

OPTIONAL RULES:  
*Treasury Die*





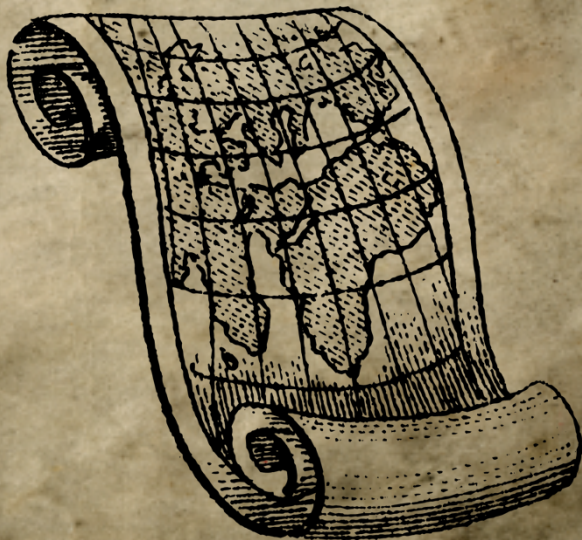
## OPTIONAL RULES: TREASURY DIE

These rules can be used for ease of play when PCs run an organization such as a mercenary company or a thieves' guild. Instead of tallying every gold piece, a treasury is used to track the wealth and buying power of the organization. As everyone knows, the rich don't count coins.

### TIERS

Your organization's treasury is measured in eight tiers. Each tier provides units of Wealth that can be used to cover expenses during an adventuring season (Wealth is discussed in more depth later in this document where you can find a chart with a list of expenditures). Of course, anyone may propose new and creative ways to spend your Wealth. It should also be noted that your coin may go further some corners of the world than others. In the end, it's up to the DM to decide how many units of Wealth an expenditure requires.

The DM also sets the length of an adventuring season. A typical season lasts 1 to 4 months in-game. If an organization does not bring in money to replace Wealth spent, their treasury will get smaller. See the rules on Decrementing the Treasury Die later in this document.



Below are the tiers of the treasury die with a brief description of the amount of gold the treasury contains at each tier and that tier's units of Wealth. As the tiers increase, Wealth increases exponentially. As such, it takes more gold to increment the Treasury Die from Tier 3 to Tier 4 than it does to raise it from Tier 2 to Tier 3. The amount of gold needed for each tier is determined by the DM. Lower tiers (1-4) should require about twice the amount of gold in the description. Thus, your organization's treasury would need at least 200 gp to reach Tier 3 since the description is "*hundreds*." Higher tiers (5-8) can be reached by obtained half as much gold as the description of the next highest tier. For example, your organization's treasury should contain about 25,000 gp to increment to Tier 6.

### TREASURY DIE

Tier	Description	Wealth
1	<i>tens</i>	0
2	<i>fifties</i>	2
3	<i>hundreds</i>	6
4	<i>five-hundreds</i>	12
5	<i>thousands</i>	24
6	<i>ten-thousands</i>	48
7	<i>fifty-thousands</i>	96
8	<i>hundred-thousands</i>	192

### EXPENDITURES

Expenditures are one way your organization can spend their Wealth. The most basic expenditures are food and lodging, equipment, and hirelings. (Booze and gambling may be a large personal expense but are not generally funded from the company treasury. Though, I guess that depends on your organization). The cost in



Wealth is listed before each expenditure. In order to make use of an expenditure without relinquishing personal funds, the cost must be subtracted from your treasury's Wealth total at the beginning of, or during, the adventuring season. Once an expenditure is purchased, you have access to it for the remainder of the season, and it cannot be changed without the DM's approval. It is wise to appoint a treasurer to keep track of your organization's Wealth and how it is used each season - (we wouldn't want sticky

fingers bringing on bankruptcy).

The list of expenditures below is not meant to be exhaustive. Like the tiers, the cost of expenditures do not represent a strictly linear progression, rather they are reflective of the ratio of total Wealth available for the tiers.

*Unless otherwise stated, the following options are for a small crew of 6 or fewer people for one season of play.*

## EXPENDITURES

Cost (in  
Wealth)

Item

1	Lodging/food
1	Stabling/food
1	Basic gear and tools (2 gp and under)
1	Hired cab/boat fare
1	Messengers (when needed)
1	An untrained laborer
1	Tolls/bribes
2	Ship passage (limit 1 round-trip)
2	Complex gear and tools (over 2 gp)
2	A trained laborer
2	A dirty watchman on payroll
3	Basic weapons (25 gp and under)
3	Lodging/food for twenty men
3	An dirty officer on payroll
3	Staff for a household or small business
3	Physician/Cleric healing (as needed)
3	Upkeep on a 1d6 unit of medium seasoned infantry *
4	Complex weapons (over 25 gp)
4	Commissioned special gear/weapons
5	Upkeep on a 1d6 unit of medium seasoned mercenaries (infantry)*
5	Upkeep on a 1d6 unit of heavy elite cavalry*
5	Hosted parties (about 3)
7	Common/Uncommon magic items
7	Hosted lavish banquets (about 3)

\* refers to MCDM Kingdoms and Warfare



### **DECREDITING THE TREASURY DIE**

Each tier corresponds to its number on the treasury die (a metaphorical d8). This number can be raised by adding significant sums to the treasury or maintained by bringing in the amount of gold in each tier's description. For instance, Tier 5 is described as *thousands*, so at least 1,000 gp must be added to the treasury to maintain the tier. At the end of each season, the DM and treasurer evaluate the treasury. If there has not been enough added to the treasury, the die will be decremented, and the tier lowered by one level. Decrementing the treasury die may result in social humiliation,

suffering the ill effects of walking long distances, and the stink of cheap grog. Alternatively, if the treasury has grown, the die may be incremented. Drinks all around!

The treasury die can also be decremented by using the treasury to make large purchases. The following are examples of purchases that can be made at each tier by decrementing the treasury die. Again, this is not meant to be an exhaustive list. The die does not need to be decremented to make a purchase if it is one tier or more higher than the example level. At the DM's discretion, multiple purchases made at lower tiers during a single season may decrement the die.





## DECREMENTING THE TREASURY: SIZABLE PURCHASES

### Level 2 → Level 1

- A cart or wagon
- A camel, mastiff, pony, or draft horse
- a rowboat
- a set of tools

### Level 3 → Level 2

- A riding horse
- A barge
- A single-story, abandoned building
- Minor construction on/in an existing building
- A carriage or chariot

### Level 4 → Level 3

- A warhorse or elephant
- A canal boat
- A multi-story building or warehouse
- Major construction on/in an existing building
- A 1d6 unit of medium seasoned mercenaries (infantry; includes one season of upkeep)\*

### Level 5 → Level 4

- A keelboat
- A modest business or establishment
- A set of plate armor

Construction of a new building

- Upgrade an establishment to 2nd level\*
- Upgrade an establishment to 3rd level\*

### Level 6 → Level 5

- A sailing ship or longship
- A high-class business or establishment
- A manor house
- A plantation or factory
- Build an establishment\*

Upgrade a keep, tower, or temple to 2nd level\*

- Upgrade a tower or temple to 3rd level\*
- Upgrade an establishment to 4th level\*

### Level 7 → Level 6

- A galley or warship
- Founding of a trading company
- A minor noble title
- Build a keep, tower or temple\*
- Upgrade a keep to 3rd level\*

Upgrade a keep, tower, or temple to 4th level\*

### Level 8 → 7

- A castle
- A barony or minor fiefdom

\* refers to MCDM Kingdoms and Warfare

It should be noted that decrementing the Treasury Die may affect some of the seasonal uses of wealth. If decrementing the die causes your Wealth to drop below the amount currently dedicated to expenditures, you

must cancel expenditures to make up for the discrepancy. At the DM's discretion, you may not be able to decrement the Treasury until after the end of the current season.

