

Grain Into Gold

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INTRODUCTION

Too many good campaigns and good campaign worlds have gone down the tubes because the economics of the setting got out of control. Typically this happens when adventurers roll back into town with so much incredible loot that they off-balance the economy. One of the root causes of this is not the generosity of the game master (as is typically blamed), but instead the lack of logic and intelligence in the game systems economics. What every game master needs is an economy that works for all ranges of people: the rich, the poor, and everyone in-between.

This supplement is presented as a generic supplement, and as such it should work for just about any fantasy role-playing game system and setting. In some cases, it can serve to augment the current economy of the game. In others, it may need to replace the current economy. At the very least, it should serve to give every game master a much stronger basis for his or her economics and monetary choices. It should also serve to give a multitude of ideas, both for adventures/encounters and for treasure and loot to be found.

The Basics

Let's start with the basics. It will be assumed that this economy exists in a civilized area of the world. Whether rural or urban, there is a civilization, and it has advanced to the point of relatively reliable government protection and the presence of coins. Despite the fact that barter was historically used far more often than coinage, this economy runs mainly on coins. If you, as a game master, decide to use barter, then the underlying values indicated here can still guide you to the relative value of barter.

Coins are pressed out of precious metals by governments or their agents. Although counterfeiting could happen, the average person would assume that the coins they are receiving and using are genuine. To keep things simple, the following conversion rates will be considered standard:

10 copper coins	=	1 silver coin
10 silver coins	=	1 gold coin
100 copper coins	=	1 gold coin

These conversion rates are relatively standard among many games and should serve well here. They are not

required; any conversion rate can be used. The more intricate or difficult to calculate the conversion rate might be, the more difficult it will be to use in-game. For simplicity, copper coin will be abbreviated as "cc", silver coin will be abbreviated to "sc", and gold coin will be abbreviated to "gc". The silver coin will be considered the standard currency used.

In an effort to make this system of economics work in most settings, averages will be used and discussed throughout the book. The true nature of averages is that they are almost always wrong. For example, generalities will be made about livestock and their general worth, but these averages will not take into account the differences in weight of the animals. Obviously, a bigger hog or steer will have more meat and be more valuable, both to the breeder and to the butcher.

It will be up to the game master to determine when averages are appropriate (to speed the game along) and when they are inappropriate (such as when detail becomes important). Averages might be perfectly fine for a class of products during one gaming session, but the details may become important the next time out. This will be especially important if the player characters get directly involved in trade.

Considerable research has gone into this supplement, including research into historical, medieval life. The averages and generalities of this book are based on a combination of historic fact, historic opinion, and modern practices. Whenever possible, historic facts were used, but even these do not always work when given a magical, fantasy environment. Historic opinions have certainly been used. Hopefully few, if any, of them are old wives tales. When modern practices were used as a basis for generalities in this work, they were scaled back in an effort to make them more appropriate for the setting and technology. Because of this, knowledge of one time period or historic culture is not sufficient to generate the entire economy. A blending was necessary and therefore used.

An important factor must also be stated here in the beginning. Although most game worlds are written and designed so that player characters can adventure through them, this system of economics assumes that **adventurers are not the most important people in the world**. Adventurers have their place and can become important, but the world really cannot revolve around them. This simply does not make sense. Even if they save the world from disaster, they will not be the focal

point of the world's economy. Adventurers may live "rock-star" lives, but they simply fill one section of the economic picture.

The Focus

The focus of this supplement is to put an economy into the hands of game masters that they can use in their worlds. The economy must work equally well for the poor, the middle class, and the upper classes. It must make logical sense and still be easy enough to use that it does not interfere with game play. If the players or game master have to do homework just so they can play, at least some of the fun will be lost.

As part of this focus, it will be important to show how different types of people live, each according to their own means. This will hopefully be done without too great a dependency on any game setting and will retain the generic nature of this supplement.

Tone

Lastly, economics, as any college student will tell you, can be boring. Game masters do not want to sit around and read boring stuff, even if it is good for their game. In hopes of alleviating some of the boredom, we have tried to take a lighter tone with this supplement. Please understand that the intent of this tone is only to try and keep a gaming supplement from turning into too much of a text book.

STEP 1 - BREAD

Growing Grains

Everyone needs to eat, and the food has to come from somewhere. Because of this, an economy really starts with the cost of food and builds up from there. Since we are discussing an economy, we are assuming an established civilization set in a particular place. This means an agriculture based society where some farmers are able to grow surplus food that they can sell. Most farmers strive to be as self-sufficient as possible, but even the most self-sufficient will typically need to trade for some things. The farmers who grow excess are truly the base of the economy.

Farmers want to get as much yield out of the land with as little expense and effort as they can. If a farmer could plant fewer seeds and work less in the fields while still producing the same crop, he would do it. After all, that would allow him to spend more of his time on other

tasks that are also important to the livelihood of his family.

At an overly simplified level, farming requires two bushels of seed sown to produce eight bushels of seed harvested on an acre of land. This varies by crop types, but is often true. It is likely that the farmer will lose a like amount (around 25%) to taxes and spoilage together. The result is that assuming a farmer brings in a yield of eight bushels of seed per acre, after preparation for the next year's planting and taxes are taken into account, he will only have half his harvest to feed his family.

Farmers must also balance the uses of their land. In some cultures a field will be used two years in a row and then allowed to lie fallow for a year so that the nutrients of the soil can regain strength. Other cultures practice some manner of crop rotation, typically by substituting legumes (beans or peas) for the cereal crops every third year. In this manner they can still harvest a crop from the land, even though it is a crop of much less value than the cereal grain.

In this supplement more attention will be paid to the cereal grains, then to other crops, because it is these grains that yield flour and thus bread. Bread is considered to be the staple of life in most cultures, and thus is the most common crop grown for surplus.

Before this gets overwhelmingly dry, let's use an example. *Take Bob the farmer for instances. Bob is going to represent our average (if somewhat successful) farmer. He is a family man with a wife Betty, a son Ernie (old enough to help, but too young to move out) and a daughter Emily (old enough to help around the kitchen a little bit). Bob owns 30 acres that he inherited from his father. Bob grows all manner of crops, but mainly he grows grain.*

Bob's father believed in letting the fields lie fallow, but Bob is an innovator. He heard about this new fangled way of planting and he's been doing pretty well with it for five or six years. Every spring, he hitches up his ox and plows his fields. Because Bob and his son Ernie take good care of their fields and their ox year round, they can typically plow an acre a day. While the two men are finishing up the plowing, Betty sows the seed kept from last year's harvest. Betty will sow about two bushels of seed per acre.

Bob and Betty will plant 20 of their 30 acres with cereal grains. Every year they switch the fields around, and 10 acres are planted with peas. Of the 20 acres of cereal grains, Bob is probably planting wheat, rye and barley. Of the 30 acres, one is probably set aside for Betty's garden too, but this is relatively minor and we work with nice round 20 and 10 acre lots.

Let's assume that it is an average to good year and nothing goes wrong. Bob planted 20 acres of grain and