

# DEATH & TAXES

## BACKGROUND NOTES

*“In this world nothing can be said to be certain, except death and taxes.”*

— Benjamin Franklin, 1817

*Hellfrost* has already covered death and its associated costs through the burial rules, so now we'll look at something far worse—taxes. Let us stress this is not a supplement about calculating tax returns, nor calculating the exact annual income for every NPC's profession. *Hellfrost* is a game about adventurous heroes overcoming terrible odds while striving to make a name for themselves, not juggling finances. Even if you're using the Resource Management rules, tax payments to one's feudal overlord, if any, and routine (i.e., non-adventuring) expenses are covered automatically. This short document instead takes a very brief look at the economy of the northern continent in the loosest of terms.

The reason why this document was written is because of a fan question. He asked how much it would cost to support his party's 25 Followers, all of whom had mounts. It was suggested he use the mercenary pay rates from adventure *S4: The Ice Fiend and Other Tales* as a guideline. This gave him a cost of 45 gs per week per Follower (including maintaining his mount), which equated to an annual bill of 58,500 gs. As a reference, that is close to four times what the Filthy Rich Edge provides a hero in spendable cash. After recovering from the shock, he commented that he thought 99% of the population would have been very pleased to earn more than 1 gs a week. With that in mind, it's now time to look at just how far money doesn't go.

## PEASANTS & MONEY

Nobles, senior clerics at major temples, powerful merchants, mighty chieftains, and the like usually have their income and living expenses handled by the Rich or Noble Edges. Peasant barely get a mention in the rules.

Let's look at how much a moderately wealthy peasant farmer, who we'll call Sven, actually earns. Sven lives on a small stead, and has a wife, a couple of young kids, and an elderly relative or two to support, plus a small amount of livestock.

### INCOME

Because 45 gs was mentioned in the initial query, we'll assume Sven earns a round 50 gs a week. This isn't a firm rule about how much a peasant earns—it's a value purely for example purposes.

Despite there being 13 months and eight days to a week, there are still 52 weeks in a *Hellfrost* year. Thus, Sven earns 50 x 52, or 2,600 gs a year, or roughly half what the Rich or Noble Edges generate. Before Sven goes berserk and rushes out to spend his money at the market, he has to remember that unlike the upper echelons of society with their money-generating Edges, his income is *before* basic living expenses, not after.

It should also be remembered that this is not a modern society, where workers are paid weekly or monthly. Sven's income is generated mainly after the harvest has been gathered. For other NPCs, such as craftsmen, their income might be generated more regularly by local markets, but it might equally depend on the arrival of trade caravans. Thus, unlike modern workers, who know when their next paycheck is coming, Sven doesn't know when his next income will arrive, and so must carefully juggle his money to last an entire year.

We should also remember that much of Sven's income won't be hard cash (neither will his outgoings). Although coin is used in most lands, both bartering and payment of taxes in goods is commonplace.

## OUTGOINGS

Sven might look like he has money to blow on luxuries or fine weapons, but before he goes shopping we'll look at how much he has to spend to survive.

### TAX

Income tax rates, where mentioned in the various Region Guides, range from 10% up to 50% (and higher in rare instances). On top of these there are numerous other taxes, such as sales tax, hearth tax, voting tax, and tithing to temples. For convenience, we'll say that our peasant loses one-quarter of his entire income paying his taxes. That leaves him 37.5 gs a week.

### FOOD & DRINK

Sven and his family also have to eat. Ignore the costs for meals in the *Player's Guide*. In the real world, prices for a single meal at a restaurant are far higher than if you shopped at a grocers. The same applies to *Hellfrost*—if you eat at an inn your meal includes a surcharge to cover not only the ingredients, but things like staff wages.

Sven has some crops from his own fields, but he doesn't grow everything he needs to survive. He also has to feed several human mouths, and his livestock may need surplus food during bad times. So we'll dock a further one-quarter from his weekly wage.

That may sound a lot, but as with all goods, the cost varies greatly by region. If Sven lives in the south, where food is generally more abundant, he'd pay less. If he lives above the Icebarrier, where winters are longer and the growing season shorter, he'll pay considerably more. So as with everything this figure is merely a convenient average, not an absolute. Now that's out the way, we can see Sven has 25 gs a week to spare. Well, that's not quite true, since there are other regular expenses.

## GOODS

Sven has a stead and family to maintain. New nails and tools, clothes, pots, sleeping furs, sharpening of tools, and other assorted goods and services account for around another one-quarter of his income. Naturally Sven isn't actually spending 12.5 gs each week on these things—he replaces them as he needs them throughout the year, so he will have months with minimal expenditure and months with major expenditure. On average, Sven now has 12.5 gs a week left.

So far we've accounted for 75% of Sven's income. We'll round it down by a further 2.5 gs a week, partly because it gives us a flat 10 gs, and partly because there are always other routine expenses that crop up from time to time but must be accounted for (gifts for the wife, additional taxes for major ceremonies, feasts, and so on).

At 10 gs a week, a generous calculation, Sven has 520 gs a year in his pocket. That's a fair amount of money. Sven could easily buy himself a chain hauberk one year, a sword the next, and then a riding horse! Well, he could, but there are always hidden expenses to account for.

## MORE BILLS!

The costs above assume only basic living expenses. As with player characters, there are things in Sven's life not covered by routine bills. For instance, a hero might be a mighty lord, but if he wants plate armor or an alchemical device he can't chalk it up to a basic expense and claim his Noble Edge covers it. Rather, he has to purchase his goods from his spare cash.

Sven is young and fit, so he's probably in the fyrd or militia. Assuming he has already purchased leather armor and a spear, there's still a good chance his spear will break. No, the rules don't allow for spears breaking, but they are fragile things, and common sense says he's going to break one every year or so. At 75 gs to replace a short spear, that's almost two months "spare" money lost. Then one of his kids falls sick, so he has to call on the local healer or cleric of Eira. She provides a herbal remedy, setting Sven back another 50 gs, or just over a month's "spare" money. Two purchases have cost Sven a third of his spare income already.

Sven's decent income of 50 gs a week also doesn't cover things that are beyond his control. If the crops fail, his annual income may be halved, or worse. Not only does he have less money to spend on necessities like food, but the cost of these items rises. Snow may prevent

merchants from calling at his stead, orc bandits may stop trade, or a war may require him to pay additional taxes or answer a call to arms, taking him away from his fields. While he can hire help for his wife, that's an added expense.

So yes, 50 gs a week sounds like a lot of money if you're an employer, but if you're the one receiving the money, it's not a lot to live on. Then again, that's why they are peasants, not lords.

## CUTTING THE WAGE BILL

Going back to our Followers, there are ways for the party to cut the immense wage bill (aside from killing and eating all their mounts).

First, you can supply subsistence level food and force your hirelings to forage to survive. That might lower the bill by one-quarter. Remember, though, that these are fighting men, not farmers, and if they are fatigued through hunger they are more likely to die.

Second, you can supply them with tents. Now they don't have a house to maintain, and as a mobile force they probably don't bother paying tax. Unfortunately, you still have to provide their goods, so maybe another 25% reduction in wages is appropriate.

So far you've cut their wages in half, but the men and their mounts are half-starved, and they're cold at night. Still, you've saved over 29,000 gs a year. You could probably knock a further 25% for various miscellaneous reasons, though the odds of a mutiny are greatly increased.

To further help you could also found a Resource and dedicate some of the men to protecting it. While they won't come adventuring with you any more, their wages have now become a basic living expense, not one you have to handle personally. Alternately, your Resource could be a mercenary company. Now you can forget the entire wage bill, though you've lost most of the men for adventuring purposes. While you're killing giants and dragons and saving princesses, they are off earning money as swords-for-hire—without such behind-the-scenes missions the Resource can't earn any money.

Even if the Followers aren't an official mercenary company, your GM might be convinced that any who do not take part in an adventure are earning a living elsewhere (maybe protecting a caravan), saving you their wages. Of course, there is always a chance they might die doing such work, but life is hard and brutal.

To briefly summarize, Followers are expensive. If you want an army in tow, even a small one, you need to either have a huge income, set up a Resource (if only to generate cash to pay adventuring Followers), or make sure any adventures you undertake pay a small fortune.

What GMs *shouldn't* do is suddenly increase the rewards just because the heroes have Followers. It's the job of the heroes to pay their troops, not the patron. A village might pay the player characters 50 gs a head to find lost cattle, but it won't pay for an extra 25 Followers just because the heroes have them at their side.

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