DMP 2

HACK & SLASH
PANDECT



DM Pandect II: Gold Spending Guide

A guide to gold and money, and what players can spend it on

CAMPBELL

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WHAT TO SPEND MONEY ON?

THE MASTER LIST OF RELEVANT WAYS TO SPEND MONEY IN FANTASY GAMES

Adornment: Clothing is expensive. The character gains 1 experience for every 2 gold spent, up to 100 experience. Fashion is a world unto itself in ways to represent character and values. Players can consider double layered cloaks, knife boots, harnesses, or many other things.

Carousing: Originally proposed in 1976 in the article Orgies Inc. they "waste" the gold by partying, gaining some experience instead of using it to increase their personal wealth. Carousing also matches the pulp and picaresque fiction that Dungeons & Dragons was inspired by. Spend a random amount of gold (usually 1dX times 100 gp) and gain that many experience. On a failed saving throw, an unfortunate event happens, like a city fire, untoward tattoo, pregnancy or other circumstance.

Sacrifice: Player characters can sacrifice gold or other valuable objects (such as livestock, virgins, willing converts, or children) to various supernatural entities, spirits, dark lords, elemental energies, and "gods" in exchange for magic items, boons, and power.

Rumors: Player characters can track down information by taking time and spending gold. For every day they go out and buy drinks (10-40 gp), they have a chance to hear a local rumor.

Healing: They can spend their time resting at a healer or in a nice room to regain hit points.

Scouting: They can pay for some equipment, specialized tools, and spend a week planning to scout the location of their next adventure, giving them a +1 on saving throws on their next adventure.

Training: They can spend their time learning special tricks, feats, increasing their skills or statistics. This may take many months and **cost** many thousands of gold and may require a specialized trainer to track down.

Working: This is reverse spending. The character earns gold. They will have to explain how.

Crafting Items: They can spend gold to make things: Alchemical bombs, armor, poison, et. al.

Gain Influence: 1,000 gp per week for minor influence, 5,000 gp per week for major influence, 10,000 gp per week for Grand Influence. This is acquiring titles, responsibilities, and favors, allowing the players to gain certain rights (such as hiring mercenaries, owning land, et. al.) as well as having input on political machinations.

Retinue: Characters can have hirelings (torchbearers, pack-apes, miscreants), henchmen (classed characters who work for a player character), mercenaries (soldiers who will fortify structures and engage in combats outside of dungeons), followers (troops and men who flock to the character. They **cost** nothing but must be provided for), sidekicks (a gestalt team where experience is split 66/33 between two adventurers controlled by one player, specialists (alchemists, engineers, armorers, gem-cutters, et. al.), pets (animal or non-human companions of player characters), proteges (spending 1 gold per experience to create a 'backup' character that doesn't start at 0 experience), hangers-on (Dandelion to your Witcher), Cronies/Contacts (people with a pre-existing relationship to the character) and sages (who turn money into true answers).

Congregation: They player can spend money to acquire congregants. As long as they tend to their flock, each congregant provides 1 gp/month in labor or magical research costs.

Investments/Mercantile Ventures: The character invests a sum of money for a term. After the time passes, depending on the risk and the amount invested, the player character will receive a return.

Lifestyle upkeep: It costs gold every month to maintain a certain standard of living. This collects a variety of costs, taxes, housing, food, and various other expenditures.

Clan Hordes: This refers to any family, noble, organization, or guild. The more the player contributes, the more benefits the clan horde provides.

Research Library: Tomes and libraries and books are quite rare and valuable for magical research, learning new spells, researching unknown magics, creating magic items, and more. In order to perform these tasks, a library of sufficient value must be present. The following items will all require a research library.
Brewing a potion: 500 gp and 1 week per level.
Crafting a magic item: Takes 1 day per 500 gp of the item.
Spell Research: 1000 gp and 2 weeks per level.
Vat Creatures & Crossbreeds: 2000 gp per hit die, 5000 gp per special ability
Constructs and Vehicles: 500 gp per ton for wooden, 3,000 gp per ton for metal.

And last but not least:

Construction: Characters can build castles, keeps, druid groves, churches, mobile cities, giant mechs, underwater or volcano bases, floating islands, dimensional pockets, or new planets or planes.

You may notice many of these integrate the characters within the world. This is what gives depth to the game, and why focusing on the 'non-fun' parts drives engagement.

Do you run a classic style game or a 5th edition game?

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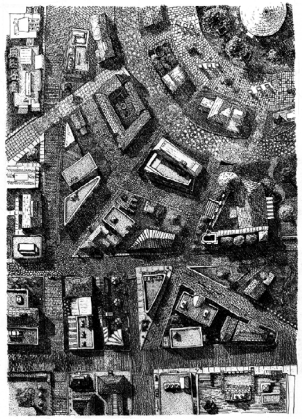
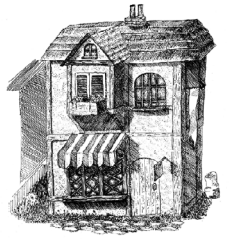


Activities & Labor

Strange Pet Stores

Roll	Store
1	Floating Piranha Shop
2	Glow Worm Emporium
3	The Ant Farm
4	Small but Vicious Chickens
5	The Gallery of Goo
6	The Creature Curio Shop
7	It's "Fur"bidden
8	Grizzled Unwanted Pets
9	Not Quite Dead Yet
10	Abigail's Balloon Animal Extravaganza



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1. Floating Piranha Shop

Description: A rickety house constructed of splintered boards and rusted nails. The door is an eye-watering bright orange and, aside from the giant air balloon, is the newest most intact thing about the place. Atop the roof is an impossibly strong-looking chimney that spews hot flames into the air. Tied to the chimney are thick cables that lead to a huge hot air balloon in the shape of a green smiling piranha which allows the house to float lazily through the skies.

Proprietor: Abbrigard Dole—A strange-looking man, almost more goblin than man with a large hook for a right hand (his favorite piranha, Malcom, was super hungry, you see), square, yellowed buck teeth, and tufty curly, orange hair that forms a halo around his head. Abbrigard is obsessed with piranhas and travels the world in his strange store looking for new species. He will never sell a piranha if he only has one and always seeks mating pairs. Abbrigard is a shrewd bidder and cannot be coerced or intimidated to lessening the prices for his beloved fish.

Plot Hook/Rumor: Abbrigard has heard rumors of fire-jewel piranhas spawning in the fiery lake of Gobolgaba and is very keen on acquiring them. He will pay 200 gp for each adult and 50 gp for each juvenile. The lake contains 1d8+2 adults and 2d10+10 juveniles. There are other terrible creatures in the craggy fissures leading to the lake the group must contend with.

Unique Trinket: Murphy the Piranha Mascot (bobblehead edition). This wacky cute bobblehead is a highly sought-after collectible (people LOVE THEM!). Once per day this little bauble will allow the holder to talk to a single piranha so long as the head is wobbling.

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CRIME

If someone is caught for a crime, consider the judgment. The judge could be swayed to reduce the punishment by spending money on an attorney or a bribe. The character's Charisma also influences the crime roll. However, strong evidence, previous criminal behavior, and character witnesses will provide penalties for the opposing sides. The Dungeon Master will set the total bonus considering all applicable factors. The crime roll is a Charisma roll (2d6), and is modified by the following factors:

- -6 to +3 for evidence (1d10–7)
- +1 to +3 for bribes (10 gp, 100 gp, or 1,000 gp)
- There is a penalty of -1 for every previous crime committed
- The severity of the crime provides a penalty of -1 to -6
- For every board of influence the player controls, the roll is modified by +1 (q.v. p.177)
- Hiring legal representation provides a bonus of -1 (unskilled) to +3 (Master skill level); cost should be proportionate to the skill level

Fantasy worlds can have drastic differences in morality. The Dungeon Master will have to design which categories of crime are minor, major, and severe. Reference the following list of crimes and determine the severity of them for the local society, minor, major, or severe.

Roll for the result

2-	Severe Punishment
3-5	Punishment
6-8	Mild Punishment
9-12+	Freed.

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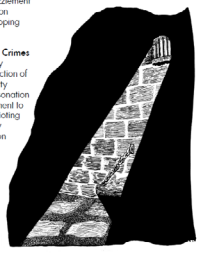
1. **Assault & Battery**
2. **Civil Crimes**
3. **Homicide**
   I. Arson
   II. Murder
   III. Manslaughter
4. **Larceny**
   I. Burglary
   II. Banditry/Piracy
   III. Counterfeiting/Forgery
   IV. Embezzlement
   V. Extortion
   VI. Kidnapping
   VII. Fraud
   VIII. Theft
5. **Political Crimes**
   I. Bribery
   II. Destruction of Property
   III. Impersonation
   IV. Incitement to Riot/Rioting
   V. Perjury
   VI. Sedition
6. **Religious Crimes**
   I. Blasphemy
   II. Heresy
   III. Magic Use
7. **Sexual Crimes**
   I. Adultery
   II. Bestiality
   III. Incest
   IV. Polygamy
   V. Rape
   VI. Sodomy



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