumb, roughly one virgate of arable land (a twentieth of a square mile) is needed for each farmhand laborer at the covenant.

If building a property, you may simply assume that the costs of the raw materials and labor are equivalent to the price of a pre-existing building. In this case, it takes one year per floor (or ten feet of height) to build. This rate can be doubled by paying 50% more. As a rule of thumb, new buildings designed for covenfolk can be assigned a cost equal to the number of points of inhabitants they are to house. For example, in a Spring covenant, a hut to house a servant costs one pound, whereas the house of a magus costs five pounds.

TRAINING

Although most covenants train their covenfolk and grogs themselves (which costs nothing), rich covenants may decide to pay outsiders for this purpose. If so, assume that a skilled individual costs half as much to recruit for teaching as to employ for work (see the price list).

TRAVEL

Magi are known to go on expeditions from time to time! Travel and accommodation for a group of magi and their grogs can be quite costly, especially for an extended period. This may involve passage on a ship, accommodation in inns, or the hire of a coach and horses. If such a party is traveling rough, however, then you need not account for their expenses (in this case they fall under the purview of the existing Provisions and Consumables costs). A season or more of rough travel might merit a penalty to the Living Conditions modifier for the characters involved, for that year.



Price List

This list is a rough guide to the prices of various items of sundry expenses. Exact prices may vary considerably by region and circumstances. For the sake of simplicity, prices are quoted in whole Mythic Pounds.

Quality and Size Multipliers

Shoddy / Small	x 0.5
Standard / Average	x 1
Superior / Large	x 2
Excellent / Huge	x 5
Flawless / Stupendous	x 10

Apply these quality and size multipliers to prices where appropriate. For example, a handsome riding horse (Excellent) costs considerably more than a filthy nag (Shoddy), a Standard house might be made of timber whereas a Superior dwelling is built of stone (although note that a Standard castle is built of stone), a diamond counts as an Excellent gem, a goat counts as a Large sheep, and so on. Note that both quality and size multipliers can apply, for example, something that is both Huge and of Excellent quality has a total multiplier of 25.

ANIMALS

20 sheep, 8 hunting dogs, 4 cows, 2 oxen, or 2 draught horses	1 pound
Captured or trained wild animal, such as a bear or monkey	1 pound
Riding horse	2 pounds
Warhorse	16 pounds

BOOKS

One standard book (non-Hermetic)	1 pound
Parchment and inks sufficient to write four books, without embellishment	1 pound

BUILDINGS

House	1 pound
Bridge	2 pounds
Mill	5 pounds
Gatehouse	7 pounds
Chapel	8 pounds

Manor house	10 pounds
Motte and bailey	12 pounds
Church	50 pounds
Tower	100 pounds
Castle	1,000 pounds

which is sufficient land to support one peasant family reasonably comfortably. A square mile is about 20 virgates. Purchase prices of land vary widely; a typical price is between 20 and 50 times its gross annual income.

Buildings designed for covenant inhabitants cost a number of pounds equal to the number of points of inhabitants they are able to house.

HERMETIC ITEMS

One year of maintenance of a standard laboratory (with average use)	1 pound
Outfitting a standard laboratory from scratch	5 pounds

Laboratories cost 1 pound per 2 points to outfit from scratch, and 1 pound per 10 points to maintain for a year of average use. Other Hermetic items are usually paid for with vis, not silver. See Chapter 7: Library. Prices for Books for suggested prices of Hermetic books.

HOSPITALITY

One lavish festival or two feast days for a hundred participants	1 pound
Visits of two Redcaps, each lasting a couple of weeks	1 pound
Maintaining a horse for a year ..	1 pound
Board and lodging for a commoner for one year	1 pound
Board and lodging for a nobleman or magus for one season	2 pounds

LABOR

Purchase of a half-dozen slaves ..	1 pound
Hire of one unskilled workman (paid one penny per day) for a year	1 pound
Hire of one skilled workman or man at arms (paid two pence per day) for a year	2 pounds
Hire of one master craftsman or ship's captain (paid five pence per day) for a year	5 pounds

LAND

One virgate of arable land, or two virgates of wild land	10 pounds
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One virgate (or yardland) is equal to about 30 acres (although the exact size varies by region).

PRECIOUS MATERIALS

Ten blocks of dressed building stone	1 pound
Half a dozen precious gems	1 pound
Three or four paintings or tapestries	1 pound
Two garments of fine fur	1 pound
A statue	1 pound
A bough of rare wood	1 pound
One pound of gold	10 pounds

1 pound typically buys enough precious materials to add a resonant bonus to one book.

TRAVEL

Rent of a wagon and horses for a season ..	1 pound
Two weeks of travel and accomodation for a couple of magi and a half-dozen grogs	1 pound
A season of travel and accomodation for a couple of magi and a half-dozen grogs	6 pounds
12 wagons, or one coach	1 pound
12 small fishing boats	1 pound
Barge	2 pounds
Ship	8 pounds

WEAPONS AND ARMOR

16 sets of Inexpensive armor, 4 sets of Standard armor, or 1 set of Expensive armor	1 pound
32 Inexpensive weapons, 8 Standard weapons, or 2 Expensive weapons ..	1 pound
2 ballistas or light catapults, or 1 heavy catapult or trebuchet	1 pound

Armor prices are for partial armor. Full armor is twice as expensive. Weapons and armor cost 1 pound per 32 points to buy. Starting characters and mercenaries usually come with their own weapons and armor, which do not need to be paid for. The cost for yearly repair and maintenance is one tenth of the cost to buy, 1 pound per 320 points. Shields cost the same as weapons.



Constantinople's Silk Makers' Guild also receive this level of income. There are perhaps three merchants and a half-dozen guild deans in all of Europe with this much power. Player characters never start with this level of income.

Labor and Livelihood

A character working to earn a livelihood gains Labor Points, which represent the time the character spends tending his business. A character gains no Labor Points in a season where he does something other than tend his business; that is, if he gains experience other than Exposure experience. The one exception to this is that some stories allow a character to improve his business, thus gaining Labor Points while also gaining Story experience (see Labor Points from Stories, below).

A character gains (primary Characteristic + Craft) or (Communication + Profession) Labor Points per season worked. This figure is multiplied by two if the character is Poor, by three if the character is average, and six if the character is Wealthy. It costs 36 Labor Points to maintain a character's business interests at their current level. Therefore, a Poor character works for three seasons a year, an average character for two, and a Wealthy character for one.

Improving Wealth and Social Status

Characters who accumulate surplus Labor Points may spend them to increase their financial and social status.

To move from Poor to average costs 120 points.

To move from average to Wealthy costs 360 points. A character moving from Poor to Wealthy must thus spend 480 points in total — the character may not skip the middle level of income.

To move from Wealthy to Poor in the next higher social class costs 1,080 points.

A character striking bad financial times can lose his level of wealth or Social Status Virtue, falling to a lower one. Characters who lose their financial or social standing due to a crisis or business failure are often forced to sell their assets for a fraction of their worth, and develop a poor Reputation with business contacts and creditors. Characters who lose social status or wealth typically have half the Labor Points required to regain that status remaining, representing the assets they were able to

save. Particularly severe crises may not leave even that.

Moving to a higher income band costs the Labor Points noted above, but also costs a season of time. This reflects the arrangements required for a character to purchase the vehicles, hire the employees, and secure the premises suited to a merchant of the higher status. Moving to a Greater or Legendary source of income also requires success in explanatory stories, in which the merchant is the main character. Some troupes may require multiple stories for advancement.

Overwork

Characters may speed their advancement by working harder, or spending less, than society requires. This gives the character a poor Reputation for impiety or avarice. Players should be aware that modern views on money and work are alien in Mythic Europe. The following guidelines will help them model appropriate behavior.

It is morally wrong to work on Sundays or Saints' Days. A character who is not Poor, but works three or more seasons in a year, gains a negative Reputation. It does not matter whether the character is working toward a laudable goal, like providing for her family. The time required by the community, on behalf of the Divine, takes precedence.

Misers are people guilty of the sin of avarice, which is the refusal to spend money. It does not matter what the character is saving money for: saving money itself is arguably a sin. A character may develop a reputation as a miser if he works extra seasons, but does not spend more lavishly. A Wealthy character may

Saving the Business of an Old Friend

This story seed demonstrates medieval views concerning money, and it is a story most players will have heard before. A man is very wealthy, but refuses to spend his money properly. Instead he hoards it, and spends hours each day in his counting house. He is, in game terms, investing his Labor Points rather than spending them on lifestyle. He has a young wife, who would like to spend the money, but her husband refuses to care for her properly, by giving her fine things. She takes a lover, who is a young rogue with a magical animal as a companion. The animal trips the miser at the top of the stairs, so that he falls and dies. The young couple marries, spend the money, and live happily ever after at the limit of their credit.

The twist, for a merchant character, is that the old miser was a part-

ner in the company that employs the character, or in a current venture. When the young couple liquidates the miser's holdings, many employees suffer. A skilled negotiator may be able to salvage the business, and the livelihoods of the employees, by tricking the couple into selling the business for far less than it is worth. This is worth a season of Labor Points.

If the couple cannot be tricked into selling the whole business, it is run into the ground as they withdraw capital recklessly. They sell assets off piecemeal, as they require more funds for their lifestyle. A consortium of merchants, with ample credit and enormous skill, might arrange to buy the business, piece by piece, for less than it is worth. This does not save the livelihoods of all of the business's workers, and hands the business's market share to

rivals, but allows the merchants to mitigate the damage a little. This also earns a season of Labor Points.

Characters who feel little compunction against killing the murderous little animal and conning its benefactors may be surprised to find that, if their conspiracy to save the business is discovered, they are seen as villains attempting to steal from a young widow. This is because, to the public mind, people who save money are sinners, and the young widow's desire to spend all of the money she has available is virtuous. This story works less well in the handful of places where this belief is not held. The key example is Venice, where the ruling class dress humbly and have tasteful houses, because no one dares snub them for their avaricious and likely sinful behavior.

also choose to live as an average or Poor person, which provides an extra season of Labor Points every three years, or every year, respectively. This imposes 1 or 3 experience in a Reputation for miserliness every year.

Labor Points from Stories

Characters gain additional Labor Points by completing stories that improve their economic or social status. Many adventure seeds have been scattered through this book, and each has a value in seasons of Labor Points. A "season" equals however many points a character would normally earn from (primary Characteristic + Craft) x Wealth

Multiplier or (Communication + Profession) x Wealth Multiplier. The points are awarded to a character when he resolves the story's central issue. Characters may also gain small Labor Point awards for their actions during stories focused on other characters. This is the only method allowing a character to earn both Labor Points and non-Exposure experience during the same season.

The story seeds for the poorer types of merchant may be modified slightly to challenge merchants that are more powerful. The stories for powerful merchants and magi, however, tend to be of too broad a scope for poorer merchants to complete. Poorer merchants may, however, be delegated a role in solving the story's problem by a more senior merchant.

As a guide, stories earn:

- Half a season's worth of Labor Points when they are a subplot of a more significant story, dealt with by magi.
- One season's worth of Labor Points when a merchant faces severe danger or hardship to finish the subplot.
- One-and-a-half seasons' worth of Labor Points when the merchant's subplot is pivotal to the conclusion of the main story.
- Two seasons' worth of Labor Points when the merchant is the central character of the story.
- Two and a half seasons' worth of Labor Points when, if the merchant fails, there are severe repercussions for his city or covenant.

Stories completed swiftly sometimes do not prevent the character from working for Labor Points during a season.

Investing Time

Characters may invest their time or profits, as represented by Labor Points, to improve their businesses. Investments, like Ability training and laboratory work, are essentially minor stories that the character is involved in, without the troupe actually playing them. In the non-dangerous story hooks given in this book, a Labor Point reward is given for if the incident is played, and a smaller reward is given for if the story is just an investment.

Money and Investment

Labor Points cannot be directly converted into money, because they represent the merchant's time, or the rewards he has gained for spending time fruitfully. This means that a Labor Point from a capo, who runs a trading empire, is worth far more than a Labor Point from a journey-



man weaver. That being noted, as a guideline, the average character earns around 6 Labor Points a season, multiplied according to his level of wealth. This means a character with no constraining obligations might consider selling the product of, or abandoning a season of, work for one-quarter of his annual income.

This means that 6 Labor Points from a Poor person, or 12 from an Average person, or 36 from a Wealthy Person, are worth:

- Around 2.5 pounds to a character with a Trivial source of income, and far less to those whose incomes do not reach Trivial.
- Around 5 pounds to a character with a Minor source of income.
- Around 10 pounds to a character with a Lesser source of income.
- Around 25 pounds to a character with a Typical source of income.
- Around 63 pounds to a character with a Greater source of income.
- Around 250 pounds for a character with a Legendary source of income.

Characters may use this table to invest money into a business, but generally may not use it to convert their Labor Points into Mythic Pounds. There is no practical way for most merchants to sell moments of their surplus time in this way, although craftsmen can: see Chapter 4: Crafts, for details.

Preternatural Tethers

A preternatural tether is simply one that does not have a natural origin, but is caused by mortals, magic beings, or vis. Individual tethers may have a score up to 5, and combinations of such tethers may produce a preternatural aura score of up to 5, as described above. Such tethers usually come in one of the following types: magic monuments, magic residues, magic beings, or vis sources.

MAGIC MONUMENTS

Ancient buildings or constructs that are strongly associated with Magic might constitute a tether. Examples include temples, menhirs, stone circles, pyramids, cave paintings, and parts of ancient covenants. As a rule of thumb, these places can be given one point of tether score for every full century that they have seen active use. For example, a standing stone at the covenant of Durenmar, which has been used for more than four centuries, has a tether score of 4.

MAGIC RESIDUES

Places that have borne witness to extremely powerful or legendary magics may constitute a tether, if the magics have left a permanent imprint. Such sites are usually associated with a particular event. It is suggested that these places can be given a tether score equal to $(\text{Ritual spell level equivalent of magics} - 40) / 10$, rounded down. For example, the site of a casting of the 75th-level spell *Shadow of Life Renewed* might have a tether score of 3.

MAGIC BEINGS

Some kinds of magical beings, which may be animals, plants, ghosts, elementals, and so on, form tethers. Any place that they currently inhabit, and which they have inhabited for at least a year, has a tether score equal to $(\text{being's Might} / 10)$, rounded down. For example, a cave inhabited by a dragon with a Might score of 40 has a tether score of 4. If such a being moves away or is destroyed, the tether score drops by one point

for every year until it vanishes. The site of the death or burial of a magical being, or a place where a magical being spent at least half its life, has a permanent tether equal to $(\text{being's Might} / 20)$, rounded down. Other kinds of magical beings do not generate an aura, but are often instead dependent on some other Magic aura (such as that arising at a monument) for their abode.

VIS SOURCES

Places where raw vis manifests may also form a tether for a Magic aura, especially if the vis harvest is large. Whether the aura causes the vis to manifest, or vice versa, is a subject for some debate, although most magi think that a harvest of vis is a by-product of an aura, not a cause of an aura. As a rule of thumb, a source of vis not already in the presence of a tether may be given a tether score equal to $(\text{pawns harvested per year} / 3)$, rounding down. For example, a source of vis yielding six pawns may have a tether score of 2.

Aura Variation Rules

The strength of a Magic aura is not always the same as its base aura score; in particular, weak Magic auras can even arise without a tether, although such auras are somewhat rare and usually short lived. The actions of magi (and other wizards) and the presence of a foreign aura that impinges on the aura may cause its score to become either higher or lower than the base aura score.

Most forms of magical activity tend to add to the reserve of fluid vis and thus strengthen an aura, except for vis extraction, which removes fluid vis from an aura's reserve, and tends to weaken it. The expenditure of raw vis in the aura converts it into new fluid vis and thus adds to the aura. For example, the casting of Ritual spells such as *Aegis of the Hearth*, the use of vis in certamen, and study from vis all add to the fluid vis reserve. However, using vis to enchant an item, attune a familiar, or create a Longevity Ritual does not count; in these cases the vis is not released, but is instead concentrated into a mobile entity (an item, beast, or person, respectively) that is not attached to the aura, and which may leave it.

Impinging foreign auras tend to influence a Magic aura in a manner consistent with the interaction of the realms (see the

Yearly Aura Modifier

At the end of each year, the yearly aura modifier is the sum of all relevant effects from the table below. It cannot exceed +9 or be less than -9.

If the Magic aura fluctuates with respect to time (for example, changing in strength between day and night, or from

EFFECT

Current aura score differs from base aura score

Stronger foreign Magic aura impinges on aura
Stronger foreign Faerie aura impinges on aura
Stronger foreign Divine aura impinges on aura
Stronger foreign Infernal aura impinges on aura
Magical activity (labwork and non-Ritual spellcasting) of a typical Spring covenant
Magical activity (labwork and non-Ritual spellcasting) of a typical Summer covenant
Magical activity (labwork and non-Ritual spellcasting) of a typical Autumn or Winter covenant
Beneficial magical botch (2 or more Warping Points gained)
Detrimental magical botch (2 or more Warping Points gained)
Expenditure of vis (3 or more pawns) in study, spellcasting, or certamen
Extraction of vis from aura

ADD TO MODIFIER

$+3 \times (\text{base aura score} - \text{current aura score})$
+2
+1
-6
-2
+1
+2
+3
+1
-1
+1 per instance
-1 per instance (one season by one magus)

Realm Interaction Table in ArM5, page 183). That is to say, Magic and Faerie auras have a beneficial effect, whereas Divine and Infernal auras have a detrimental effect. An "impinging" aura may be either one that occupies the same space, or a neighboring one that brushes up against the Magic aura.

In order to determine any possible changes in a Magic aura, you may calculate its yearly aura modifier (see insert). This number is separate from and should not be confused with the aura score. If the yearly aura modifier is between -3 and +3, then do nothing — in this case there are no strong prevailing effects and the aura remains stable. If the yearly aura modifier is +4 or greater, consult the Aura Strengthening Table (see insert). If it is -4 or less, consult the Aura Weakening Table (see insert). The base number of botch dice for rolls on either table is zero. However, every roll made on either table that results in a 9 or more causes the number of botch dice for subsequent rolls to increase by one; a year in which no roll at all is made causes the number of botch dice to decrease by one. These effects are cumulative. For example, after four successive years of aura-strengthening outcomes, the number of botch dice is four. After an unexceptional year with a yearly aura modifier of 0, say, the number of botch dice drops back to three. Repeated fluctuations and instabilities in an aura thus mean that a fracturing into a regio (which occurs on a botch) becomes increasingly likely.

An extremely potent magical botch may also trigger an immediate roll on either the Aura Strengthening or Aura Weakening Tables. Magical botches of moderate severity, resulting in a gain of 2 or more Warping Points, will affect the yearly aura modifier in an unpredictable fashion. The majority of such botches add to the fluid vis reserve and are beneficial to an aura, but some — most usually botches with the Art of Perdo — inadvertently destroy fluid vis and are detrimental.

You may wish to monitor the player covenant's aura, as well as any other important auras that the characters frequently encounter. You will probably not want to monitor any other Magic auras in your saga, such as those of other covenants. Mostly, the aura of a covenant should be fairly stable, with the yearly aura modifier sure to be between -3 and +3. In such years, there is no need to calculate the modifier. Even abnormal yearly aura modifiers will only cause an occasional change in aura strength, usually as a result of major events in the saga or perhaps due to deliberate efforts by magi.

In the usual course of events, activities

Aura Strengthening Table

Roll a stress die and add the yearly aura modifier, or choose a suitable outcome. Unless otherwise stated each outcome is temporary, and lasts for at most one year. If there is a regio, increases in aura strength apply only to the top level.

TOTAL: BOTCH

Regio level appears: The area in which the aura is located becomes a regio, if it was not one previously, with a mundane level and a top level whose aura is the same as the overall aura score. If there is already a regio, then a new level appears. Everyone present in the aura receives 3 Warping Points. Regiones can appear either benignly or in a troublesome fashion (see below).

TOTAL: 0 – 6

No change to aura.

TOTAL: 7+

Symptoms of aura strengthening noticed: See the insert for some suggestions.

TOTAL: 9

Latent aura strengthening: Add 3 to next year's aura modifier.

TOTAL: 10

Spontaneous magic effects: Minor random magical effects spontaneously appear; any persons targeted by such effects gain a Warping Point. Spellcasting totals for spontaneous magic receive a bonus of up to +3.

TOTAL: 11

Temporary aura increase: The aura score increases by 1 for one season.

TOTAL: 12

Vis creation: 1 to 3 pawns of vis spontaneously manifest in the aura. Either the harvest of an existing source of vis is increased, or the vis appears somewhere else, typically growing or coalescing in some fashion, which may not necessarily be noticed. This effect is temporary, but the vis gained is real and permanent.

TOTAL: 13

Patches of stronger aura: The aura strength increases by 1 in part of the aura, such as one chamber or laboratory, perhaps at the center of the aura. Any mundane resident in this part of the aura gains a Warping Point.

TOTAL: 14

Aura expands (permanent): The aura expands outward by several yards, so that it covers more physical space.

TOTAL: 15 – 20

Current aura score increases 1 (permanent).

TOTAL: 21+

Re-roll twice on this table, treating any total of 21+ as a 20.

Aura Weakening Table

Roll a stress die and add the yearly aura modifier (ignoring the minus sign), or choose a suitable outcome. Unless otherwise stated each outcome is temporary, and lasts for at most one year. If there is a regio, decreases in aura strength apply only to the top level.

TOTAL: BOTCH

Regio level disappears: If there is a regio present, one of its levels disappears (see below). Everyone present in that level receives 3 Warping Points. If there is no regio then a new regio arises, but all the buildings and inhabitants in the area retreat into the magical level, leaving the mundane level deserted and bereft of any signs of magic. Everyone present in the aura receives 3 Warping Points.

TOTAL: 0 – 6

No change to aura.

TOTAL: 7+

Symptoms of aura weakening noticed: See the insert for some suggestions.

TOTAL: 9

Latent aura weakening: Subtract 3 from next year's aura modifier.

TOTAL: 10

Spontaneous magic stifled: Spellcasting totals for spontaneous magic receive a penalty of up to -3.

TOTAL: 11

Temporary aura decrease: The aura score decreases by 1 for one season.

TOTAL: 12

Vis wasting: 1 to 3 pawns of vis in the aura expire and lose their magical power. Either the harvest of an existing source of vis is decreased, or vis stored anywhere in the aura expires, for example rotting, shriveling, or drying up, which may not necessarily be noticed. This effect is temporary, but the loss of vis is real and permanent.

TOTAL: 13

Patches of weaker aura: The aura strength decreases by 1 in part of the aura, such as one chamber or laboratory, perhaps at the edge of the aura.

TOTAL: 14

Aura contracts (permanent): The aura contracts inward by several yards, so that it covers less physical space.

TOTAL: 15 – 20

Current aura score decreases 1 (permanent).

TOTAL: 21+

Re-roll twice on this table, treating any total of 21+ as a 20.

Realms of Power

that benefit the aura are mostly canceled out by vis extraction. However, a covenant that relentlessly and greedily extracts vis may find its aura temporarily dropping in strength, whereas a vis-rich covenant that is profligate with Ritual magic might find its aura eventually increasing. Some old, autumn covenants have accumulated quite a strong Magic aura mostly from the activities of their magi alone, with only weak tethers.

Symptoms of Aura Variation

This is a suggested list of phenomena that may be subtly influenced by a Magic aura. Changes in these factors may reflect a corresponding change in the aura strength. These effects can also be used as story seeds,

Aura Variation Story Seeds

CREATURE COMFORTS

The covenant's strengthening aura attracts a powerful magical creature, whose presence will be a boon for the covenant. However, it will need to be accommodated in a lair and it comes with certain unsavoury habits, which may dismay the locals.

THE SQUANDERED SOURCE

The covenant's weakening aura causes a magical creature, whose presence is welcomed on account of the vis it produces, to leave in search of a stronger Magic aura. Unless the magi can persuade it to stay or restore their aura, they will lose a source of vis.

A MUNDANE MOOD

A bad mood and poor work ethic is noticed among the covenfolk. The magi suspect a sinister influence, but the true cause, which they have overlooked, is simply their slowly weakening aura and the increasing mundanity that results.

either precipitating a story by themselves or as hints to other events.

MAGICAL INHABITANTS

If a Magic aura strengthens, resident magical creatures may be seen to be prospering. If there are no such creatures, they may arrive. If the aura weakens, such magical residents may suffer or decline, or they may decide to leave.

ANIMALS, VEGETABLES, AND MINERALS

The prosperity and condition of flora and fauna in and around the aura may reflect its strength. The sizes of flocks and harvests may increase if the aura strengthens, and animals and plants may become more perfect. Any

WIZARDS' WINDFALL

One of the covenant's natural resources increases in quality to such an extent that its value is greatly enhanced, becoming a viable source of monetary income.

FOUL AIRS

An outbreak of disease in nearby lands is blamed on foul airs. A large group of peasants arrive from a low-lying village to escape the bad airs and come to the covenant, where they have heard that the air is much more pleasant.

THE STATUE'S SECRET

An ancient statue at the covenant develops the ability to speak as a result of a strengthening aura, and reveals a hidden clue about the site's history.

TOME OF PROPHECY

The otherwise mundane diary of one of the covenant's educated servants is discovered to be unnaturally accurate in its predictions, causing the magi to clamour eagerly over this "tome of prophecy."

other natural resources gathered in the aura — such as water from a spring or well, or gemstones from a mine — may also increase in size, number, or perfection. Such prosperity may be reversed in the case of a weakening aura.

WEATHER AND AIR

With a stronger aura, the weather tends to become more extreme and the air is often crisper or fresher, with a clean scent or tingle in the air. In a weaker aura, the weather may be drearier and more mundane, and the air more stale.

MOOD

A stronger Magic aura tends to enhance the eccentricity and creativity of its inhabitants; for instance, artists may find themselves possessed of heightened inspiration. In a weaker aura, the inhabitants may find themselves more depressed, or that original thought is stultified.

SENTIENCE

If a Magic aura becomes stronger, formerly dumb creatures and objects may develop sentience, intelligence, or the ability to speak. If the aura dwindles, however, such entities may find their wits dulled, or may fall silent.

SIGNS AND SUPERNATURAL ABILITIES

The strengthening of a Magic aura may be reflected by an increase in portents, visions, and dreams experienced and observed by the inhabitants. Or they may develop other strange new abilities. If an aura weakens, such occurrences become less frequent, signs become muddled, and eldritch talents are lost. As a rule of thumb, for every point by which the aura score increases, one inhabitant can be (unwittingly) given a new Supernatural Virtue, or a character with an existing Supernatural Ability may receive 20 experience points in that Ability. It is best to choose a character who has recently gained a Warping Score of 5 and who thus qualifies for a new Minor Virtue. This process can be reversed if the aura weakens; a character with a Supernatural Ability loses 20 experience points. If this takes the Ability score to zero, the ability can no longer be used.

Chapter Ten

Long-Term Events

Experience and Advancement

As time progresses, characters get better. In *Ars Magica*, experience points are awarded every season (three months), based on the character's activities during that season.

Using Experience Points

Experience points are used to increase Arts and Abilities. A character gains experience points in an Art or Ability when she spends seasons studying it. Once she has spent enough experience points, the Art or Ability increases by one. A character may, in general, raise an Art or Ability by more than one level per season.

INCREASE AN ABILITY BY ONE:
 $(\text{Ability} + 1) \times 5$ experience points

INCREASE AN ART BY ONE:
Art + 1 experience points

Advancement

Whenever a character spends a season in study, she gains a number of experience points equal to her Advancement Total in the subject studied.

ADVANCEMENT TOTAL:
Source Quality + Bonus from Virtues –
Penalty from Flaws

A character may only gain experience from one type of advancement in one season. In particular, a character may gain experience from exposure in all and only those seasons in

which she does not gain experience points from any other form of advancement. The character may undertake other activities which do not result in experience point gain and still gain Exposure experience; this includes inventing spells in a Hermetic laboratory, or making tables for sale.

ASSIGNING SEASONS

The assignment of seasons to activities is, in some cases, an abstraction. A normal character must work for two seasons, and gets two seasons "free." However, he cannot leave his job for two seasons, as the free time is spread over the year. Thus, he can only undertake study that he could do in and between his job. The two seasons spent working generate Exposure experience, as described below. Characters may have genuinely free seasons, but this is a matter of character background.

Hermetic lab work always takes an entire, actual season, and Hermetic magi have four genuinely free seasons per year, which they may apply to study or other activities as they wish. If a magus does something other than study, he is entitled to Exposure experience, just like anyone else.

LIMITS

Some study sources, notably teachers and summae, have a level themselves. The student may not gain a score in the Ability or Art higher than the level of the source, and may not gain any experience points towards the next level from that source. This limit is called the Gain Limit.

EXPOSURE

A character can learn simply by being exposed to the thing to be studied. This is by far the least effective way to learn.

EXPOSURE SOURCE QUALITY: Two

These experience points may be split between any two Abilities or Arts which were being used consistently during the season. Exposure includes both doing something yourself (the normal way), or helping someone else to do it, without any feedback. In particular, Hermetic laboratory activities grant Exposure experience both to the lead magus and to any assistants.

Activity	Possible exposure
Laboratory Work	Magic Theory, Exceptional Abilities used, Arts used.
Craft Work	Craft Ability, Area Lore for the area where you live.

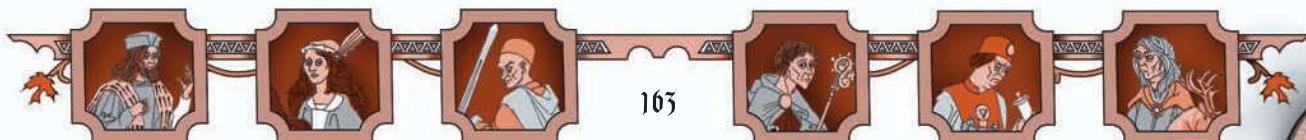
ADVENTURE

A character may gain experience by going on adventures. This takes a whole season, even if the adventure itself does not; the character spends the rest of the season consolidating what she learned under pressure. A character may choose not to take experience from an adventure if the adventure was short enough to allow other study.

ADVENTURE SOURCE QUALITY: 5–10

The Source Quality of an adventure is set by the storyguide, depending on how important the adventure was and how many opportunities for learning there were. Adventure experience may be added to any Abilities or Arts involved in the adventure, and may be split between any number of Abilities. Any Ability actually used as part of the adventure qualifies, as do Abilities used "off stage," for example during travel. Experience points can only be applied to Arts which were used "on stage," however.

You may apply a maximum of five Adventure experience points to a single Ability or Art.



Advancement Table

Score	ART		ABILITY	
	To buy	To raise	To buy	To raise
1	1	1	5	5
2	3	2	15	10
3	6	3	30	15
4	10	4	50	20
5	15	5	75	25
6	21	6	105	30
7	28	7	140	35
8	36	8	180	40
9	45	9	225	45
10	55	10	275	50
11	66	11	330	55
12	78	12	390	60
13	91	13	455	65
14	105	14	525	70
15	120	15	600	75
16	136	16	680	80
17	153	17	765	85
18	171	18	855	90
19	190	19	950	95
20	210	20	1050	100

To Buy: The number of experience points required to raise a score from zero to that number.

To Raise: The number of experience points required to raise a score by one point to that number.

PRACTICE

A character can try to deliberately find out more about a subject, by her own efforts. This is more effective than exposure, but it is a full-time activity.

PRACTICE SOURCE QUALITY:
3–8, usually 4

In almost all cases, the Source Quality for practice is four, depending on how useful you think the environment is.

There are four cases which merit higher qualities.

- First, practicing a language in a community where it is the native tongue merits a Source Quality of eight, until your score in the language reaches 5. At this point, the Source Quality drops to four.
- Second, practicing Area Lore by traveling around or living in the area merits a Source Quality of five to seven, depending on how thoroughly the character can explore the area. A character living in a city while working in a trade could claim one of his nominal free seasons as a

Source Quality five practice in Area Lore for the city, while a character with a genuinely free season in the city, or working as a messenger, could claim a Source Quality of seven.

- Third, being forced to practice a trade or craft in an environment with immediate feedback as to how well you are doing has a Source Quality of five. An example would be someone forced to help on a ship.
- Finally, practicing a spell for mastery by casting it repeatedly is worth a Source Quality of five.

Otherwise the Source Quality is always four.

Experience points from practice may be split between several Abilities. If the Source Quality would be different for the different Abilities, the total number of experience points gained is based on the lowest of the Source Qualities.

Hermetic Arts cannot be increased by simple practice; see "Vis" on page 165 for the equivalent.

TRAINING

Training is one-on-one training where the master shows the trainee what to do. A character must have a minimum score of two in an Ability before she can serve as a master, and at that level simply yelling at the apprentice when he does something wrong is equally helpful.

TRAINING SOURCE QUALITY:
Master's score in Ability being taught + 3

TRAINING GAIN LIMIT:
Master's score in Ability being taught

The master must have a higher score than the apprentice. However, the master may work at earning a living while training an apprentice. The apprentice may only be taught an Ability which the master is using to earn a living over the whole season. The apprentice may not earn a living or produce anything useful. Master and apprentice do not need a common language in most cases.

The master gains Exposure experience in the Ability being trained, just as for the normal use of an Ability to earn a living. However, the master only gains Exposure experience in the seasons spent training the apprentice.

Hermetic Arts cannot be increased by training.

TEACHING

Characters can be taught by other characters.

A character must have a score of at least two in an Ability, or at least five in an Art, before she can teach anyone. The teacher and the students must share a common language. The teacher must have a higher score in the Ability or Art than the student.

TEACHING SOURCE QUALITY:
Teacher's Communication
+ Teaching + 3 + bonus

TEACHING GAIN LIMIT:
The teacher's score in the Art or Ability

A character may teach several students. The maximum number of students is equal to the teacher's Teaching Ability times five, or one student if the teacher has a score of zero in Teaching. If a teacher has a single student, whether for an Art or an Ability, the Source Quality gets a +6 bonus. If she has two students, the bonus is +3. If there are more students, there is no bonus.

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A teacher may gain exposure to Teaching or the language of instruction, but cannot do anything else in a season when she is teaching.

Hermetic Arts can be taught, but only one-on-one. The normal +6 bonus for having only a single student applies.

BOOKS

Characters can learn by studying from books, and practicing if the subject of study requires it. It is not possible to study from a book unless you are fluent (have a score of four or higher) in the language in which it is written, and can read and write the writing system used (which requires a score in Artes Liberales).

There are two types of books, summae (singular summa) and tractatus (singular also tractatus). A summa contains an organized account of a topic, taking it from the basics up to a certain level. It can be studied as long as the student's level in the subject of the book is less than the level of the book. A tractatus contains an in-depth treatment of one aspect of the subject. A tractatus is useful to students at any level of ability, because you can never know everything about your subject.

SUMMA STATISTICS

Source Quality and Level

SUMMA GAIN LIMIT

Summa Level

TRACTATUS STATISTICS

Source Quality

See "Writing Books," below, for the rules for calculating the Source Quality for a book. However, in most cases the quality, and level for a summa, will simply be noted as features of the book.

Books can be written about any Hermetic Art or any Ability, including Supernatural Abilities and Spell Mastery Abilities. A character can only study a Supernatural Ability from a book if he already has a score of at least one in that Ability.

Reading Summae: A student may continue to study a summa as long as his score in the Art or Ability that it concerns is lower than the level of the text. Thus, a summa may be studied for several seasons with profit.

Studying Tractatus: It takes one season to study a tractatus, and a given student may only study a given tractatus once, with benefit. A person gains nothing from studying a tractatus they wrote themselves.

VIS

Magi can study the Hermetic Arts from raw vis. This requires one pawn of vis of the appropriate Art for every five levels or part thereof that the magus has in that Art, and a minimum of one pawn, all of which are consumed during the season's study.

VIS SOURCE QUALITY: Stress Die + Aura Bonus

If the stress die double botches, the maga may enter Wizard's Twilight (see page 88). The number of botch dice equals the number of pawns of vis used in study.

Studying from raw vis does not require a Hermetic laboratory; it can, in principle, be done anywhere. Most magi do study raw vis in their laboratory, though.

DISTRACTIONS

Sometimes characters are distracted from study by outside events, like a dragon attacking the covenant. In most cases, a distraction has no game impact, unless the distraction is an adventure and the character chooses to take Adventure experience.

Long distractions, of more than a month, reduce Advancement or writing totals. For every full month lost, reduce the total by one third of its original amount. Round any fractions up.

Months Lost	Total	Example
None	Full	15
One	2/3	10
Two	1/3	5
Three	None	0

Writing Books

A character must have a score of at least five in an Art, or at least two in an Ability, before she can write a useful book. She must also have a score of at least five in the language she wants to write the book in.

Books may be written about any Ability, including the Mastery Ability of an individual spell. Learning from books about practical Abilities requires the reader to practice as well as read.

SUMMA SOURCE QUALITY: Author's Communication + 6 + bonus

SUMMA GAIN LIMIT: Level of summa

TRACTATUS SOURCE QUALITY: Author's Communication + 6

SUMMAE

Each summa is described by two factors: its level, which represents how much knowledge is contained in it, and its quality, representing how well it is written.

When a summa is started, the level of the finished book is determined. The level may be chosen freely by the author, up to half of her score in the appropriate Art or Ability. The quality of the summa is equal to the author's Communication + 6.

If the author chooses to set the level of the summa below half her score, there is a bonus to the quality. For an Art, the bonus is one point for every level by which the summa is dropped. For an Ability, the bonus is three points for every level. This bonus cannot exceed the base quality of the summa, so the final quality cannot be more than twice the author's Communication + bonuses from Virtues + 6.

Once the level is determined, writing commences. For every season spent writing, the character accumulates a number of points equal to his Communication + Language. When the total of points equals or exceeds the level of the summa, for Arts, or five times the level of the summa, for Abilities, the summa is complete. The level of the book may not be changed midway through the writing (if the character improves the Art or Ability, for example). Once begun, the book must be finished at the initial level or not finished at all.

For example, Quintus, who has a score of 24 in Ignem, a Communication of -1 and a Language of 5, wants to write an Ignem summa. He decides that the level of the summa will be twelve, the maximum that he can select. During the first season of writing he accumulates four points (his Communication + Language). He accumulates another four in the second season, taking him to eight, and four more in the third, for a total of twelve. This equals the level, so the book is completed at the end of the third season. The quality of the summa is 5. If he had chosen to write a summa at level six, it would have taken him two seasons, and the quality of the summa would have been 10, because the bonus from dropping the level by six points is capped at 5 by the base quality of the book.

TRACTATUS

It takes one season to write a tractatus. The quality of a tractatus is equal to the author's Communication + 6.

A character may only write a total number of tractatus equal to half her score in an Ability or one fifth of her score in an Art, rounded up in both cases.



COPYING BOOKS

A character may copy books carefully or quickly. Copying a tractatus carefully takes one season. Every season that a character spends copying a summa carefully, she accumulates points equal to $6 + \text{her Profession: Scribe score}$. When she has accumulated points equal to the level of the summa, it has been copied. A careful copy has the same quality as the original book.

A character may copy books quickly at three times the rate. That is, she may make three copies of a tractatus (or one copy of each of three tractatus, and so on) in a season, or she gains $18 + 3$ times her Profession: Scribe score points towards copying a summa. Books copied quickly have a quality one lower than the book copied.

COPYING CAREFULLY:

1 tractatus per season, or $6 + \text{Profession (Scribe) points}$ towards a summa.

COPYING QUICKLY:

Three times as fast as careful copying, copy Source Quality is 1 lower than copied book.

CORRUPTED COPIES

Books copied by people lacking particular skills become corrupted. In the simplest case, the scribe omits small marks that are a vital part

of the meaning because he thinks they are merely ink blots. In more complex cases, he "corrects" parts of the text, creating gibberish. A corrupted text is useless.

A character must be able to read and write the language in which the book is written to copy it without corrupting it. However, a score of 3 in the language is sufficient to allow accurate copying.

A character must have a score of at least 1 in the relevant Realm Lore, or the appropriate Ability, to copy a text about a Supernatural Ability without corrupting it.

A character must have a score of at least 1 in Magic Theory in order to copy a book about the Hermetic Arts or Parma Magica without corrupting it. Scores in the Ability in question are no substitute in this case.

Learning Supernatural Abilities

Only characters with The Gift (see page 36) can learn supernatural abilities using these rules, but the teacher need not have The Gift (although, obviously, he must have the Supernatural Ability).

Supernatural abilities can only be taught if they have an associated Ability, in game terms. Thus, Enchanting Music can be taught, but Unaging cannot. The initial teaching in a supernatural ability must be by Training or

Teaching, as described above. Once the character knows the Ability, it may be advanced normally.

In order to learn a supernatural ability, the student must reach a score of at least 1 in the first season. That is, he must gain at least 5 experience points. However, he must subtract the total of his scores in other supernatural abilities from the source quality.

**SUPERNATURAL ABILITY SOURCE QUALITY:
Normal Source Quality – Total Score in
Supernatural Abilities**

If the student has had the Hermetic Arts opened (see page 106), he must subtract 15 or the sum of all his Art scores, whichever is higher, from the Source Quality.

For example, a character has Enchanting Music 3, Dowsing 4, and The Gift. He wants to learn Animal Ken. He must find a character who is willing to teach it to him, despite his Gift, and who can manage a Source Quality of at least 12. If the character has also been opened to the Hermetic Arts, but still has scores of 0 in all of them, he needs to find a teacher who can manage a Source Quality of 27 (15 for the Arts, +3 for Enchanting Music, +4 for Dowsing, +5 for the number of experience points he needs to gain). This is effectively impossible.

Mystery Cults can often avoid the penalty due to prior mystical abilities through their initiation rituals.

Changing Reputations

A character gains a Reputation, with a score of 1, by doing something noteworthy in front of witnesses who will talk. A grog might fight a dragon and survive, or kill a demon with two blows of his dagger. A priest might preach a heretical sermon to a monastery. A magus might give the covenant's vis sources away at Tribunal. All of these generate a Reputation. Once a character has a Reputation, anything he does that draws attention to himself strengthens that Reputation, as long as it is not in direct contradiction. Treat the Reputation as an Ability, and give the character one "experience point" in it for every noteworthy action he performs. Thus, performing ten noteworthy actions raises a Reputation from one to two.

A character may wish to get rid of a bad Reputation. This is not easy. First, he must do something spectacular enough to start a Reputation, and gain a score of 1 in the new Reputation. Then he may count noteworthy actions that specifically support the new Reputation towards increasing it, rather than the bad Reputation. General noteworthy actions still increase the original Reputation. Once the new Reputation exceeds the old, general actions grant experience to the new Reputation instead. At this point, the character may choose to reduce the old Reputation by one point instead of raising the new Reputation when he gains enough experience points to raise it.

If a character has two Reputations, the storyguide should roll both to see whether a random person has heard of the character. A person may have heard both Reputations, in which case he may not know what to believe, or may amalgamate them. For simplicity's sake, most characters should have no more than two Reputations.

Warping

Warping is the side effect of living in a strong mystical aura, or being subject to mystical effects over a long period of time. Every character has a Warping Score, which is increased like an Ability, but by Warping Points rather than experience points. To increase the Warping Score by one point, a character needs five times the new score extra Warping Points. Thus, to increase from a Warping Score of 2 to one of 3, a character must gain 15 Warping Points.

Warping Points are gained from exposure to any of the supernatural realms, Divine, Faerie, Infernal, or Magic. The points are not distinguished based on their source.

Warping Points and Score

Warping Score	Warping Points to Reach	Warping Points to Increase to
1	5	5
2	15	10
3	30	15
4	50	20
5	75	25
and so on.		

Warping and Non-Humans

Other mundane creatures and things are also warped by mystical effects. However, keeping track of the Warping Scores of every table in the covenant is unlikely to be fun. Instead, the storyguide should just describe interesting effects, as required. The rules for humans give an

idea as to when the effects should be visible, and as to how serious they should be.

Creatures with a Might score are absolutely immune to warping. They are already fully part of one of the mystical realms.

Living in Strong Auras

Aura Strength	Always Within	Half time Within	Frequent Visits
6	1/year	None	None
7	1/year	1/2 years	None
8	2/year	1/year	None
9	1/season	2/year	1/year
10	1/month	1/season	2/year

Gaining Warping Points

There are four main sources of Warping Points:

1. Living in a strong (6 or higher) mystical aura.
2. Being affected by a powerful mystical effect, unless you created the effect, or it was designed especially for you.
3. Being continuously under the influence of a mystical effect, whether powerful or not.
4. Botching a roll to use a mystical ability.

Note that these are separate sources of Warping Points. Thus, if a magus designs a powerful mystical effect, such as a Longevity Ritual, for himself, he doesn't gain Warping Points for being under a powerful mystical

effect, but he does gain them from being under a continuous mystical effect.

All sources of Warping Points stack. A character continuously affected by a strong mystical effect that wasn't designed for him and that he didn't cast gains Warping Points both from being affected by a strong mystical effect, and for being continuously under the influence of a mystical effect.

LIVING IN STRONG AURAS

Auras of over five points have an effect on anyone living within them, reflected in gaining Warping Points. The number of points gained depends on the strength of the aura and the length of time spent there.

A character is "always within" an aura if she lives, works, and sleeps there. Occasional visits outside the aura do not matter. "Half time within" applies to someone who sleeps in the

Warping Points and Constant Effects

Brief Effect, Low Power
 Brief Effect, High Power
 Constant Effect, Low Power
 Constant Effect, High Power

Designed for/
 Cast by Subject

0
 0
 1/year
 1/year

Not Designed for/
 or Cast by Subject

0
 1
 1/year
 1 when cast, + 1/year
 + 1/season

aura but works elsewhere, or vice-versa. It also covers someone who spends two weeks constantly in an aura, and two weeks outside. "Frequent visits" means that the character spends about a quarter of her time in the aura.

This time refers to the total length of time spent in an aura, even if there are several different auras involved. Time spent in higher auras may be treated as time in a lower aura if this increases the number of Warping Points gained. For example, a character who spends half her time in a level 6 aura, with frequent visits to level 7 and 8 auras, should gain one Warping Point per year, because she is always in an aura of at least level 6.

Characters with mystical abilities arising from the same realm as the aura (for example, Hermetic magi in a magical aura) do not gain Warping Points from living in the aura. They may gain them from other sources.

POWERFUL MYSTICAL EFFECTS

Anyone subjected to a powerful mystical effect gains a Warping Point, unless they themselves were responsible for the effect or it was specifically and carefully designed to work on them. "Powerful effect" is subjective, but any Hermetic spell of sixth magnitude or higher counts. Designing an effect for a particular target requires, in Hermetic terms, that a special version of a Formulaic spell be invented. The spell has its effect on anyone, but only the designated target, and the caster, do not suffer Warping unless the effect is also continuous. Hermetic Longevity Rituals are always designed for a specific target. If the effect is continuous, a Warping Point is gained when it begins and every season thereafter. Ritual effects with Momentary duration are not continuous, but do grant a Warping Point when first applied if they are neither cast by the target nor specifically designed for the target.

CONSTANT MYSTICAL EFFECTS

A character who is constantly under the influence of one or more active mystical effects

gains one Warping Point per year for each effect. The strength of the effect is irrelevant, as is the caster, and whether or not the effect was designed specifically for a certain person.

A character is only under the influence of an effect if she is affected directly and personally. Thus, a character enchanted to fly at all times is under the influence of an effect, but a character living in a flying castle need not be; the castle is directly affected by the magic.

Wards are active mystical effects as long as they are protecting someone. Two notable exceptions are *Parma Magica* and the *Aegis of the Hearth*, which are based on the same breakthrough by Bonisagus.

Effects with Momentary duration are not continuing effects. A Hermetic Longevity Ritual is, and thus grants one Warping Point per year as a continuing mystical effect even though it does not grant any Warping Points as a powerful mystical effect.

The binding between a Hermetic magus and his familiar does not grant Warping Points, nor do any powers enchanted into the bond.

An effect which is active for half the time counts as constant for these purposes. Less than that, and it does not. Further, if a character is always under the influence of some mystical effect, but the particular mystical effect changes, that still counts for the purposes of gaining warping.

A powerful, continuous effect that is not specifically designed for an individual grants one Warping Point when first applied, and five every year thereafter: one because it is a continuous mystical effect and one per season (four total) because it is a continuous powerful mystical effect.

MYSTICAL BOTCHES

When a character botches the roll to invoke a mystical effect (for example, a Hermetic spell or an exceptional ability), she gains one Warping Point for every zero on the botch dice.

Effects of Warping

The effects of warping depend on a character's Warping Score, the nature of the character, and the source of the warping.

Hermetic magi are made more prone to Wizard's Twilight by their Warping Score. This replaces the normal effects.

Mundane characters gain a Minor Flaw when they reach a Warping Score of one. Note that most inhabitants of Mythic Europe have no Warping Points at all, because they live in a low aura and have never been the subject of a mystical effect. Even those who have been affected by a powerful mystical effect once only have one Warping Point, not enough for a Minor Flaw.

This Minor Flaw should reflect the predominant source of the Warping Points. If they are mainly due to an aura, the Minor Flaw will reflect the aura, and most characters will get the same Minor Flaw. If they are mainly due to magical effects, they will reflect the effect. For example, a character who has been repeatedly healed with powerful magic might gain a stigmatic wound, which neither hurts nor causes damage, but looks and feels real.

When the Warping Score reaches 3, the character gains a second Minor Flaw.

At a Warping Score of 5, the character gains a mystical Minor Virtue attuned to the primary source of Warping Points. This stops any further gain of points from living in a strong aura of the same type as the Minor Virtue.

At a Warping Score of 6, and every point thereafter, the character gains a Major Flaw appropriate to the main sources of the warping.

Aging

Characters begin aging in the Winter after they turn 35. Every year, a character must roll on the Aging table.

AGING TOTAL:
 Stress die (no botch) + age/10 (round up)
 - Living Conditions modifier
 - Longevity Ritual modifier

As a high roll generally indicates more serious effects of age, a high Longevity Ritual modifier and a high Living Conditions modifier both indicate longer life.

A Longevity Ritual is effective until the character suffers a crisis. When the crisis occurs, the ritual assures that the character survives, but its power is spent, and the focal ritual must be performed again (see page 101).

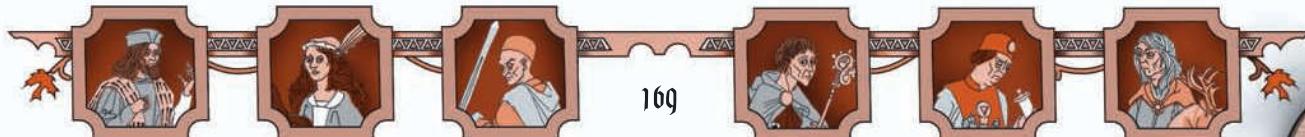
A character under the influence of a Longevity Ritual should roll on the table no matter what his age, but treats all rolls of 10 or more as rolls of 9 until he reaches the age of 35. His apparent age may be younger than his actual age, but he is at no risk of actually aging before any other characters. At the player's and storyguide's discretion, this may also apply to characters with modifiers to the aging roll from other sources.

Apparent Age Increases

Particularly low rolls on the table mean that the character appears no older. Otherwise, the character's apparent age increases by one year. The modifier to rolls depends on the character's actual, not apparent, age.

Aging Points

Aging points are accumulated in each Characteristic. Once a character has a number of Aging Points greater than the absolute value of the Characteristic, the Characteristic drops by one point and all Aging Points are lost. Thus, a character with a Communication of +2 drops to +1 in the year when he gains his third



Aging Table

LIVING CONDITIONS

Living Conditions	Modifier
Wealthy, or healthy location	+2
Typical Summer or Autumn covenant (magus)	+2
Typical Summer or Autumn covenant (mundane)	+1
Typical Spring or Winter covenant (magus)	+1
Average peasant	0
Poor, or unhealthy location; typical town	-2

AGING ROLLS

Aging Roll	Result
2 or less	No apparent aging
3 or more	Apparent age increases by one year
10–12	1 Aging Point in any Characteristic
13	Gain sufficient Aging Points (in any Characteristics) to reach the next level in Decrepitude, and Crisis
14	1 Aging Point in Qik
15	1 Aging Point in Sta
16	1 Aging Point in Per
17	1 Aging Point in Prs
18	1 Aging Point in Str and Sta
19	1 Aging Point in Dex and Qik
20	1 Aging Point in Com and Prs
21	1 Aging Point in Int and Per
22+	Gain sufficient Aging Points (in any Characteristics) to reach the next level in Decrepitude, and Crisis

CRISIS

Crisis Roll	Result
8 or less	Bedridden for a week.
9–14	Bedridden for a month.
15	Minor illness. Stamina roll of 3+ or CrCo20 to survive.
16	Serious illness. Stamina roll of 6+ or CrCo25 to survive.
17	Major illness. Stamina roll of 9+ or CrCo30 to survive.
18	Critical illness. Stamina roll of 12+ or CrCo35 to survive.
19+	Terminal illness. CrCo40 required to survive.

Aging Point in that Characteristic. A character with a Stamina of -3 drops to -4 in the year when he gains his fourth Aging Point in that Characteristic.

If an Aging Point "in any Characteristic" is gained, the player may choose the Characteristic.

Decrepitude

Every Aging Point also counts as an experience point towards Decrepitude, which increases as an Ability. Thus, a character who has gained seventeen Aging Points has a Decrepitude score of 2. Characters with a Decrepitude score of 4

are extremely frail, and must roll on the Crisis table if they undertake stressful activities, such as long journeys, or any combat. Characters with a Decrepitude score of 5 are bedridden and will die within a few months at most. They cannot be saved by mortal intervention.

Crisis

Increase the character's Decrepitude first, and then roll on the Crisis table.

CRISIS TOTAL:
Simple die + age/10 (round up)
+ Decrepitude Score

Medical attention may help someone through a crisis. An Int + Medicine roll of 6+ allows the character to add the attendant's Medicine score to the roll to survive the crisis. Only one doctor may usefully attend a patient, and if the doctor botches the character must subtract three from the survival roll.

Virtues that affect aging rolls do not affect crisis recovery rolls.

Creo Corpus magic can postpone a crisis, or resolve it if cast as a Momentary Ritual. The level of spell required depends on the severity of the crisis, as noted on the table. Note that the magic required to resolve a crisis that is major or worse is powerful enough to cause warping.

A character who survives a crisis needs the rest of the season to recover fully, and thus cannot undertake any other activities.

