

MATERIUM

Give them bread.

Give them circuses.

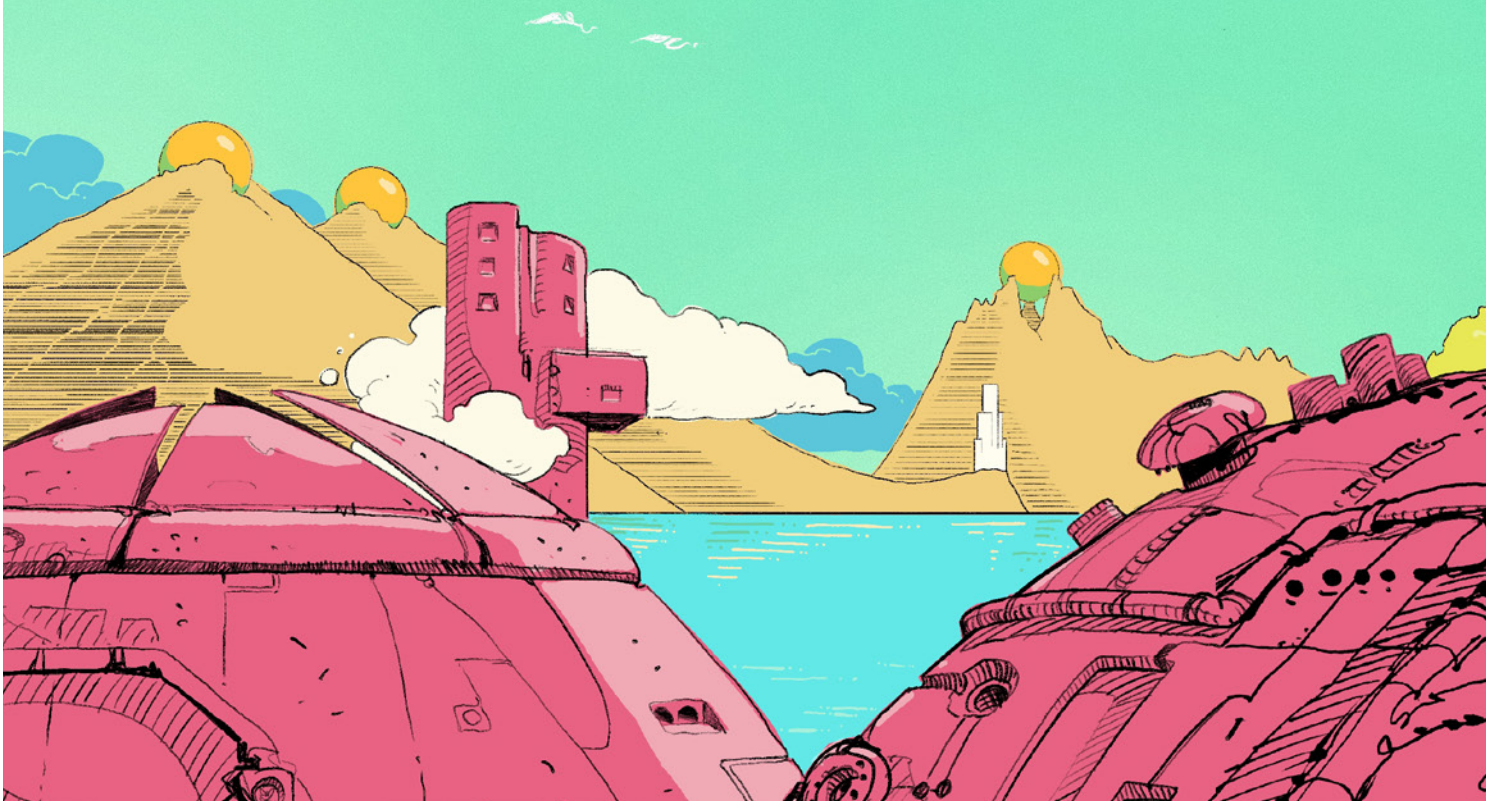
Give them idols.

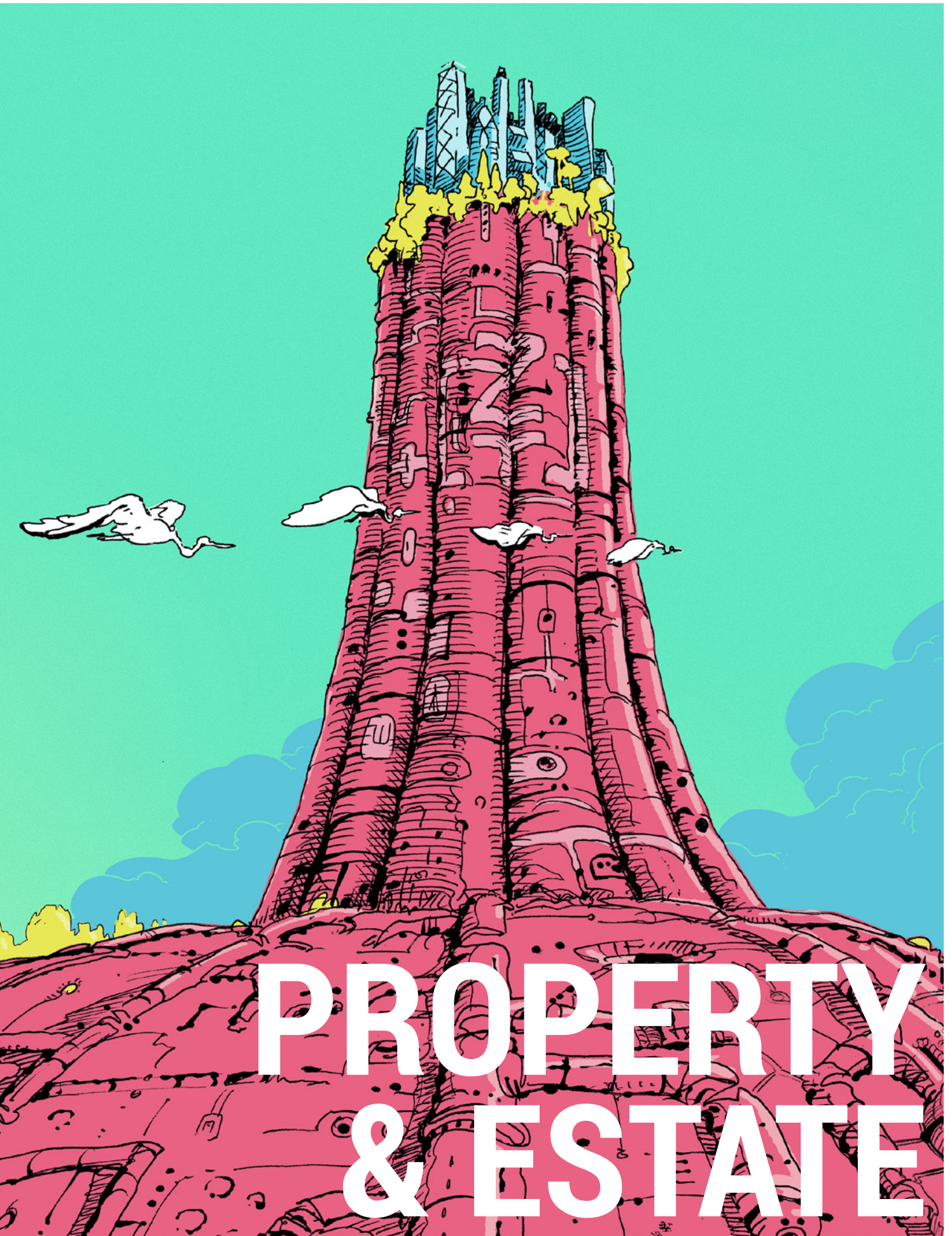
Give them gold.

Give them the blessed Muirsedé Ben.

Give them everything they ask for.

—curse on Stele 223 of the Blue God
(Panmuseum archives, Decapolis)





PROPERTY & ESTATE

ASSETS

Property makes a proper person.

—traditional saying, Yellow Lands

What is property? It is a relationship between subjects and objects, between people and things. The thread that connects care and labor with the world physical. The law that divides scarce resources. The narrative that makes the world useful.

It is how you prove that you exist. It is the shackle that binds you to this Given World. It is the resource that fuels your ambitions.

This section is sponsored by the Cogflower Chamber of Commerce. CCC, your best friend in eternal growth and progress.

CASH

Every proper rainbowlander knows what cash (€) is. The twice-barred "c". Liquid assets.

1€ = An unskilled human's day wage.

Cash is an abstraction for the different kinds of bills, coins, cards, cheques, and credits that the humans of the Circle Sea Civilizational Megaregion use in their daily truck and barter.

SPENDING CASH

Cash is your most versatile social resource. Credit crystalized. You spend it to buy gear for your adventures. You use it for fines and bribes, food and tickets, hotels and guides. Anything, really.

In play, you can get by without tracking coins and credit when something costs much less than a day's wages.

INVESTING CASH

Crucially, you need cash to become a better person, because the more you are worth, the better you are. This is obviously true. Everyone says it, even the Mother Machine.

The secret to having a lot of cash is to be very wealthy. The way to become wealthy is to invest your cash in your estate, where it will be fruitful and multiply and come back to you by the mysterious workings of the Invisible Hand. Praise Mohlack (but discreetly)!

1,000€ invested in your estate gives you a revenue of 1 cash per week (+1€/wk).

Obviously, the key to more extravagant adventures is a bigger estate! And, clearly, an estate can never be big enough. As the old folk faith song goes, "make number go up to the moon." Academics disagree which moon the song refers to, as there are at least 17 easily visible moons.

ESTATE

If cash is the petty coin that hammers and other proles spend to keep themselves in bread, the estate (Σ) is the wealth that gives and keeps giving. The land and bonds, stocks and cryptids, digital daemon tokens and other arcane promises. Illiquid assets.

Estates come in different sizes, and all healthy humans want big wealthy estates. So teaches the Cogflower.

Humble Estate. Worth €5,000. Generates a revenue of 5€ per week (+5€/wk). Enough to scrape by.

Small Estate. €10,000. +10€/wk. Enough for a poor family.

Middling Estate. €50,000. +50€/wk. Enough to live comfortably in a middle class neighborhood.

Fine Estate. €500,000. +500€/wk. Upper class life.

Grand Estate. €10M. +10k€/wk. The minimum to call oneself a proper baron.

In play, you will find that estates are excellent money sinks.

MORTGAGE

You can mortgage your estate to get quick cash.

Reduce your revenue by -1€/wk and get 500€.

It will probably cost 1,000€ to pay off a 500€ mortgage. Hope you invested that cash well. Like in a profitable trade adventure.

REVENUE

Revenue (R) is your cash flow before expenses. It's the amount of money you imagine you could have if you were a creature of pure light, who didn't need air or water or food or shelter or a social life.

The simplest source of revenue is your estate, but it can also come from other sources like titles, tributes, tithes, contracts, and other nifty rent-extraction schemes.

Tales say that once, long ago, when the Dream Canopy was untattered, every human received a cash each day to dispose of as they saw fit. Some say this was a lovely time.

EMPLOYMENT

The other common source of revenue is, sad to say, work. Yes, it is embarrassing to admit, but even a hero of leisure such as yourself may be forced to stoop to trading your precious limited time on this Given World for liquid assets.

Unskilled Labor. Earn 7€ per week (+7€/wk). If you have no skills, or your skills are not in demand, you can always work as a golem polisher, street sitter, manual substitute, or some other job too unprofitable to automate.

Skilled Labor. +15€/wk. Tinker, tailor, soldier, spy.

Expert Labor. +30€/wk. Specialization has its perks.

Master Labor. +60€/wk. The pinnacle of the wage labor pyramid. You'd better identify with the authority, now! Look how much it's paying you!

EXPENSES

Expenses (E) is the cash that leaves your accounts every week, like grains of emerald sand pouring through your fingers as you try to hold it together while the jade dragon's visions assail your sanity.

LIFESTYLE

Your most basic expense. In the short run, it defines how others see you. In the medium run, it can help you adventure more effectively. In the long run, it decides how long you live, if you get sick, and even whether you die.

Humiliating. You incur expenses of 5€ per week (-5€/wk). You cannot have nice things. If you want toilet paper, you cannot go out for a coffee. If you want shoes, you can't get a haircut. If you want vegetables, you won't have a coat. The tradeoffs are constant, and grueling. When you go on an adventure, start by subtracting 1d4 life per level.

Frugal. -10€/wk. If you don't go on holidays and avoid any unnecessary expenses, you can just about make ends meet. To adventure, come as you are.

Comfortable. -30€/wk. You can participate as a full member of society, go to the opera, enjoy promenades, have a bit of cat's whisker in the evening, buy books, and afford some basic health insurance. When you go on an adventure, start with 1 bonus life per level. If injured, you can get one limb or organ replaced every 10 weeks.

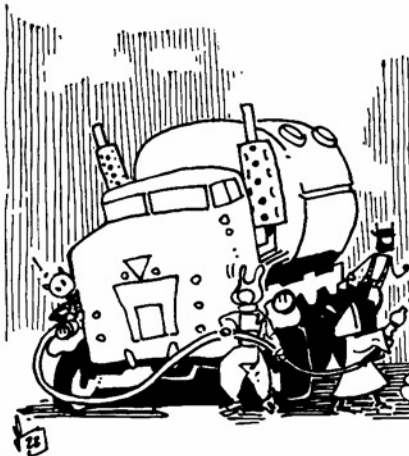
Luxurious. -150€/wk. You get the best of everything. You are welcome everywhere. Doors open when you flash your vantablack status card. You rarely have to pay for anything, since your credit is so good everywhere. On adventures, start with 1 bonus life per level and 1 immunity die per level (works like a hero die, but only for resisting daemons, diseases, and other negative effects). If killed, you are revived in your rack-ready clone in 10 weeks at no extra fee.

Lifestyle changes take effect after 10 weeks.

LIVING TOGETHER

If you share a lifestyle with your friends, like in a household or commune or labor-unit hot bunking system, you can reduce your lifestyle expenses by 30% (rounded down) per body.

Of course, this does mean living together. And you know how loudly redlanders snore. High-altitude adaptation.



INCOME

Income (i) Is revenue less expenses. This is how much cash you actually gain per week. Your disposable income.

$$\text{Revenue (R)} - \text{Expenses (E)} = \text{income (i)}$$

Go on. Go wild. Spend it on something nice, like a longsword or a classic cinematic vidy or maybe that fancy hat you've wanted for a while.

Income increases your cash pile. If you need a large amount of cash to go on an adventure, you can simply spend some time accumulating cash, let the world-clock wind along, seasons come and go, events happen, and then finally go on your adventure.

Of course, time will crumble your collections, visit illness and indignity upon you, and kill everyone you've ever loved. But, hey, trading time for money is still worth it, right? Right?

LOAN

Or you can just borrow some money. The terms you get depend on your status in the community.

Nobody. Get €100 and increase expenses by -10€/wk until you repay the full €200. Wait, what?

Disreputable. Get €200 and increase expenses by -5€/wk until you repay the full €300.

Ordinary. Get €300 and increase expenses by -3€/wk until you repay the full €400.

Reputable. Get €500 and increase expenses by -2€/wk until you repay the full €600.

Wealthy. Get €1,000 and increase expenses by -2€/wk until you repay the full €1,100.

Note: actual loan rates are up to your local butcher banker branch. Please avoid taking loans from the hexads or other self-organized co-operative syndicates or secret societies.

