

PAUL "WIGGY" WADE-WILLIAMS

HELLFROST

•RESOURCE MANAGEMENT•

•SECOND EDITION•





RESOURCE MANAGEMENT SECOND EDITION

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INTRODUCTION



When we devised *Hellfrost* we wanted it to be a game about heroes—men and women who, through brave and noble deeds, could aspire to fame and glory. That we achieved. That said, the only permanent legacy a hero could leave was a name for his ancestors to honor and skalds to sing about.

These rules allow a hero to leave behind a community of some sort. Not just a name on a map handled distantly by the Noble, Rich, or Filthy Rich Edges, but an actual community in which he has invested both time and money. Rather than being a vague dot on the map, the community left behind would be a fixture of the campaign, a place his children could inherit or which later generations of heroes, unrelated by blood, might visit during their adventures.

This book takes a look at managing an income-producing Resource, whether that is a noble's domain, a guild, a mercantile enterprise, a temple, a mercenary company, or even a school. For convenience, all of these are referred to as Resources (with a capital R). Because the most likely type of Resource in a typical campaign is a noble's domain, we often refer to the owner as a noble. This title is interchangeable with guildmaster, mercenary captain, high priest or lord paladin, dean, naval captain, merchant prince, or whatever else the owner of the specific Resource may be called.

WHAT THESE RULES AREN'T

It is important to note that these rules are not an accurate accounting system for every gold scield or bushel of grain, nor are they designed to simulate powerful realms, as was found in TSR's *Birchright* setting. *Hellfrost* remains a game of adventure and exploration—these rules simply add another layer on top, an option for players who want their characters to make a mark in history.

That said, they are much more detailed than the version found in *Hellfrost Expansion 1*. Instead of being an isolated pocket of civilization affected only by random events (or the whim of the gods, as the characters would

believe), the Resource now has neighbors with whom it can interact. The addition of Ruler Actions allows the Resource owner to be active in how they deal with their neighbors rather than merely react to random events and hope for the best. Basically, if you want your neighbors to be allies, you have to work at increasing their Relationship to you.

Regardless of whether or not your group wishes to use these rules, they can be a source of adventures for a GM. After all, a hero with one of the Edges required to run a Resource still has a source of income to maintain.

RESOURCES & THE CAMPAIGN

While player characters may start the game in charge of a Resource, such as through the Noble or Rich Edges, they are normally at the bottom of the ladder, controlling an unimportant Resource in the grand scheme of things. Heroes who want to run a Rassilon-wide mercantile empire or become a powerful noble can do so through these rules.

Within an individual campaign, Resources may be kept firmly in the background (a way of generating money but of little other interest), or they may become the central focus of the entire game, as these rules intend.

BACKGROUND

With a background Resource, the heroes adventure across Rassilon, perhaps only returning home to collect money only every year or two. The running of the Resource is completely ignored in favor of a fixed sum (as is standard) or handled with a few die rolls and card draws to add some flavor. NPC seneschals and castellans are required only if the hero wants a variable income with a chance of striking it rich.

In the latter instance, yearly Events might be dealt with as a block at the end of the year. Since the heroes are absent, they cannot directly affect the outcome. However, this does mean heroes cannot react to disasters which



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occurred in spring until late winter, when the events are dealt with. Suddenly learning their characters' homes were razed to the ground nearly a year ago, and all their income lost, might gall some players, especially if their characters were not that far away.

Ideally, the GM should quickly run through events as they occur each season, passing on news of the outcome to the absentee owner through merchants and skalds the heroes meet along the way. In this way, a hero may choose to act on news from home, albeit after the Event has occurred—"Ollsvik, you say? That was sacked by orcs last month."

CAMPAIGN-CENTRIC

Let's face it, if you've bought this book you're probably intended to use Resources as something other than background flavor reduced to a die roll once a year.

In this type of game, the majority of adventures are set in, around, or otherwise involving the Resource in some manner. Rather than being wandering thugs in search

of treasure and fame, the heroes get to engage in diplomacy, and the general headaches and joys of running a Resource, as well.

Ideally, every character should have some important role in running the Resource, otherwise the non-Resource-owning players are going to get bored very quickly or feel frustrated their goals and aspirations are being sidelined or restricted. More importantly, the other players should not be treated as lackeys, but rather as close companions (unless the ruler wants to face a revolution, of course).

For instance, a noble character might run a village. Within the same group, the priest character is appointed as overseer of the local temple or shrine (which is not treated as a separate Resource in this instance), a mage as a trusted advisor or the seneschal, a roguish type as head of intelligence, a woodsman as chief forester or hunter, a warrior as castellan or captain of the local militia, a merchant placed in charge of all trade matters, and so on. In this manner, every hero is directly tied to the Resource even though only one character controls it.

Naturally, other heroes in the group should be given a salary or share of the profits as they are actively aiding the growth of the Resource and thus deserving of some reward. No rules are given for hero's salaries, however. NPCs are covered in the basic system, but the owner must negotiate with his comrades for how much payment their services are worth.

USING THIS BOOK

This book is broken down into several chapters, each concerning one aspect of a Resource.

Creating a Resource: This chapter concerns how to create an initial Resource, with important factors such as the type of Resource, its prosperity level, the loyalty of one's citizens, how religious they are, and the relationship with one's neighbors.

Running a Resource: This is the meat of the book. It describes the various actions a ruler can actively undertake to improve his Resource, random events (many of which are instigated by his neighbors), and how much income he earns at the end of the year.

Resource Miracles: Whereas normal miracles affect only a small number of individuals, being primarily intended in adventuring, resource miracles affect an entire Resource.

Meet the Neighbors: In this chapter, the GM learns how to create the Resource's neighbors with just the draw of a handful of cards from the action deck.

Land of Fire Appendix: Although these rules can be used in any setting, tweaks are sometimes needed to capture specific flavor or mechanics. This chapter details the various changes needed to use these rules with *Land of Fire*.

As a final word, do not be slave to the rules. They are tools, to be shaped by the individual GM to fit the needs of his specific campaign. Cut, tweak, and add to them as you want, but always remember to have fun!



CREATING A RESOURCE



Creating a Resource from scratch only takes a few minutes. Designing one for a player character ruler requires the cooperation of both the GM and the player in question—the GM needs to ensure the Resource fits the focus of his campaign, while the player needs to know something about the campaign in order to create a Resource that both fits and will be fun to run.

NEW HINDRANCES, EDGES, & SKILL

The following Edges and Hindrances are available only in games which involve detailed Resource management. They are of no use if characters receive a fixed income through their Edges, as is standard. As such, they are completely optional.

Even when they are available, they may not be taken after the Resource is first created—any increases in piety, happiness, and prosperity must come through play and the rules in the next chapter.

In cases where the heroes gain possession of a Resource, there are two options. First, the player may select one Edge for which he qualifies. In return, he must balance this by picking two minor or one major Hindrance. Second, the player can pick one Edge of his choice. He forfeits his next advancement, however. In effect, he is getting the Edge in advance.

HINDRANCES

IMPIOUS CITIZENS (MAJOR/MINOR)

A character must be in overall control of a Resource to take this Hindrance.

Evangelizing, constructing shrines and temples, hosting religious holidays and festivals—nothing the ruler

does can bring the populace to a state of piousness. If the ruler is replaced, the effects of this Hindrance no longer apply (unless his replacement also has the Hindrance).

Minor: The Resource's citizens have a –1 penalty to all Faith die rolls, regardless of the Faith die type; **Major:** As above, except the modifier is –2.

UNHAPPY CITIZENS (MAJOR/MINOR)

A character must be in overall control of a Resource to take this Hindrance.

No matter what the ruler says or does, his subjects are never happy under his authority. If the ruler is replaced, the effects of this Hindrance no longer apply (unless his replacement also has the Hindrance).

Minor: The Resource's citizens have a –1 penalty to all Loyalty die rolls, regardless of the Loyalty die type.

Major: As above, except the modifier is –2.

WEAK RESOURCE (MINOR/MAJOR)

A character must be in overall control of a Resource to take this Hindrance.

The Resource is in a state of financial, military, and/or political poverty.

Minor: With the Minor version, the Prosperity of the Resource begins at Average but with an actual rating of just 8; **Major:** With the Major version it starts at Poor with a rating of 4, just one point away from being impoverished.

BACKGROUND EDGES

HAPPY CITIZENS

Requirements: Novice, must control a Resource

Whether through the ruler's skill as governor or some other mysterious factor beyond his control, the Resource's ruler is populated by happy citizens.



INDUSTRIES BY REGION

Self-sufficiency is scarce in Rassilon. While a region may be able to feed and clothe its people adequately, there is always something they want that must be imported. The sidebars that follow repeat the core imports and exports by regions most suitable for Resource ownership from the *Hellfrost Gazetteer* and provide extra examples taken from the *Hellfrost Atlas*. Regions marked “*” are the ideal choices as there is no central government to answer to.

These cover the major industries—a ruler is not confined to using them for his Resource. The GM can also use these lists when creating neighbors.

The various region descriptions may provide ideas for new Resources. For instance, Alantaris Isle has a trading fleet. Thus, a Resource may be a shipbuilding yard or a depot for resupplying and maintaining ships (a large chandlery).

ALANTARIS ISLE

Imports: Jewelry, iron, wine; **Exports:** Alchemical devices, grain, fish, timber, whale oil; **Notes:** A brave ruler could attempt to reopen the gold and silver mines in the Three Peaks.

ANGMARK

Imports: Cloth, iron, pottery; **Exports:** Fish, furs, salt, timber, whale oil; **Notes:** Angmark primarily farms the sea, not the land.

ASPIRIA

Imports: Horses, metal ore; **Exports:** Gems, olive oil, wine; **Other:** Wine production occurs in the Southern Marches; mines are found only in the Eastern Marches and the slopes of the Granite Mountains; Chepwyke (see *Hellfrost Atlas*) is an example of a mercantile Resource.

THE BORDERLANDS*

Doiregart: *Imports:* Iron; *Exports:* Grain, vegetables

Giantwatch: *Imports:* Iron, meat, timber; *Exports:* Armor, weapons

Godwound Village: *Imports:* Pottery, timber, vegetables; *Exports:* Healing

Grozniv: *Imports:* Pottery, timber, vegetables; *Exports:* Bone, horn, leather, meat

Hjorn: *Imports:* Salt; *Exports:* Cheese, horn, leather goods, meat

Ludogov: *Imports:* Glass, gems, gold, silver, wine; *Exports:* Clothing, healing water, jewelry, timber

Melitel: *Imports:* Clothing, wine; *Exports:* Timber

The Resource's citizens have a +2 bonus to Loyalty rolls. If the ruler is replaced, the citizens lose the bonus unless their new master also has the Edge.

PIOUS CITIZENS

Requirements: Novice, must control a Resource

Regardless of the Resource's patron deity, the citizens are a pious lot, regularly attending festivals and ceremonies. The base Faith die (see below) increases one die type.

POWERFUL RESOURCE

Requirements: Novice, must control a Resource

The character's Resource may be rich, have large amounts of land, suffered few hardships in recent years, or simply have the support of the people. However it is has managed it, the Resource has achieved a good and prosperous standing. The Resource begins at Average Prosperity but with a rating of 15.

SANCTUARY

Requirements: Novice

The hero has created or discovered a place of tranquility. The sanctuary must be a small, static area, typically no bigger than a large house. It can be indoors or outdoors, as fits the character's nature and archetype. The sanctuary may be a secret or public place, as decided when the Edge is taken.

For instance, a druid or cleric of Eostre might take a wooded glade; a warrior might have a trophy room in his stead, where he can gaze on souvenirs and reflect on past deeds, or a shrine to Tiw; while any cleric might have a private space in the local temple where he can meditate.

The hero and allies he welcomes to the site who spend four days within the sanctuary add +1 to their next natural Healing roll. Furthermore, characters gain +2 to resist Fear and Tests of Will while within the sanctuary. Both modifiers are in addition to any others that may apply. If the sanctuary is defiled (GM's call on what counts as defiling), the hero must spend a minimum of one week rebuilding it. Total destruction may require weeks, months, seasons, or years of work to set right.

This Edge may be taken more than once. Each time it is picked, the hero gains another sanctuary.

Because the sanctuary is static, this Edge is best suited to a community-centric campaign, where the characters do not travel far from home on a regular basis.

TRUSTED ASSISTANTS

Requirements: Novice, must control a Resource

The hero has appointed a trustworthy or skilled seneschal and castellan. When drawing cards to determine the traits for his seneschal and castellan, he may draw two cards for each, keeping the one he prefers.

In the event one card is a Joker, the hero may keep the Joker and discard the other or use it to determine traits. In the former case, the hero draws a single card to determine the value of the assistant's traits. He must take the value of the drawn card.

Example: *Ridder Ulfgar draws a Joker (indicating a Wild Card NPC) and a Six of Clubs for his seneschal. He elects to keep the Joker. This allows him to draw a new card to determine the seneschal's actual ratings. Ulfgar may elect to use the Six, but decides the suit is too weak and opts to draw again. Whatever card he draws next, for better or worse, he must use for his seneschal's Charisma and Knowledge (Stewardship).*

For his castellan, Ulfgar gets a King of Clubs and a Jack of Hearts. Ulfgar elects to keep the Jack as the Hearts give his castellan a higher Spirit die.

NEW SKILL

KNOWLEDGE (STEWARDSHIP)

Running any sort of business requires knowledge of accountancy, time-management, resource control and people skills. In *Hellfrost*, this is covered by the Knowledge (Stewardship) skill.

While some heroes may wish to invest in the skill, giving them a "hands-on" approach to managing their Resource, the skill is designed primarily for NPC seneschals, characters who run the Resource while the owner is off adventuring. Skilled seneschals are worth their weight in gold. See page 18 for information on seneschals.

● TYPE OF RESOURCE ●

This section covers general basic information about the Resource. Once the basic nature of a Resource has been determined, the player may begin filling out the Resource Management Sheet located at the back of this chapter. Read through the section and pick the profession best fitting the hero.

Both GMs and players should note that Resources must include an element of owner responsibility, constitute a minor temporal power, and allow the hero the opportunity to go adventuring by leaving someone else to govern his business. The rules are designed to add a new dimension to the game, not detract from adventuring completely.

Type: The generic type of Resource the character likely controls based on his profession. Not every hero owns the Resource outright. A noble may well own a village and control its population, but a priest is merely a guardian or supervisor of a temple.

Location: The most common geographic location for the Resource. As always, the specific nature of a given Resource makes this an example, not a firm rule.

Abode: The sort of house the owner typically resides in.

Pig Fort: *Imports:* Grain, pottery, vegetables; *Exports:* Pigs, pork products, truffles

Pohst: *Imports:* Iron, weapons; *Exports:* Timber

Scayle: *Imports:* Ale, leather goods, weapons; *Exports:* Acid, pottery, tree sap

Stormridge: *Imports:* Timber, wool; *Exports:* Flour, game bird meat, grain

Zagniv: *Imports:* Metal goods, pottery; *Exports:* Timber

CHALCIS

Imports: Art, gems, leather goods; **Exports:** Copper, iron, jewelry, silver; **Notes:** Mining occurs only near the mountains, but is hampered by Scavenger attacks; Woodtown buys and sells nothing made of metal.

COGLELUND

Imports: Cloth, gems, iron, luxury goods, timber; **Exports:** Clothing, jewelry, pottery; **Notes:** An ideal location for a mercantile Resource.

CRYSTALFLOW CONFEDERACY*

Imports: Cloth, furs, glass, timer, trade; **Exports:** Fish, grain, trade, vegetables, wine, wool; **Notes:** Although the Confederacy has a government, individual settlements are left to rule as they see fit; the *Hellfrost Atlas* added settlements with unique imports and exports; The Moor Up and Come Inn (see *Hellfrost Atlas*) is an excellent example of a unique Resource.

Bjorrtan: *Imports:* Strong drink; *Exports:* Beaver fur and meat

Goldsheaf: *Imports:* Clothing, meat, metal; *Exports:* Grain, hops, barley

Illilgrby: *Imports:* Clothing, pottery, wine; *Exports:* Grain

FREELANDS*

Aslov: *Imports:* Grain, livestock, salt, meat, pottery; *Exports:* Clothing, pottery

The Citadel: *Imports:* Books, glass, gold, wine; *Exports:* None

Crase: *Imports:* Furs, salt; *Exports:* Armor, iron, weapons

Dalsetter: *Imports:* Cloth; *Exports:* Apples, cider, grain, vegetables

Deathwatch: *Imports:* Ale, iron, salt; *Exports:* None

Fat Rat: *Imports:* Grain, pottery, timber, vegetables; *Exports:* Mutton, sheep, wool

Gemmelos: *Imports:* Cloth, food, pottery; *Exports:* Stone

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Guard, Upper & Lower: *Imports:* Furs, iron, weapons; *Exports:* None

Nara: *Imports:* Furs, gold, wine; *Exports:* Books, leather goods, livestock, meat, wool

Raðhylrby: *Imports:* Clothing, pottery; *Exports:* Livestock, vegetables

Sanctuary: *Imports:* Cloth, salt; *Exports:* Healing herbs and potions

Spyre: *Imports:* Furs, luxury goods, food, wine; *Exports:* Copper, gems, iron, stone

Stonesthrow: *Imports:* Fish, timber; *Exports:* Vegetables

Sumorton: *Imports:* Armor, weapons; *Exports:* None

Temple of the Sundered Sword: *Imports:* Ale, food, iron, pottery; *Exports:* Mercenary services

Upper & Lower Floxton: *Imports:* Pottery, luxury goods; *Exports:* Sheep, vegetables

Wudusmoca: *Imports:* Ale, grain, meat, pottery, vegetables; *Exports:* Charcoal

HELIGIOLAND*

Appledore: *Imports:* Glass, wood, meat; *Exports:* Apples, alcohol (apple-based)

Brae: *Imports:* Pipeleaf, weapons; *Exports:* Pottery

The Commune: *Imports:* None; *Exports:* Alchemical devices, herbal remedies

Doomdrake: *Imports:* Pottery, stone; *Exports:* Bows, timber

Hellfrost Keep: *Imports:* Ale, iron, pipeleaf, salt; *Exports:* None

Horsa's Stead: *Imports:* Metal goods, pottery; *Exports:* Cereals, cheese, horn, leather (untanned), livestock, meat, wool, vegetables

Ingsby: *Imports:* Pottery, weapons, wine; *Exports:* Cheese, vegetables, wool

Myre: *Imports:* Pipeleaf, weapons; *Exports:* Ale, pottery

New Cul: *Imports:* Clothing, metal, pottery, timber; *Exports:* Wool

Oakstead: *Imports:* Luxuries; *Exports:* Pork, truffles, nuts

Ram's Horn Fort: *Imports:* Vegetables, pottery; *Exports:* Goat meat, mil, and wool, timber

Sprangaton: *Imports:* Meat, healing herbs; *Exports:* Alchemical devices, herbal brews, healing

Three-Gates: *Imports:* Iron, wood; *Exports:* Mercantile services, rumors

ICEDALE FREEHOLDS

Imports: Ale, grain, iron, jewelry, wool; **Exports:** Bone, furs, icewood; **Notes:** A harsh place to call home and run a profitable Resource, but ideal for players who desire a serious challenge.

Though this may play little part in a standard campaign, it does give the party a base of operations and somewhere safe to recover from their heroic adventures.

Income Source: How the Resource generates money. Heroes may, of course, expand this list. However, their base income cannot be altered simply by choosing a high-value item to trade. Selling diamonds does not make a Rich hero any more money than selling grain—he simply sells far fewer items at far higher prices.

Responsibilities: A basic list of the sorts of responsibilities the owner has. In many cases, these require no die rolls or roleplaying, but they do require character time. Resource owners, in general, have less time to spend adventuring than other characters. Such is the price one pays for having a social title or high income. This is why most rulers hire seneschals to manage their sources of income.

Responsibilities can be used by the GM to create adventure hooks. What begins as a simple labor dispute among a guild, for instance, may spiral into a plot by an evil organization to disrupt trade or discredit the local noble.

Religion: Regardless of the owner's personal faith, every Resource has a patron deity. Although not compulsory, the deity of choice is usually one related to the Resource type. For instance, a farming community is more likely to honor one aspect of Eostre over another god. A Resource may honor a minor deity instead of a major one, but it gains no advantages for doing so.

Initial Soldiers: As detailed below, a hero has a certain number of men-at-arms at his disposal. This is one of the perks of controlling a Resource. The entry lists a typical number, which may be altered by the GM, the archetype from the *Hellfrost Bestiary* used for the troops, and the Combat Value (used for raids). Fill out an Ally Sheet for each type of soldier your hero commands.

These soldiers are not the same as Followers, though. They generally answer to the hero, but their sole interest is in protecting the Resource, not adventuring. A hero who wants adventuring buddies should purchase the Followers Edge separately.

CALCULATING RESOURCE ARMY

Every Resource begins with one or more units of permanent troops, men-at-arms and soldiers whose sole job is the protect the Resource and raid neighbors. The number of troops in a unit must always be a multiple of five. Each troop type available to player characters is listed in the Improvements section, along with its Combat Value (CV).

It is important to note that the CV is not intended to be used to equate player characters to monsters—it is simply a tool we use to give some balance to a Resource's forces.

To calculate the total CV, simply add up the relevant CV scores. Don't worry about fyrd members—all you need is the value for the permanent troops.

GUILD

Type: A guildmaster governs the affairs of a single

trade. Most often this is a legitimate guild, such as the blacksmiths', dockworkers', scribes', or loggers' guilds. However, with the GM's permission, a hero may run a thieves' guild.

Location: This may be within a small town (larger towns and cities are governed by more senior figures) or cover a number of rural locations, depending on the guild in question.

Abode: A town-based hero likely has a townhouse, large enough for his family and servants. Those living in rural areas have a fortified manor house.

Income Source: Guildmasters earn their income through business taxes, guild dues, and, quite often, bribes and backhanders.

Responsibilities: Guildmasters must settle disputes among their workers, negotiate contracts, deal with other guilds or local nobles, arrange tax levies on goods, fend off competitors, and so on. Much of their daily grind involves a mountain of paperwork.

Religion: The patron deity usually relates to the guild's industry. For example, healers will favor Eira, metalworkers, miners, and jewelers honor Ertha, hunters worship Ullr, and scribes give praise to Hothar. Thieves would usually take Nauthiz as patron.

Initial Soldiers: Guilds are rarely a military force. The guildmaster has 10 soldiers (equivalent to a village militia, CV 6) to protect his abode and his office. A thieves' guild may have five thieves as guards (CV 6). Remember though, they are there to defend the Resource, not go adventuring.

MERCANTILE

Type: Mercantile Resources may be static or mobile. Static Resources most often cover one or more shops, rights to a market in a rural region, a logging camp or mine, or perhaps a busy inn. Mobile Resources may be ships or caravan trains. There is nothing to stop a merchant utilizing both, of course.

Location: This varies with the type of Resource. A merchant with a ship probably must operate from a dock, a market concession might be in a village, town, or city, and an inn might be in a village, town, or city, or stand as a single structure along a busy trade road. Mines tend to be quite rural, though the local settlement is within easy reach and is the major source of workers.

Abode: A town or city-based merchant lives in a townhouse, large enough for his family, a few servants, an office, and room to entertain guests. A rural merchant probably owns a fortified manor, which also doubles as a warehouse. Merchants with a mobile business may live on a ship or in a caravan for much of their lives. Heroes with a mobile Resource have access to a knarr (if Noble or Rich) or a busse (if Filthy Rich), or enough horses to mount the heroes, as applicable.

Income Source: Mercantile Resources do not generally manufacture anything, though they may produce raw materials. Income is solely generated by profits garnered from other folks' labors. Buy low and sell high is the merchant's motto. The exact type of produce sold

MAGOCRACY

Imports: Art, glass, jewelry, pipeleaf, wine; **Exports:** Alchemical devices, gold; **Notes:** A good opportunity to create an unusual industry, such as making books or scrolls, or supplying ingredients for alchemical devices; the Magocracy has varied terrain, allowing for common industries such as agriculture, fishing, and mining.

MIDMARK

Imports: Glass, wool; **Exports:** Ale, herbs, mead; **Notes:** Poor infrastructure, but a Resource can prosper if near to the Crystalflow Confederacy.

NORDMARK

Imports: Horses, mead, timber; **Exports:** Iron, leather goods, wine; **Notes:** Mining opportunities exist only in the Grimwold.

OSTMARK

Imports: Ivory, rys, silk, whale oil; **Exports:** Fish, grain, iron, vegetables; **Notes:** A nation of producers and traders, though not ideal for adventuring opportunities; a Resource owner could eventually become a member of the Marchand or Trada Councils.

SHATTERED MOOR*

Aelfmeet: *Imports:* Trade *Exports:* Trade, wool, mutton

Bandelbury: *Imports:* Cloth, pottery; *Exports:* Cheese, hide, horn, meat, wool

Far Reach: *Imports:* Ale, grain, iron, mead, pipeleaf; *Exports:* Cheese (mammoth), copper, fish, furs

Last Chance: *Imports:* Adventuring gear; *Exports:* None

Occitan: *Imports:* Grain, iron, wool; *Exports:* Furs

Root: *Imports:* Meat, pottery, textiles; *Exports:* Root vegetables, vegetable wine

THE VALE

Imports: Jewelry, mead, wine; **Exports:** Ale, grain, pipeleaf, vegetables; **Notes:** Pipeleaf is grown only in the western hills.

VESTMARK

Imports: Armor, iron, mercenaries, weapons; **Exports:** Silver; **Notes:** Not an ideal location, unless one has a military Resource or a religious one dedicated to Tiw.



is up to the hero. He may ship large quantities of grain or pottery, or handle smaller consignments of raw or processed metals, as examples.

Responsibilities: The hero runs a business, and is therefore responsible for negotiating contracts, settling worker disputes, dealing with the various guilds, fending off rivals, accountancy, and so on.

Religion: It is a rare merchant who fails to place his faith in Var.

Initial Soldiers: Static merchants have 10 town watch (CV 8) as security. Mobile merchants have 10 common mercenaries of the owner's choice (CV 16) to act as guards on the more dangerous roads. Characters with the Styrimathr Edge may have common sailors instead, if they prefer, gaining as many sailors as their ship has crew.

MILITARY

Type: Such a Resource may be a mercenary company or a castle. A mercenary captain's Resource is his men and war machines. Running a company, as opposed to a castle, allows the hero to continue adventuring.

Location: Mercenary companies may be static or roaming. Static mercenaries are on retainer to a guild, noble, temple, or some other temporal power. Roaming mercenaries scour the land searching for work.

Abode: Roaming captains have no permanent abode. Instead, they continually travel Rassilon in search of work. Retained mercenaries are fixed to a single locale for a long duration. In such cases, the captain may own a fortified manor house, which he uses as his headquarters.

Income Source: Mercenaries work for gold. Looting and battlefield spoils also contribute to the annual income. Despite the many problems wracking the land, a mercenary's income is rarely guaranteed year upon year. Only those fighting against Orcmark or patrolling the borders of the Withered Lands have a secure income for the foreseeable future.

Responsibilities: A captain must find his men employment, coordinate battles, arrange supply lines, secure medical attention for his wounded, and so on. Of course, his greatest responsibility is leading his men into battle.

Religion: Among civilized races, Tiw is the patron deity of choice. Military Resources serving as protectors or wardens may take Rigr, instead, while those dedicated to fighting Hellfrost minions might prefer Sigel.

Initial Soldiers: Naturally, a mercenary captain needs a mercenary company. The captain commands 100 common mercenaries (CV 160). In addition, he has a core bodyguard of five veteran mercenaries. The player decides the exact type and breakdown of his forces.

Unlike some other soldiers, mercenaries are more likely to take part in adventures. Typically, though, the adventure must involve a Mass Battle or at least military action for the troops to take part in. Remember, they are not dedicated Followers—mercenaries work for money, which means a share of any treasure in an adventure in which they partake.

NOBILITY

Nobles in areas like the Freelands and Heligioland may answer only to themselves, having no feudal lords. Nobles in realms with a central government are at the bottom of a hierarchy and have a liege lord to whom they are beholden. This is typically a noble who is one or two steps higher up the social ladder.

Type: A noble's Resource is his lands. In general, this means the agricultural fields or livestock, but some may control a mine or other such natural resource. A noble's domain is called a fief.

Location: Starting characters should govern a small village or small number of remote steads or hamlets. Higher ranking nobles (counts or above) may run a small town.

Abode: The noble dwells in a fortified manor house. Among the Anari or frost dwarves, this is an actual stone structure. Saxa, Tuomi, and elf nobles rule from wooden great halls. Both use the same stats. This may be within the noble's village or in a more remote location.

Income Source: Income is primarily generated from local taxes and selling surplus goods from the fields. Some nobles may operate toll bridges or booths along important stretches of road.

Responsibilities: Nobles judge criminals, mete out justice, settle disputes, fend off jealous neighbors who covet their lands, and deal with bandits and other aggressors. Since they generally answer to a higher authority, they must also spend time at their liege's court. Even those without a lord must visit their neighbors regularly, if only to keep a covert eye on them.

Religion: While many rulers honor Sigel as a means of showing they are good and just, no major deity has patronage over the upper classes. Instead, as with guilds, the patron is typically related to the major industry. Thus, farming communities take Eostre, ones invested in mining take Ertha, and those who act as a marketplace honor Var.

Initial Soldiers: A noble receives 20 village militia (CV 12), fighting men from the local populace paid a small stipend to help defend the settlement and act as constables. In addition, the ruler has five huscarls (CV 10) to protect his personal abode.

RELIGIOUS

Type: The cleric, whether priest or paladin, runs a small temple or a major shrine. Priests generally run more scholarly or spiritual temples, whereas paladins have a more militant bent. Naturally, the tenets of specific deities may affect stereotypical divide.

Location: This is usually in a rural location, as those in towns and cities are governed by more senior priests. Although a few temples are single structures, most are associated with a village and may actually serve several villages.

Abode: Most temples should be treated as fortified manor houses. The cleric typically has a room or number of rooms within the temple, though he may choose to live in a house within the nearest village.

Income Source: Temples earn much of their income from gifts and tithes. Those with access to a natural resource, such as a temple of Ertha in a mining village or temple to Var on a major trade route, likely boost their income through the local resource. The deities' aspects may also factor into income. For instance, a temple to Eira can make money caring for the sick and selling herbal remedies, whereas one to Hoenir may charge for access to its library. Selling alchemical devices also supplements the income.

Religion: Religious Resources have no restriction on the patron deity, save that it must match that of the owner. For instance, you cannot have a player character cleric of Ullr supervising a religious Resource devoted to Eostre Plantmother.

Responsibilities: The hero likely does not control the populace, but he is responsible for at least part of their spiritual wellbeing, collecting tithes, and conducting ceremonies. He may also have a seat on the local council or serve as an advisor to the ruling noble.

Initial Soldiers: Most temples have 10 guards (CV 8), who use the town watch stats. Militant faiths, such as Scaetha, Sigel, and Tiw, grant a hero 20 common mercenaries (CV 32). The specific type is up to the player. These may be actual mercenaries or lay paladins (paladins with no Arcane Background). Pacifistic faiths, such as Eira, grant only five soldiers (CV 4), and these count as town watch.

In addition, for every two points of initial Population, the temple gains either an additional priest or paladin (owner's choice) with the Arcane Background (Miracles) Edge. As always, the cleric is not an adventurer—he serves the god (and his temple) first, and his mortal master second.

Special: The Resource automatically begins with a temple the same as the hero's faith (see page 28). However, it begins with one less Population point, as not everyone in the region worships the god. This, in turn, affects the hero's base annual income.

SCHOLASTIC

Type: The hero runs some sort of educational establishment. This might be a general school or university, providing the scions of rich families with a general education, or a specialized center of learning, like a scribal school, or even a center of learning for mages. Temples to Hoenir, while they often double as schools, are treated as temples.

Location: The Resource may be in the remote wilds or in a village, town, or city. In general, the larger the population, the less important the Resource will be. For instance, in a city, there may be several schools competing for business, but out in the agricultural lands, the hero is probably the only mentor for many miles.

Abode: Heroes in a town or city likely have a townhouse. This may be used as the school, be part of a small complex, or an entirely separate building. In rural regions, the school is likely a fortified manor or tower, which also doubles as the character's abode.

Income Source: Student fees are the primary source

of income, though certain Resources may have other sources. For instance, a scribal school might hire out students to guilds, temples, and nobles, while a mage school also sells alchemical devices.

Responsibilities: The character must handle the daily administration of the school, mediate disputes, chastise those who have broken the rules, organize supplies and contracts, collect fees, outwit rival establishments, attract new students, and so on.

Religion: For for schools of magic, which favor Maera, and skalds, who honor the Unknowable One, most scholastic institutions give praise to Hoenir.

Soldiers: Scholarly institutes have a small security force of 10 town watch (CV 8). In addition, for every two Population, a magical establishment gains one mage of the appropriate sort with the Arcane Background (Miracles) Edge. The mage is not an adventurer—he is a teacher, bookworm, or alchemist.

POPULATION

Every Resource has a Population associated with it. Each whole number represents approximately one hundred people. Thus, a Resource with Population 3 has 300 people involved. The exact nature of the population, and their actual location, varies immensely.

A village, for instance, obviously has many families living within its boundaries. A guild's population comprises not just workers (and maybe their families) but also regular customers. A mercenary company has soldiers, crafters, and camp followers, while the population of a temple most likely represents the congregation, which may come from several small communities or one large one. A center of learning has a few teachers, staff, students, and perhaps their families it can call upon.

It is important to note that the owner does not necessarily command these people directly. A noble may indeed rule over a village as its sole lord, but for a temple, Population likely indicates the number of worshippers or those who rely on the temple for services, while a shop may have a small number of paid staff but lots of loyal customers, not to mention suppliers.

Initial Population: A hero with the Noble or Rich Edges has Population 2 associated with him, and a Filthy Rich hero, Population 6. Enter this value on your Resource Management sheet. Population has no upper limit.

Base Income: To find the Resource's base annual income in gold scields, multiply the Population by 2,500. Enter this on your Resource Management sheet.

Zero Population: A Population of zero generates no income and no Annual Income roll is made.

Growth and Fall: *Hellfrost* is not a setting which meticulously accounts for population growth or shrinkage. As such, population growth and fall are deemed to be equal unless an event occurs to alter this (such as a terrible or excellent financial year) or the owner deliberately sets out to invest in more Population (p. 27).

HELLFROST: RESOURCE MANAGEMENT

PROSPERITY

All Resources have a Prosperity rating. Typically this rates between 1 and 20, but may go higher or lower in rare cases. Prosperity determines not only the financial and physical state of the Resource, but also the mood of the populace, employees, congregation, or customers. Prosperity Ratings can rise and fall over time.

Initial Prosperity: A Resource begins with Prosperity 11 unless altered by Edges and Hindrances. Enter this on the Resource Management Sheet.

Unless he has taken an appropriate Edge or Hindrance, a player may, with the GM's approval, roll 2d10 for the initial Prosperity, instead. This can produce extremely good results or leave the Resource on the Edge of financial collapse. This option negates the need to introduce two of the new Hindrances and Edges into your campaign. Of course, the GM may always set the initial Prosperity rating to fit his campaign.

Reaction: Instead of rolling 2d6 on the Reaction Table when asking an NPC to do something, the initial reaction is fixed. Add both characters' Charisma to this as normal. The number in parentheses is the die roll equivalent on the Reaction table.

PROSPERITY RATING TABLE

Prosperity	Level
Ruined	0 to -10
Impoverished	1-3
Poor	4-7
Average	8-16
Good	17-24
Rich	25+ (no upper limit)

Loyalty: The Population of a Resource has a Loyalty rating and corresponding die value. These are used to affect certain aspects of running the Resource. This typically begins at the initial Prosperity of 11, giving a d6 Loyalty die. Loyalty is always listed as "rating (die)." As the Loyalty rating rises and falls, so the Loyalty die changes, as shown below. The Loyalty die is never rolled as a Group roll.

Zero Population: A Resource with zero Population automatically has Loyalty of zero. Each year it remains unpopulated, its Prosperity automatically drops 1d6 points as buildings and land fall into rapid states of disrepair.

LOYALTY DIE TABLE

Loyalty Rating	Description	Loyalty Die
0 or lower	Rebellious	N/A
1-3	Devastated	d4-2

4-7	Miserable	d4
8-14	Average	d6
15-19	Committed	d8
20-24	Motivated	d10
25-29	Devoted	d12
30-34	Fanatical	d12+1
35+ (no limit)	Undaunted	d12+2

RUINED

The Resource has collapsed into abject ruin. Land-based Resources are wastelands with fields choked with weeds, mineral veins have run dry and the tunnels collapsed, and rivers are heavily polluted or devoid of fish stocks. A business has no customers, a temple no worshippers, and a school no students. Buildings are run down with crumbling walls, collapsing roofs, and rotten furnishings. The Resource quickly becomes infested with bandits, thieves, orcs, or some other fell monsters.

Buildings and vehicles have -4 base Toughness *and* -4 Armor (-8 reduction in total) due to the total lack of maintenance. Each year the Resource remains Ruined, base Toughness *and* Armor drop a further 1d6 points. Roll once for each at the end of each year, *before* the Annual Income roll. Armor cannot drop below zero. Should Armor drop below 4, a structure or vehicle no longer counts as having Heavy Armor due to gaping holes or numerous weak points. When Toughness reaches zero, the structure or vehicle is destroyed, reduced to rubble, or rotten beyond hope of repair.

The Population of the Resource is automatically reduced to zero. Although a handful of citizens may remain, they have forsaken any oaths of allegiance to the owner and eke a pitiful existence. Worse still, the entire area has developed a terrible reputation, which prevents people from ever wanting to move to the region or work for the organization until drastic steps are taken to improve the situation.

The Resource generates no income until it is rebuilt. This should require a major adventure rather than just spending money to attract new settlers. With the conclusion of a successful adventure, the Prosperity Rating increases to 1, whereupon the Resource begins to generate income again. If Prosperity ever drops below -10, the land can *never* be resettled and becomes a barren wasteland.

Reaction: Hostile (2)

Glory: For each year the Resource is Ruined, the ruler loses 2 Glory. This penalty ends at Prosperity -10, when the land is abandoned.

IMPOVERISHED

The Resource is on the verge of collapse. The peasants are starving and no longer attend religious or civil ceremonies, crops wither in the fields, livestock are gaunt

(producing very little meat, milk, or wool), natural resources are running low or are of extremely poor quality, customers are moving away to rivals due to the shoddy quality of goods, or trade routes are closing in the face of more favorable markets. Poverty is rife.

Any property is in a state of total neglect. Buildings and vehicles have -2 base Toughness *and* -2 Armor (-4 Toughness reduction in total) due to the total lack of maintenance. Should Armor drop below 4, a structure or vehicle no longer counts as having Heavy Armor.

Each year the land remains in this state, the Loyalty rating automatically drops one point. If the rating drops to zero, the land becomes Ruined, as above.

If the realm improves to Poor, it regains Loyalty 4 (d4) automatically, the peasants being very grateful that things have improved.

Reaction: Uncooperative (3)

POOR

The Resource is in a state of disrepair but has yet to fall to wrack and ruin. The peasants are hungry and angry at their master, crops are poor and barely feed half the population, livestock are sickly or malnourished, attendance at ceremonies drops, customers are wary of spending too much on a merchant's poor quality goods or investing in a company on the verge of bankruptcy, and morale is low. Most citizens are poor, with many facing starvation and deprivation.

Buildings require maintenance, but are habitable and keep out the worst of the weather. Buildings and vehicles have -1 base Toughness *and* -1 Armor due to the lack of maintenance. Should Armor drop below 4, the structure or vehicle no longer counts as having Heavy Armor.

Reaction: Neutral (5)

AVERAGE

This is the default starting level for a Resource. Income is steady, citizens and livestock are generally healthy, problems exist but are not enough to overly worry the population, and the populace works hard and pays most of its taxes on time. Harvests are enough to feed the populace until the next harvest, and other resources are producing enough income to remain profitable. No one is particularly rich (beyond the owner), but neither are they especially poor.

Reaction: Neutral (7)

GOOD

Times are good far more often than they are bad. Peasants and workers are healthy (as are livestock), children dance in the streets, winter supplies allow for one or two feasts between harvests, worshippers leave donations at the temples, customers are happy to recommend the goods to their friends, and merchants are keen to open new trade routes with the Resource.

Reaction: Neutral (9)

RICH

The Resource is in a perfect state. The peasants and workers are fat and jolly, children and adults dance and sing in the streets, the lord is welcomed with bright smiles and hearty hellos, winter supplies are sufficient to allow for bountiful feasts all year round, livestock produce healthy young, customers flock to the stalls and shops, the temples are crowded with pious worshippers, mercenaries are swamped with offers of work, and new trade routes present themselves daily.

Each year the Resource remains at this level, the Loyalty rating automatically increases by one point. Should the Resource drop to Good for any reason, it's Loyalty rating immediately drops back to 19 (d8).

Glory: For each year the Resource is Rich, the ruler earns +2 Glory.

FAITH

Whether an entire country or a sparsely populated village, every Resource has a single patron among the major deities. The Resource needn't boast a shrine or temple to honor its god.

The base piety of the citizens is directly tied to the Resource's patron deity. When it matches the aspect best fitting their work, they are more likely to give praise and honor the gods. Where there is a difference, the citizens tend to forgo worship in favor of other activities.

Faith Die: If the patron deity is a match to the Resource's main source of income or primary focus, then the Faith die begins at d6. Otherwise, it begins at d4.

NEIGHBORS

Every Resource has neighbors of some kind. The specifics depend entirely on the location of the Resource. For instance, a temple in a town might have another temple or two, guilds (perhaps thieves), or residential areas as its neighbors. In a rural setting, it is more likely to have villages or some industrial resource as its neighbors. Similarly, the distance between these neighbors can vary immensely. In a city, the neighbors might be directly across the street or on the other side of the settlement. Out in the wilds, they may be many miles distant, with the empty wilderness in between a no-man's-land. Some may stand in the same realm, while others lie across a nearby border.

Neighbors don't have to be human—a hostile, uncooperative, or neutral neighbor in wild areas might be a host of orcs or goblins, the Relationship value determining how often they plague the Resource. The neighbor may not even exist in the normal world, but instead exists only in Alfheim.

Regardless of its type or location, every player charac-



RESOURCE OFFICIALS

Even if the ruler makes all the important decisions, it is very unlikely that he personally handles every little detail of managing the Resource on a day-to-day basis. This is especially true of absentee rulers.

Below are some of the more important, well-known, or interesting helpers and hirelings who assist Resource owners. While most of these titles are geared toward noble estates, the work they perform can be applied to most Resource types. The wages for these officials is already factored into the ruler's annual income.

Note that small Resources may not fill all these positions or they may have one man performing multiple roles. Large Resources (25+ Population) often have multiple individuals filling subordinate roles. In such cases, there is always one leader, generally adding the prefix "High" to his title (such as a High Provost), with others acting as his subordinates. If the Resource is important in the campaign, the roles of senior officials are ideal for non-ruling player characters. Those most suitable for fellow heroes are italicized.

Almoner: Distributes charity on behalf of a temple. The almoner is often a layman or junior cleric.

Armorer: Maintains the armory and supervises the manufacture of weapons. He answers to the steward.

Captain: In small Resources, the castellan normally acts as sole captain. However, in a Resource with lots of soldiers there is often one or more captains, each responsible for a section of the defending army and answerable to the castellan.

Captains may be named by the various shifts (such as Captain of the Day Watch), a special post (Captain of Huscarls), or the type of troops they command (Captain of Horse, Captain of Artillery, and so on). In mercenary outfits and Resources with lots of troops, a captain may control one company, regardless of its makeup.

Captain of the Guard: The senior captain and the marshal's right-hand man. In a small Resource, this post may be held by the marshal.

Castellan: The castellan is in charge of all military matters, from defense of the realm through to overseeing the ruler's personal safety. As such, he is a very important figure and second only to the seneschal in seniority. In temples, the castellan is always a paladin.

Cellarman: In charge of the lord's beer, wine, and mead stores. He is subordinate to the steward.

Chancellor: Responsible for the treasury and taxation. He answers to the seneschal.

Chapel Master: Responsible for the cleaning and security of a temple's main hall of worship. He answers to the steward.

Chaplain: Liaises between the ruler and a local temple. Depending on the Resource, its owner's social rank, and the temple's faith, this may be a junior functionary or a high-ranking cleric.

Constable: A law enforcement officer answerable to the provost. The title "sheriff" (from shire-reeve) is also used, though it is considered an antiquated term even by Saxa standards.

Cup-Bearer: Serves drinks at the high table. A trusted post, since he could easily poison his lord. The cup-bearer answers to the steward.

Door Guard: A subordinate of the steward who controls access to the ruler.

Druid: Rulers whose Resource encompasses agricultural lands or forests sometimes employ druids. Druids are responsible for placating the fey lords of the forest, as well as blessing crops and animals. Like the forester, they answer to the inquisitor.

Engineer: Most commonly found in permanent employment only in mining Resources, engineers are responsible for construction projects. Most other Resources hire engineers as required. They answer to the seneschal.

Forester: Oversees the hunting estates and keeps poachers away. He serves the inquisitor.

Gardener: Oversees the household garden, including the growing of medicinal herbs.

Herald: Experts in heraldry. They introduce visiting dignitaries, carry messages for their lord, and act as ambassadors. Most Resources have just one herald, who answers to the steward.

High Priest: The head of a single temple. This title has nothing to do with character Rank. Where the temple is not the main Resource, the high priest is an independent advisor. Paladins may take the title Lord Paladin instead.

Inquisitor: Responsible for thwarting enemy spies, operating the ruler's spy network, overseeing the dungeons, questioning prisoners, and so on. He answers to the steward.

Jester: Jesters are common at Anari courts. Although they play the fool, jesters are allowed to say things others dare not (within certain limits). Hence, nobles value jesters as advisors unafraid to tell the truth, no matter how unpleasant it may be to noble ears. More than a few are clerics of the Unknowable One who entertain and advise through satire. The jester is answerable to the steward.

Keeper of the Seals: Watches over the ruler's seal, his stamp of authority. He is answerable to the steward.

Mage: Unless a mage is an alchemist, he rarely has a distinct role as a spellcaster. Instead, he serves in one of the other posts as best befitting his skills and spells. The same applies to clerics not affiliated with the local temple (if one exists).

Marshal: The marshal is responsible for training the militia and men-at-arms. He answers to the castellan.

Master of the Horse: Senior officer in charge of the stables and other animals (such as hawks or hunting dogs). He answers to the seneschal. He may be served, or even replaced, by a falconer or master of hounds.

Porter: In charge of receiving visitors and attending to their needs, whether that be a bed for the night or a meal. This role is also found in temples for those who wish services beyond merely attending a ceremony. He answers to the steward.

Provost: The chief magistrate (magistrate is an Anari term). Provosts are usually only found in high population Resources (Population 20+) and help relieve the burden of the ruler or seneschal, to whom they answer. Many are clerics of Hothar.

Reeve: The reeve oversees the workers in one village or specific industry within the Resource. Whereas other posts are appointed, the reeve is elected from the citizens or workers. He is responsible for ensuring the workers do not slack and pay their taxes dutifully. He answers to the seneschal. The terms bailiff, headman, and mayor are also commonly used. Among guilds, reeves are known as syndics or officers.

Seer: A cleric of the Norns, who advises the ruler through divinations. The seer answers to the seneschal.

Seneschal: The seneschal is the ruler's right-hand man and most trusted servant. It is his duty to handle all affairs relating to the wider estate that the ruler does not want to deal with. More importantly, when the ruler is away, the seneschal becomes the *de facto* ruler. His word is considered that of his master.

Skald: As well as being an entertainer, a skald serves as historian and record keeper. Scholars such as clerics of Hoenir or Lorekeepers might fill the latter roll in a large Resource, serving as a librarian. The skald answers to the steward.

Standard Bearer: Carries the ruler's banner at civil functions and in battle. He answers to the castellan.

Steward: Runs the ruler's household (as opposed to the larger estate overseen by the seneschal) on a day-to-day basis, overseeing all servants and administrative functions. It is his duty to compile reports from all the other servants, thus allowing the ruler to make informed decisions. He answers to the seneschal and is considered his right-hand man. Among the Anari he is known as a chamberlain.

Treasurer: A treasurer does not run the treasury. Instead, he handles investments, contract negotiations, searches for new trade routes, and so on. He answers to the seneschal.

ter Resource has six neighbors. These are determined by the GM—there are guidelines and rules later for this.

The relationship between the Resource and its neighbors is determined by a Relationship level, which rated between 1–20, as shown below.

Of the six neighboring Resources, one is Friendly (Relationship 16), one is Uncooperative (Relationship 4), and four are Neutral (Relationship 10). Record the names and Relationship values of the neighbors on the Resource Management sheet.

Relationship Level	Relationship Rating
Hostile	1–2
Uncooperative	3–6
Neutral	7–14
Friendly	15–18
Helpful	19–20

HOSTILE

The neighbor sees the Resource as a direct and overt threat. It may fear the ruler is planning to conquer its lands or see it as an economic rival.

Whatever the reason, there is no love between the Resources. The neighbors refuse to buy the Resource's goods, launch raids against their holdings or attack caravans, besmirch the ruler's name, or try to turn cler-

ics against them. Having a hostile neighbor means lots of little problems, resulting in a –2 penalty to the Resource's Annual Income roll.

UNCOOPERATIVE

The neighbors don't hate the Resource, but they are certainly far from friendly. Any interactions always require the Resource to pay out more than it receives in kind. This results in a –1 penalty to the Resource's Annual Income roll.

NEUTRAL

This is the standard relationship level. Far from being aloof or ambiguous in their relationship, the two parties trade openly and aid each other in return for favors of equal value. Neither favors the other, however. Because both parties receive an equal deal, there is no modifier to the Annual Income roll.

FRIENDLY

The neighbors and Resource have an open and good working relationship. Men-at-arms may not necessarily aid each other in defense of their lands, but the two sides host joint celebrations and merchants definitely buy more from the Resource than they sell. This gives a +1 bonus to the Resource's Annual Income roll.

HELLFROST: RESOURCE MANAGEMENT

HELPFUL

Whether or not formal treaties exist, the two nations are strong allies, prepared to help each other in matters of defense, economics, and religion. Joint festivals and military drills are held yearly to help reinforce the alliance. When asking for aid, the neighbor gives much more in return. This aid gives a +2 bonus to the Resource's Annual Income roll.

OFFICIALS

While heroes may elect to govern a Resource between themselves, those who want to go adventuring beyond the reaches of the Resource boundary need someone to keep their affairs in order unless they want the Resource to fail. Two major senior skilled assistants (the seneschal and castellan) are required to maintain a healthy Resource.

A number of lesser officials can also be generated as NPCs if the role is not to be filled by a player character. Just so we're absolutely clear, only one character (player or NPC) can fill the exact same post. Thus, while there may be multiple clerics of a given deity, only one holds the position of high priest.

STARTING OFFICIALS

A Resource of Population 2 begins with two officials of the ruler's choice. Unless he intends to be present all year round, a seneschal and castellan is suggested. A Resource of Population 6 begins with three officials chosen by the ruler. Additional officials may be hired as a Resource Action (see p. 34).

INITIAL VALUES

NPC officials have one or more important Traits relevant to their job. Draw a card for each official and compare the value on the tables below and over. Seneschals have two Traits—Knowledge (Stewardship) and Persuasion. Both use the same card value. Seneschals and Inquisitors also have an additional ability—Charisma. This is determined using their card's suit. This means it is possible to have an official with a high Trait die, making him good at his

job, but a low Charisma, meaning he is poor at dealing with people in general, or vice versa.

ADVANCEMENTS

Resource owners can improve their officials over time, though it is a slow process. Each time the ruler (and only the ruler) earns an advancement, he may pick one of his NPC officials. Draw a card from the action deck.

A black card means no advancement is earned.

A red card means the official gains an advance. A Joker nets two advances, though these must be different—a seneschal cannot gain a two dice increase to his Knowledge (Stewardship) skill, for instance.

Officials can improve one of their Traits by one die type (max. d12). When the official reaches d12 in their trait, the hero may purchase them the appropriate Professional, Expert, or Master Edges (ignoring the Rank requirement) with the advancement.

CASTELLAN

A castellan is a war chief. Whereas the seneschal runs the Resource, the castellan protects it. While any Resource with an absentee ruler requires a seneschal, not every Resource requires a castellan (though most do).

Should the Resource be attacked in the owner's absence, it is the castellan who must muster the troops (p. 33) and lead them in the defense of his master's holdings. Castellans may be junior nobles, Knights Hrafn, mercenary captains, lay paladins (no Arcane Background), or retired warriors.

Available Advancements: Knowledge (Battle).

CHANCELLOR

The chancellor is responsible for the treasury and taxation. It is his responsibility to ensure the coffers are full and the people pay their taxes on time. They also deal with matters of trade, setting tariffs, collecting import and export dues, and setting the base rate of exportable goods to ensure they sell profitably.

Available Advancements: Increase Trait die.

CLERIC

Regardless of whether it has any religious sites, most

Card			Seneschal	Castellan	Chancellor	Cleric	Herald
Value	Suit	Charisma	Traits	K. (Battle)	Special	Faith/Miracles	K. (Heraldry)
2	Club	-1	d4	d4	d4	d4/0	d4
3-10	Diamond	+0	d6	d6	d6	d6/1	d6
Jack-King	Heart	+1	d8	d8	d8	d8/1	d8
Ace	Spade	+2	d10	d10	d10	d10/2	d10
Joker	Wild Card. Draw again for values. With a second Joker, the official has d12 in their respective traits.						

Resources have a cleric, a senior figure who acts on behalf of his cult. The first cleric always represents the local high priest of the Resource's patron deity. If a temple, or shrine to gods without temples, is constructed, then a high priest of that faith can be hired. The title of high priest is an honorary one and has nothing to do with faith or length of service. Any cleric in charge of a shrine or temple is accorded the title out of respect. Thus, a Resource may have multiple high priests, each honoring a different deity.

Whether a cleric is a priest or paladin is left to the ruler to decide—both play the exact same role, and the choice is merely one of flavor.

Draw a new card to determine the cleric's Faith and the maximum number of Resource miracles he knows. For the purposes of selecting resource miracles (initial or through advancements), the cleric is deemed to be Novice at Faith d4, Season at Faith d6, Veteran at Faith d8, and Heroic at Faith d10. Remember, a priest can only invoke Resource miracles of his patron deity.

Special: A shrine can support a maximum of one cleric and a temple a maximum of six clerics. These must belong to the same faith as the religious site. Additional clerics are especially useful, as they can provide an individual cooperative Faith roll to resource miracles of their deity, even if they do not know the miracle.

Available Advancements: Faith or one resource miracle appropriate to his deity.

HERALD

Traditionally, a herald acts as a messenger, advisor, and ambassador. In these rules, he is reduced to just a single roll—recognizing the heraldic designs of visitors. This is more important than it might sound—mistaking the banner of a nobleman or badge of a guild may end up causing a major social gaffe, resulting in the offended party storming off, refusing to sign a treaty, and or even declaring the ruler an enemy!

Available Advancements: Knowledge (Heraldry)

INQUISITOR

The lord's spymaster is responsible for spying on other nations and preventing acts of sabotage against his master's holdings.

Available Advancements: Charisma (+1 bonus, max. +4) or Streetwise

MAGE

Very few Resources need a permanent mage. Many of those in permanent employment work as alchemists or hedge mages. A Resource with a mage on staff can develop alchemical devices or herbal remedies as an industry.

Since the making of potions is a background task, their only Trait is Knowledge (Arcana). When weird things start to occur, it is time to call on the mage.

Available Advancements: Knowledge (Arcana).

MARSHAL

The role of the marshal is to ensure the men-at-arms and fyrd are trained and ready to fight when called upon. Not expected to fight himself, a marshal is usually an older warrior past his fighting prime or who suffered an injury that prevents active duty. Having a marshal grants a fixed bonus to the Resource's overall CV.

Available Advancements: +1 CV (max. +10).

PROVOST

In Resources with a Population of 19 or less, the role of provost is usually handled directly by the ruler or a junior functionary known as a magistrate. They are tasked with ensuring law and order are maintained, and that justice is meted out in accordance with both written and traditional laws.

Available Advancements: Knowledge (Law).

REEVE

A reeve is a middle-man between the ruler (or more commonly the seneschal) and the workers, a supervisory official responsible for ensuring the workers do their jobs and settling any minor disputes that may affect the smooth running of an industry. Elected by the people for a varying term, reeves are more usually known as mayors or headmen in village Resources.

Each major industry can support only a single reeve. A minor industry cannot support a reeve. Reeves have no Traits—they just do their job. Having one or more reeves benefits the Annual Income role as they keep the workers productive.

Available Advancements: None.

Card			Inquisitor	Mage	Marshal	Provost	Reeve
Value	Suit	Charisma	Streetwise	K. (Arcana)	Special	K. (Law)	Special
2	Club	-1	d4	d4	+2 CV	d4	—
3-10	Diamond	+0	d6	d6	+4 CV	d6	—
Jack-King	Heart	+1	d8	d8	+6 CV	d8	—
Ace	Spade	+2	d10	d10	+8 CV	d10	—
Joker	As above. A second Joker grants a Marshal +10 CV.						

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SENESCHAL

A seneschal is responsible for the day-to-day running of a Resource. Well-educated and often charismatic, he may govern in his lord's absence or simply take the burden of management from his shoulders. In his lord's absence, the seneschal is the *de facto* governor of the Resource and is deemed to speak for his master in all matters concerning the running of the Resource.

Available Advancements: Charisma (+1 bonus, max. +4), Knowledge (Stewardship), or Persuasion

WILD CARDS

Wild Card officials receive two bennies, just like other NPC Wild Cards. However, because they make only brief appearances, they receive two bennies a *year*, not per session. This allows them to deal with minor problems, such as a poor Annual Income roll, resource miracle, or a single raid, but prevents them from having the bennies to reroll every failed die roll during the year. Such is the price a hero pays for leaving a Resource in the hands of others.

OFFICIALS AS PEOPLE

Using the tables above, officials have the Traits they need to do their job and nothing more. This leaves them as nothing more than one or more numbers. This is fine when a Resource is a background element to a campaign, but officials in games where the Resource is an important factor should be different.

At a minimum, they need a name and a personality. Ideally, the GM should create them as NPCs, with their own strengths, weaknesses, and wants. Since their relevant Traits and other abilities have been determined by cards, these are fixed values. Edges should be strictly limited to one or two—these are minor functionaries, not personalities who should overshadow the heroes.

The GM should also ensure that no official begins with an Edge that will modify their starting Traits. Yes, the inquisitor should really have the Investigator Edge, but that is something he must earn through advances.

Finally, remember that officials are not adventurers—solving problems that require roleplaying or combat is up to the heroes, not their minions.

● INITIAL TREASURY ●

A hero's initial treasury contains whatever is left from their funds during character generations plus one year's basic income from their Resource. Enter this value on the Resource Management sheet.

This assumes the hero has just taken over management of a Resource, his predecessor was either inept or corrupt (a possible adventure hook), times have not been too good of late, funds were spent on an improvement which brought the character's annual wealth to

its current level, or some other reason of the player's imagining.

Money in the Treasury may be used to buy improvements (see p. 25) or gear for the hero and his friends. It is the hero's private funds, so he can do with it as he wishes.

● UNUSUAL FEATURE ●

At the GM's discretion, and if the player running the Resource agrees, the Resource may have an interesting feature. Although primarily intended as added flavor, some features have game mechanics, while others serve as a source for possible adventure.

Draw a single card from the action deck. There are three sets of results—one for black suit cards, one for red suits, and one for Jokers. Neither of the suit-related sets of unusual features is designed to be solely good or bad—they were placed as the author wrote them. The reason we used two sets of entries was simply so we can add more features.

BLACK SUIT

2: BURIAL PLACE

A sizeable burial mound or mausoleum of great antiquity stands within the Resource boundary. The structure is hollow inside and may even extend deep into the earth. Grave goods of high value may still lie undisturbed inside, though any attempt to steal them may raise the ire of the former occupant. Of course, the burial place may just as well be home to undead, dormant for centuries until awoken by the presence of the living outside their door.

3: MEGALITH

This entry covers solitary menhirs, trilithons, avenues of stones, and stone circles. The original purpose of the site has been forgotten, but it remains a place of worship, meditation, and casting for druids of all races.

The stones may have a druid caretaker. The druid is not answerable to the Resource ruler, nor is he considered part of the holding. Depending on the relationship between the ruler and the druid, the latter may be a thorn in the former's side or a potential ally whose services can be hired.

4. UNUSUAL ALLY

Some intelligent creature or being makes its home in the Resource. The creature doesn't consider the entire Resource its personal territory—just the specific site within the Resource where it has chosen to live. The denizen is friendly, but does not consider the ruler its master. Its services may be free, so long as it is treated well, or it may demand some sort of payment.

It may be nearly intact, perhaps abandoned only a century or so ago, or be a remnant from the heydays of the Anari Empire, Heligi, or Selari. Rules and advice for creating ruins on the fly can be found in *Hellfrost Journeys*.

Game Mechanics: Whatever the nature of the ruin, it can, if the GM so wishes, be brought back to a habitable condition by spending half the usual cost of a similar Improvement (see p. 27). For example, the ruins of a stone tower would cost just 7,500 gs to rebuild, rather than the usual 15,000 gs.

9: ABANDONED INDUSTRY

At some point in the past, the Resource was a site of industry. Why it was abandoned is a mystery. A mine might have been believed played out or the miners fled when a monster took up home there. Loggers may have fled when orcs attacked their camp. A spate of unseasonably warm summers or hard winters may have killed off fish in a river.

Game Mechanics: Although not immediately usable, the site can be developed into a working industry at half the usual cost (see p. 27)—assuming any dangers have been nullified, of course!

10. ERRATIC PRODUCE

A mine may require extensive digging every year before thin veins of precious minerals can be extracted. The soil is poor and can support crops only every other year. Game animals do not always produce enough young, or fail to return to their feeding grounds. Deliveries of raw materials essential for craftsmen arrive as and when merchants feel it is worth their while. However it occurs, the Resource's main industry produces goods erratically.

Game Mechanics: Draw a card before making an Annual Income roll. A red suit means the produce was able to be manufactured as normal.

A black suit means the Resource failed to produce any worthwhile goods or services from the industry that year. Ignore the industry's modifier to the Annual Income roll for this year.

A Joker means there is actually a large surplus of goods to sell—**increase the Annual Income roll by +1.**

JACK: LAKE OR WELL

Resources located in the wilds have a lake, whereas those in a town or city have a well.

A lake measures no more than ten miles across—large enough to be useful, but not large enough to appear on large-scale maps. The Resource may have outright control over the lake or it might be shared with neighbors, forming part of the border.

If the lake has fish, it can be developed as a minor industry in the future. Although it has a small surface area, the lake may extend deep into the earth, into a network of water-filled caverns and tunnels. Naturally, these may be home to some terrifying beast.

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A well is never just an ordinary well (where is the fun in that?). Wet or dry, the well may end in a subterranean cavern inhabited by terrible monsters or a lost site, such as an abandoned and forgotten temple to Ertha. The caverns may even be usable as a minor mining industry.

QUEEN: SOLITARY TREE

An immense tree of great age stands in the Resource. As with a megalith, it may attract a druid. However, the tree may also be a dormant venerable tree man, a popular gathering place for minor fey (such as wood wights), or a holy place where nearby elves worship. Whoever uses the tree, and for whatever purpose, they react angrily to it being cut down.

KING: MARSH

A large bog, marsh, or other wetland feature stands in the Resource. The marsh might be plentiful in healing herbs (a potential minor industry), wildlife, or reeds, thus making it able to support an industry. A bog may be made up of peat, another useful industrial resource.

Whether or it is not a viable business venture, the bog may be home to hostile creatures, such as marsh trolls, a marsh dragon, or a small tribe of hostile bufomi who claim this as their ancestral home. Alternatively, it may be home to a group of faeries or a shrine or temple to Vali.

ACE: MYTHICAL SITE

The inhabitants of Rassilon know next to nothing of scientific thought, especially geology. When early men (and other races) came across something unusual or spied a site for the first time, they assigned it a myth to explain its existence. Thus, many hills, forests, marshes, rivers, fords, creeks, streams, lakes, boulder fields, and valleys are more than just mundane geographic features—they are part of the fabric of the world as influenced by gods and mighty heroes. An example already in *Hellfrost* is that of Thunor's Anvil, a rock outcropping sacred to the cult of the storm god. The same mentality applies to the creations of older cultures—barrows, henges, hillforts, megaliths, and chalk figures. The Refuge, whose creation is attributed to Tiw's foot, is an example of this type of feature.

The GM or player character ruler should assign a minor myth to an ordinary feature. This helps encourage the characters, particularly clerics, to view the landscape as much more than a mundane place.

Examples can be found in the *Hellfrost Atlas* and *Hellfrost Journeys*.

RED SUIT

2. SHRINE

Whether a carved standing or wooden pole erected centuries ago and maintained in good condition by the

will of the god, or a more recent structure erected her for some forgotten reason, the Resource has a working shrine already *in situ*.

Game Mechanics: The GM should decide to which deity the shrine is sanctified and then check section 4H (p. 29). Shrine or Temple in the next chapter for the specific game mechanics.

3. ISLAND

No matter where it stands, the Resource has the equivalent of an island—a small parcel of land surrounded by water or marsh, or a natural gap like a gorge. Whatever its location, it can be reached only by one means, such as a boat or a bridge. The island is big enough to construct a modestly sized structure, such as a fortified manor or a temple. At the GM's discretion is might be large enough to host a motte-and-bailey.

Game Mechanics: By itself the island is nothing special, but any building erected on it gains +1 Siege bonus automatically due to the difficulty of reaching it.

4. POOR NATURAL RESOURCE

Weak soil, minor mineral seams, or being located too far from any mercantile routes—whatever the problem, the Resource's main industry struggles to produce as much income as other lands.

Game Mechanics: The base income of the Resource is reduced by 500 gs.

5. ANNUAL MARKETPLACE

Whether the ruler likes it or not, some part of his Resource has been the site of a market for many generations. The market exists for just a week or two, and always in summer. It might be a field or hilltop, an area marked by boundary stones, or just a piece of flat ground.

The site may be frequented by faeries, who originally came here countless centuries ago to trade with elves (or possibly even gatormen) long driven from the region but continue the custom; a gathering place for engro caravans; a convenient place for scattered communities to gather; or the former site of a now-defunct market village.

Unless the ruler turns the market into a minor industry, he gains no additional income from the market (but possibly a lot of headaches). Examples of gaining it as an industry include building accommodation for visitors, providing security against thieves, cheaper trade tariffs, hiring clerics of Var to oversee deals or perform blessings, and the like. Any attempt to gain money without transforming it into an industry result in the traders finding a new place to do business.

6. POORLY DEFENSIBLE

A lack of high ground, soil that cannot support heavy structures without causing subsidence, access to only poor quality building materials, an ancient curse laid

down on the land by Ertha or Rigr—for some reason, the Resource is very hard to defend.

Game Mechanics: The Resource begins with a -1 Siege bonus, giving raiders a bonus to their Knowledge (Battle) rolls. The first Defenses improvement undertaken by the ruler raises this to +0. The highest the Defenses rating can go is +2.

7: TAINTED

Some ancient event has tainted the very fabric of the land. Perhaps it was soaked in the blood of dragons in some ancient war, a burial ground for cruel giants, the site of a massacre during the Blizzard War, or a mustering ground for demons in the Demongate Wars.

The taint does not affect the Annual Income roll, but it does attract supernatural threats more often than other lands. Such threats need not tie into the taint's origin—evil attracts any form of evil.

8. CURSED

The land on which the Resource stands has been cursed by one of the gods at some point. Thrym may have cursed the brave inhabitants who stalled the advance of the Hellfrost armies, or maybe Kenaz cursed the land after the inhabitants aided the invading forces of Thrym. A serious breach of trust, such as a king refusing to aid a subject when his lands were attacked, may have incurred Hothar's wrath. Perhaps Eostre Plantmother cursed it after the former occupants hacked down an entire forest.

The cursed can be alleviated, though it comes at a cost. Erecting a shrine or temple can help offset the affliction, but not erase it altogether. Ridding the Resource of its curse requires a major quest undertaken in the name of the deity and supporting its mortal causes.

Game Mechanics: Until fully rectified, the Annual Income roll has a -1 penalty.

9. REGIONAL PRODUCE

Regional produce comes in one of two forms. First, there is generic produce, such as cheese, meat, or wine. Whether it is the texture, aroma, or taste, the produce is renowned as being superior quality. Alternatively, maybe the Resource produces something that no one else in the near vicinity can. Perhaps it has managed to grow pipeleaf outside of Ostmark or the Vale (as Burrowfield does on Alantaris Isle), controls the only mine of worth, raises horses in sufficient quantities to export, makes cheese in an area where no one else has much live-

stock, or brews mead from a colony of bees. No matter the form, merchants travel further to procure the item and neighbors pay higher prices.

Game Mechanics: The Resource gains a free minor industry related to its regional produce. One of the hero's neighbors, determined at random, is exceptionally jealous of the bounty. Subtract 1d6 points from the Relationship rating.

10: RICH NATURAL RESOURCE

The realm has a rich natural resource of the GM's choosing. The resource may be animal, mineral, or vegetable.

Game Mechanics: If it is the Resource's main industry, base income rises by 500 gs. Added later as a new industry improvement, it grants an additional +1 to the Annual Income roll. One of the hero's Neutral neighbors becomes Uncooperative (4) as a result of jealousy.

JACK. UNUSUAL ENEMY

Some creature or being makes its home in the Resource. The creature doesn't consider the entire Resource its personal territory—just the specific site within the Resource where it has chosen to live. That said, it is hostile to the ruler and his people.

Game Mechanics: Any game mechanics should be determined by the GM based on the nature of the beast.

For instance, a dragon may terrorize merchants or torch crops, a faerie might transform goods into worth-



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less items, or a giant boar may trample crops or smash down buildings. Typically, the creature's presence gives a -1 penalty to the Annual Income roll.

Unfortunately, the denizen has a strange and strong tie to the land—get rid of it in any fashion and the Resource suffers a permanent -2 penalty to all future Annual Income rolls. The ruler must either learn to live with the creature or find a way to befriend it (the latter should be especially difficult).

QUEEN. DEPLETING RESOURCE

Whatever the Resource's main industry, it is running out. A small forest may be all but cut down, peat or clay exhausted, soil becoming acidic, or students/worshippers going to a bigger and better school/temple.

Game Mechanics: The main industry becomes defunct in 6+1d4 years' time. Once it fails, it no longer grants a bonus to the Annual Income roll. Unless the Resource has at least one other industry (major or minor), it suffers a -4 Annual Income roll penalty and its base income drops by half (rounded down) due to having no regular source of income.

KING. BOUNDARY STONES

The boundary of the Resource is clearly marked by inscribed stones raised by clerics of Farmaguth (see *Matters of Faith*). Moving beyond those limits would offend the god, and his mother, Ertha. Any expansion might also trespass onto a neighbor's lands.

Game Mechanics: The Resource cannot expand above Population 10 without first finding a cleric of Farmaguth to move the existing stones. Not only are clerics of this minor god rare, but they also charge 5,000 gs. Penalties for expanding beyond the current boundary are left to the individual GM to determine.

ACE. SACRED PLACE

The Resource has a sacred place, a site of mystery and wonder tied to one of the major deities. The sacred place may have been forgotten, its true nature only discovered during play, or a recognized feature visited by pilgrims. The latter can be made into a minor industry with a little time and effort. Rules and advice for creating sacred places can be found in the *Hellfrost Atlas*.

Game Mechanics: Increase the Resource Faith die one type if the deity is generally regarded as benevolent among the civilized races. If the deity is also the Resource's patron deity, then increase the high priest's Faith die by one step as well.

JOKER. PLAYER'S CHOICE

The player who owns the Resource may pick the unusual feature from those listed between 2 and Ace from either set of features. He only gets to pick the general type—the GM still determines the specifics.

NAME

Every Resource needs a name. This might be the name of a village controlled by a noble (Applesby), the name of a temple (Temple of the Burning Sword), a business (The Lord's Rest Inn), a mercenary company (The Hand of Vengeance), or whatever.

Ideally, a name should tie into the Resource in some manner. Applesby, for instance, might be so named because the major export is apples or cider, whereas Kieraton might be named after Lady Kiera, the founder. The Temple of the Burning Sword might be sacred to Kenaz, Sigel, or even Scaetha. The Lord's Rest Inn may be a presumptuous name, or have received the name when a notable lord stayed there one night. The Hand of Vengeance is likely a name chosen by the captain to inspire fear in his foes, though it might be a battle honor bestowed by a former patron.

A good name greatly adds to the flavor of the campaign, whereas a bad or mediocre one, such as Bob's Village or the Temple of Thunor, quickly destroys the atmosphere of a game. The GM always has the authority to demand a name change if he feels it will be detrimental to his game.

NAMING ELEMENTS

Below is a brief list of the of the many place name elements suitable for *Hellfrost*.

Element	Meaning
ay, y, ey, holm	Island
beck	Stream
berg, berry	Hill
bourne, burn	Large brook or stream, small river
bury	Fortified enclosure
by, bie	Settlement, village
cheap	Market
dean, den, don	Valley
field	Open land, forest clearing
ford	Ford, crossing
gate	Road
ham	Farm, stead
howe	Mound, hill, knoll
law, low	Rounded hill
lea, ley, leigh	Woodland clearing
mere	Lake, pool
pool	Harbor
ton	Enclosure, estate, stead
weald, wold	High woodland
wick, wych	Place, settlement

INCOME AND THE GODS

As noted earlier, every Resource has to have a patron. In most instances, the patron relates to the Resource's primary income stream. The entries below, listed alphabetically by deity name, gives examples of suggested sources of income. The lists should not be considered finite—there are hundreds of crafts that we have not listed, for example.

Don't forget, we're only discussing the primary industry—most Resources have all manner of craftsmen and traders serving the needs of the citizens. We've divided the income streams into four categories—any, city, town, or village as a guide. These are suggested requirements for where the Resource should be located in order to profit from that industry. While a village might survive by selling herbs and herbal preparations locally and to visiting merchants, for instance, it is only going to have enough patients wanting medical services if it is in a town or city, or has a temple (which would attract people from further away than just the village). On the other hand, charcoal making produces a lot of smoke, so it's very unlikely the town elders would not permit such an industry within a town or city.

If the Resource has a temple (or a shrine to those gods who disdain temples), then any income source requirement can be ignored—a temple serves a wide area, and even a temple of Hoenir in a village would attract scholars and scribes.

With regard crafts, few Resources rely on one specific craft, such as skinning. Usually, there are multiple related crafts collected together. Thus, a village might take in animals and produce bone, horn, and hide. The meat might then be sold to another Resource, which specializes in butchery.

Note that the malevolent gods have no entries—they rarely appear as Resource patrons.

EIRA

The primary industry is healthcare related. Except when there is a temple or a sizeable population located in the near vicinity, few Resources can survive just on basic treatments.

Any: Herbal preparations, herbs; *Town:* Beauty treatment, hospital care (treating of minor ailments and midwifery)

EOSTRE ANIMALMOTHER

Rearing livestock is the most common primary industry. Livestock produce much more than just meat to feed the citizens—their bones, hides, horns, and milk are all marketable goods.

Any: Animals (raising and training dogs or horses), armor (hide or leather), leatherwork, livestock

(bone, cheese, hide, horn, meat, milk), weaving (wool), wool and felt; *Town:* Parchment making, skinning, tanning, veterinary services

EOSTRE PLANTMOTHER

Most Resources taking Eostre Plantmother as their patron are farming villages. Cultivated crops may be the most common, a Resource producing commodities such as alcohol or dyes can prosper.

Any: Alcohol (beer, mead, wine), carpentry, dyes, herbs, granaries, icewood, mill, tapestries, weaving (linen); *Village:* Charcoal, cultivated crops (berries, cereals or grains, fruits, leaf vegetables, root vegetables), honey, lumber; *Town:* Ink making, paper making

ERTHA

Industries involving hewing stone or minerals from the earth are likely to exist away from major towns and cities. Those that manufacture finished goods, however, need a market, which means they are more likely to be found in, or at least near, major settlements.

Any: Armor (metal), blacksmithing, bricks, gemstone cutting, jewelry, pottery, precious metalwork (gold, silver), smelting, stone dressing (turning lumps of rock into dressed stone), weapons; *Village:* Mining (gems, lead, silver, gold), quarrying (granite, limestone, marble, sandstone); *Town:* Building laborers

FREO

Unless a Resource sits on a major road, a rural community won't have many customers. Most Resources of this nature are found along trade roads or in heavily populated areas.

Any: Cartwright and wheelwright, horses (raising and training), travel goods (backpacks, cobbling (repairing shoes) and cordwaining (making shoes), horseshoes, saddle bags, saddles); *Town:* Cartography, couriers

HOENIR

Few citizens are scholars or scribes, and thus Resources to Hoenir usually require a sizeable population. Once a temple is constructed, though, the presence of clerics will attract the scions of wealthy families native to the area.

Town: Book selling, copying books, library, scribal crafts (ink, paper, parchment, scroll cases, scrolls); *City:* Information

HOTHAR

The need for justice exists everywhere, but making

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a living from it demands a large population.

Town: Advocates (speak at trials), teaching (usually the rich citizens' offspring), watchmen

KENAZ

Having devoted his time to defeating Thrym, Kenaz cares little about mortal industries. Those that exist are related to harvesting fuel to keep hearths glowing in the long, cold winters.

Any: Firewood; *Village:* Charcoal, peat cutting

MAERA

Alchemical devices may be expensive, but it only requires a smaller number of sales to provide a decent income.

Any: Alchemical devices; *Town:* Divination

NAUTHIZ

Small communities are the bane of Nauthiz—not only are there scant pickings for thieves, but gambling houses require a steady stream of patrons with disposable cash. Resources earning an income from smuggling tend to exist near borders or major trading centers.

Any: Smuggling; *Town:* Gambling, thieves' guild

NEORTHE

Any Resource taking Neorthe as a patron needs one thing—a body of water.

Any: Boatbuilding (fishing boats), fishing, rope, whale oil; *Town:* Providing sailors or marines, shipbuilding, ships chandler

NIHT

Assassination is a time-honored method of removing rivals. Given that the rich and powerful, those most likely to need an assassin's services, congregate in towns and cities, it makes sense to be close to one's client base.

Town: Assassins' guild

THE NORNS

The Norns have little interest in such trivial things as making money. Resources devoted to them are exceptionally rare.

Any: Norm charms

RIGR

Rigr's specialty is security. Smaller communities may need protecting from thieves, but a thriving business

requires a large population.

Town: Bodyguards, locks, traps, watchmen

SCAETHA

Death can be a profitable business, but only if there is a decent population. Let's face it, there are no repeat customers.

Town: Funeral services

SIGEL

Sigel's only interest is keeping back the darkness that threatens to engulf the universe.

Town: Sources of illumination (candles, lanterns, oil, torches)

THUNOR

Thunor's attention is rarely focused on mortal concerns. Very few industries exist in his name.

Any: Game birds (usually reared rather than hunted, than butchered elsewhere); *Town:* Prayer kites

TIW

Rural communities require weapons and armor, but rarely in the numbers required to support a major industry.

Town: Armor, mercenaries, weapons

ULLR

Given their focus on hunting and related industries, Resources to communities are rare near towns and cities.

Any: Game animals (bone, fur, hide, horn, meat), hunting (arrows, bows, quivers, snares)

UNKNOWNABLE ONE

Even in cities, few Resources devoted to the Unknowable One exist. The only known settlement that makes a living from him is Scathmoor, in the Crystalflow Confederacy.

Town: Inn, musical instruments, skalds

VAR

Resources devoted to trade may be found along major trade roads, as well as in towns and cities. Those involving financing deals and banking need customers with sufficient wealth, and that means the towns and cities.

Any: Trading, warehousing (holding goods for merchants); *Town:* Auction house, banking, contract negotiations, moneylending, protecting markets

RUNNING A RESOURCE



You've created your Resource, you know who your neighbors are, and now you're going to sit back and let the coins roll in, right? Well, that isn't going to happen. The Resource may be the center of the ruler's world, but there is a world beyond it and a host of threats waiting for a sign of weakness.

In order to prosper the ruler is going to have to thwart enemy raids, make treaties, suffer in the face of adversity, praise the gods, raise a small army to defend his realm, appease his people, and deal with his neighbors. Being a ruler is a busy life, but the rewards are there for those prepared to invest the time and effort.

YEARLY TASKS

Running a Resource is set around a calendar year, with various events occurring at various times in a strict order. The order in which events are undertaken is given below.

1. **Event Cards:** Undertaken before spring begins. The GM determines how many event cards are drawn, in which order the events occur, and their magnitude.

2. **Handle Event Cards:** Events are handled in the month the specific event occurs.

3. **Ruler Actions:** These are handled in the season they occur.

4. **Annual Income Roll:** Takes place in winter. This is when the Resource owner determines how well his Resource did during the year.

5. **Finish Improvement:** The seneschal rolls to see whether improvements are successfully completed.

RULER ACTIONS

Rather than waiting for fate to play its hand through random Events, the ruler can be proactive. A Resource receives four ruler actions each year, with a maximum of one allowed each season. Who may instigate them depends on the type of action, but the official, with the

noted exception of Adventuring, must be present at the Resource during the season the action takes place. There is a limit to how often a particular action can be undertaken during any given year.

A ruler, or his officials, are not required to undertake a ruler action every season. They elect to do nothing special for one or more seasons.

1. ADVENTURING

Undertaken by: Ruler

Maximum Actions per Year: 4

Being a ruler does not prevent a hero from continuing his life as an adventurer. In fact, it is an ideal way to gain higher Glory and accumulate more wealth for his treasury. When the ruler is also the seneschal, the number of months the adventure takes becomes important—spending too long away is bad for the Resource. Most adventures don't take months to actually complete, of course—it is the traveling to and from the adventure that takes time.

While the ruler is absent, neither his seneschal or castellan can take ruler actions during the same season—they are assumed to be concerned with the daily chores their position demands, and thus cannot engage in extra activities.

2. DIPLOMACY

Diplomacy is a blanket title for four specific ruler actions. Each is detailed individually below.

2A. AGITATE

Undertaken by: Ruler, Inquisitor

Maximum Actions per Year: 1

Having hostile neighbors with loyal populations is



ULTRA QUICK RULES

Still want some variation in a hero's income but without involving any extra work beyond a single die roll? Just roll a d6 at the start of each year and consult the table below. Nothing could be simpler!

d6	Result
1	Half income for the year
3-5	Normal income for the year
6	Double income for the year

not in the Resource ruler's best interests—better his rival have to deal with local problems than cast his guise further afield. This action allows the ruler to attempt to destabilize the bond between master and followers.

Agitating a rival population requires more than just creating a few rumors or stirring up trouble. Such things may provide short-term benefits for the agitator, but it rarely induces a permanent effect. Storytellers must be found to spread falsehoods about the rival, agents provocateurs hired to generate rumors and turn trivial matters into major disasters in the eyes of the people, bandits hired to trouble the land, and so on.

Agitating requires a Streetwise roll from the ruler opposed by a Loyalty roll by the targeted neighbor—disgruntled citizens are more likely to rebel than contented ones. Instigating this action has no cost, but the ruler can elect to spend money to gain a bonus, as shown below.

If the ruler beats his opponent's roll and scores at least a 4 or higher, the neighbor's Loyalty rating is reduced 2 points, 4 with a raise. Should it reach zero, the population openly rebels. Depending on the nature of the neighboring ruler and his military strength, he might abdicate, be executed by the mob, or cruelly crush the rebellion with force.

Regardless of the outcome, the rival's spies eventually discover who was behind the trouble. The Relationship rating between Resource and neighbor drops 2 points.

Modifier	Cost (gs)
+1	500
+2	1000
+3	2,500
+4	5,000

2B. IMPROVE RELATIONS

Undertaken by: Ruler, Seneschal

Maximum Actions per Year: 2

The ruler launches a charm offensive against one neighbor of his choosing. Expensive gifts, trade contracts, and personal visits require a lot of money, negotiations take time, and there is no guarantee of success.

First, the ruler must spend money from his treasury courting his neighbor. The amount required depends on the current Relationship level, as shown below.

The ruler, or his appointed ambassador, must make a Persuasion roll, modified by the current relationship with the neighbor. With success, the Relationship rating increases two points, four with a raise. A critical failure results in the neighbor being insulted, causing the Relationship rating to drop by two points.

Level	Cost (gs)	Modifier
Hostile	5,000	-2
Uncooperative	2,500	-1
Neutral	1,000	+0
Friendly	500	+1
Helpful	250	+2

2C. RAISE POPULARITY

Undertaken by: Ruler, Seneschal

Maximum Actions per Year: 1

Happy citizens, or ones too afraid to act out, are productive citizens. Whether he feels unloved, seeks to remind the people of his generosity and excellent leadership, or further tighten the leash of tyranny, the ruler makes an attempt to raise his popularity.

This undertaking is not easy. The ruler makes a Persuasion roll at -4. He may spend money on feasts for the general public, gifts to notable citizens who will spread his good name to their neighbors, overtly donate to temples, or hire storytellers to sing his praises in order to gain a bonus.

With success, the Loyalty rating increases by 2 points, 4 with a raise. A critical failure creates a backlash, dropping the Loyalty rating by 2 points.

Modifier	Cost (gs)
+1	1,000
+2	2,500
+3	5,000
+4	10,000

2D. TREATY

Undertaken by: Ruler, Seneschal

Maximum Actions per Year: 1

The ruler wishes to make a treaty with a neighbor. Sample treaties are detailed on page 40. The hero may always make a suggested treaty of his own devising, but every treaty must benefit both parties and it must be approved by the GM.

When a hero is offered a treaty by a neighbor, he decides whether or not it is accepted. When offering a treaty, however, he must make a Persuasion roll to convince his neighbor to ratify it and pay 500 gs in gifts and bribes. The roll is modified by the current relationship between the two parties.

With a success, the treaty is signed. A failure means it is rejected and the ruler action is wasted.

Relationship	Modifier
Hostile	-2
Uncooperative	-1
Neutral	+0
Friendly	+1
Helpful	+2

3. ESPIONAGE

Undertaken by: Ruler, Inquisitor

Maximum Actions per Year: 1

Knowledge is power, and it pays to know as much about one's neighbors as one can.

Simply wandering around a neighbor's realm automatically reveals its type, patron deity, major and minor, industries and any defenses or fortifications—such things are very hard to ignore or disguise.

Other factors, however, are not always apparent with a simple glance. Houses may look ramshackle and poorly repaired on the outside, but perhaps their furnishings are expensive. Peasants may appear genuinely happy when talking to strangers, but only because they face punishment if they are caught acting downtrodden by the local watch. Unfortunately, people are inherently suspicious, and learning the true prosperity or religious devotion requires more than just a few beers or a casual bribe.

This action allows the ruler to pick one of the factors below and make a Streetwise roll. The information learned depends on whether the roll was a success or raise. On a critical failure, the GM should over-estimate the chosen subject, either positively or negatively, as he sees fit.

Subject	Success	Raise
Faith	Faith die type	Whether high priest can cast resource miracles
Improvement: Men-at-arms	Type only	CV rating
Improvement: Prestige items	Description of one item only	Glory rating of said item
Loyalty	Description	Exact rating
Population	Population number	—
Prosperity	Description	Exact rating

Improvement (Men-at-arms): A raise reveals the general type of soldiers, such as typical huscarls or mercenary cavalry. A raise learns the strength of units in terms of manpower, such as typical huscarls (5) or mercenary cavalry (20).

Loyalty & Prosperity: Only the general descriptive term is learned, such as Happy for Loyalty or Poor for

Prosperity. With a raise, the exact rating is learned as well. For instance, Happy (16) or Poor (7).

4. IMPROVEMENTS

Undertaken by: Ruler, Seneschal

Maximum Actions per Year: 1

Special: May only be taken in spring

A hero may undertake one improvement per year for each unique Resource he controls. The ruler picks one improvement from the list below. Regardless of the population, number of seneschals, or finances thrown at a project, only one improvement may be worked on during any one year. The ruler may suspend work on one project in favor of starting or finishing another, however.

FUNDING

Every improvement has a cost in gold scields associated with it. The owner need not pay the entire cost in one hit, though he may if he chooses. Instead, he can elect to pay smaller sums over multiple years. Until the full amount is spent, however, no roll is made to complete the improvement.

COMPLETION

At the end of the year in which the final payment toward the improvement is made, the seneschal makes a Knowledge (Stewardship) roll, using the modifiers for that year's Annual Income roll.

With success, the improvement is finished. Its benefits are felt at the start of the *next* year. With a raise, the improvement is constructed at a reduced cost, perhaps due to hard-working peasants or a reduction in material costs. The hero gains back 10% of the improvement's cost and it enters play next year. This sum is added to the Treasury and is not affected by the Annual Income roll.

On a failure, the improvement is not yet complete. No more money need be invested at this stage, however. Assuming the ruler pushes on with the improvement, the seneschal makes another roll the following winter to see if the project is finally finished.

A critical failure or modified Knowledge (Stewardship) total of zero or less leads to disaster—the improvement is well behind schedule. Half the monetary investment is irrevocably lost, meaning the noble must re-fund the improvement project.

The yearly events should give the GM plentiful ideas as to why this occurred. Perhaps part of a new mine collapsed in an earthquake, new homes were burnt down in a fire that swept the Resource, materials for defenses were found to be substandard and had to be replaced, or the peasants had better things to do with their time, such as gathering in the crops before a major orc raid. It is also possible the seneschal has been embezzling funds!

HELLFROST: RESOURCE MANAGEMENT

IMPROVEMENT COST TABLE

Improvement	Cost (gs)
Defenses	8,000 x Pop
Fortification	Varies
Men-at-Arms	Varies
New Industry, Major	25,000
New Industry, Minor	15,000
Population Increase	7,500
Prestige Item	2,500
Shrine (to one deity)	5,000
Temple (to one deity)	15,000

4A. DEFENSES

Basic outer defenses, such as a ditch and palisade. GMs may limit the defenses available or their nature based on the Resource's location. For instance, no one is going to let the hero construct a ditch around a temple in a city, but they might allow a fence or wall. Similarly, while a merchant ship may be equipped with weapons, its defenses cannot be improved as it has no Siege rating.

Each improvement grants a +1 Siege bonus, to a maximum total Siege Bonus of +3. A basic +1 bonus might be a ditch or wooden fence, perhaps with a single watchtower. A +2 bonus equates to a wooden fence and ditch, whereas +3 might be a double ditch and fence or a single ditch with a sturdy stone wall, a fortified gatehouse, and numerous watchtowers.

As the Population rises, the owner *must* continue to pay to expand the existing defenses if they are to protect the entire Resource. Unless they do so, attackers always target the exposed areas and the Siege bonus is ignored.

4B. FORTIFICATION

Whereas defenses protect an entire Resource, a fortification is a single building. Although it stands in the Resource's geographic bounds, its exact locations depends on the

needs of the owner. For instance, a tower may watch over a bridge or valley entrance, a fortified manor may serve as the owner's home, and a castle might sit adjacent to the core of the Resource to protect it from invaders.

The descriptions of fortifications and the additional annual cost required to maintain them are found in the *Hellfrost Player's Guide*. The base statistics are presented below for convenience.

4C. MEN-AT-ARMS

The hero hires a number of permanent soldiers, determined by the type of troop recruited. The cost involves not only hiring fees, but also equipping and training the warriors to a decent standard, erecting barracks, and setting aside funds to pay future wages. These soldiers do not contribute to the income of the Resource, only its defenses, nor do they count as Followers.

Troops	Qty	Cost (gs)	CV
Huscarl, Typical*	5	7,500	10
Huscarl, Veteran	5	10,000	13
Mercenary	5	6,000	8
Mercenary, Cavalry	5	7,000	9
Mercenary, Veteran	5	8,000	11
Mercenary, Vet Cavalry	5	10,000	13
Watch, Militia	5	2,500	3
Watch, Typical	5	3,000	4
Watch, Experienced	5	5,000	7

* This entry also serves for lay paladins, militant members of the cult without the ability to cast miracles. They may be hired only by Resources which have a temple and must adhere to the same faith as the temple. Where a Resource has multiple temples, the ruler decides which cult they follow.

4D. NEW INDUSTRY, MAJOR

Most Resources already have multiple sources of income factored into their basic annual income. A farming village, for instance, relies primarily on its crops, but

Fortification Type	Toughness	Siege Bonus	Defenders	Supplies	Cost (gs)
Castle, Large	50 (25)	+3	300	26	750,000
Castle, Small	32 (18)	+2	100	26	275,000
Fortified Manor House	20 (10)	+1	10	6	20,000
Hillfort	38 (18)	+2	400	20	250,000
Motte and Bailey	25 (10)	+1	50	12	60,000
Stone Tower	20 (10)	+1	10	4	15,000
Ice Fortification	Reduce the Armor of all fortifications except hillforts by half (round down). Supplies rating is half that for fortifications (round down). Costs for ice fortifications is 25% lower than stone versions, assuming ice is readily available				

there will also likely be crafters and healers present, revenue from animals, as well as regular tax income. Mercenaries, on the other hand, may take up short-term contracts guarding merchant caravans to supplement their main income. A new major industry generates a sizeable source of income for the community.

Depending on the nature of the Resource, this could be anything from cultivating new land, opening a mine, starting a market, forming a new trade route (or cementing a trade agreement), purchasing boats for fishing, hiring out guards to merchant caravans, constructing a logging camp, extending a library, purchasing land for rearing livestock, excavating clay for pottery, and so on.

The location of the Resource must be considered when picking a new industry. For instance, a Resource with no access to waterways will not likely start a fishing boom, whereas one near a forest is probably going to favor logging, charcoal production, or pig farming over strip mining.

Each new major industry grants +2 to the Annual Income roll.

MAXIMUM NUMBER

The maximum number of new major industries a Resource may support is one per six whole Population. You cannot construct a new industry in the anticipation of the Population increasing—there is not enough manpower to work and run the new project. However, a new industry which has been built may be voluntarily abandoned at the start of any year, thus freeing up the workers. It produces no income until restarted. Again, starting up an abandoned industry may occur only at the start of any year.

Should the Population drop below the level required to maintain a new industry, then one industry, chosen by the owner, provides no modifier to the Annual Income roll. Should the Population increase again so it can support the industry, it immediately comes back into play.

Example: A Resource has Population 12 and can support two new industries. The ruler has added a stable of thoroughbred horses and a leatherworking industry to produce saddles. Due to plague, the Population falls to 10. Until it is boosted, the owner cannot benefit from one of his new industries (his choice). If the Resource had Population 12 and just one new industry, the population loss would have had no effect.

4E. NEW INDUSTRY, MINOR

Minor industries require fewer workers, but also produce less income than a major one. They may simply be smaller versions of the examples given above, but can also represent things like issuing hunting rights, charging tolls over bridges, and granting contracts for third parties to harvest raw materials, such as clay or timber.

A Resource may have one minor industry for each three whole Population. Each minor industry grants +1 to the Annual Income roll.

4F. POPULATION INCREASE

Swelling the population requires land clearance, the construction of new homes, an improved infrastructure, advertising that new land is available to settlers, attracting new customers, and so on. If the Knowledge (Stewardship) roll to complete the project is a success, the Population increases by one, while a raise increases it by two points. A critical failure leads to an overburden on the existing population, and reduces the Population by one point as people leave in search of more comfortable, and less crowded, surroundings.

4G. PRESTIGE ITEM

While Glory is quickest earned through deeds, extravagant possessions can provide small Glory rewards. For each such improvement completed, the hero gains +1 Glory as a one-time bonus. No more than 20 points of Glory (representing a 50,000 gs investment) can ever be earned in this manner. The financial cost represents not just the item itself—it also includes hiring skalds to tell stories of the wondrous item and spread knowledge of its existence across the lands.

Such items may include a fabulous drinking hall, lavish decorations to a structure, a single valuable object, a beautiful garden, statues (of the hero, gods, or others), displays of weapons and armor (taken from foes, rather than purchased new), kennels of hunting hounds, a collection of fine hawks, smart uniforms for guards with silver and gold inlay, a tapestry showing the hero's great deeds, and pretty much whatever else the player can imagine.

Prestige items need not be separate items. A hero might earn +10 Glory over time from a single improvement, such as a truly massive collection of hawks built up over a decade or more or a grand feast hall worthy of a king, for instance. However, putting all one's eggs in one basket is not always a good idea—if the prestige item is ever destroyed, lost, or otherwise permanently removed from play, the Glory is immediately lost as well.

4H. SHRINE OR TEMPLE

Veneration of the gods aids a community, not through direct divine interference but through a sense of general well-being, miraculous spells from the clergy, and the mundane services of the clerics. Many temples, and some shrines, are also places of business as well as spiritual centers. The cost includes actual construction (materials and labor), consecration, stocking with appropriate trappings, hiring clerics, and so on.

Temples, and shrines to Freo, the Norns, and the Unknowable One, provide the Resource with a benefit. Other shrines are useful in helping to reduce the effects of disasters (see p- 36) and allowing the use of resource miracles (see p. 45), but otherwise grant no regular boon.

The GM has the right to refuse the construction of a tem-

HELLFROST: RESOURCE MANAGEMENT

ple if he does not feel it will fit the Resource. For instance, a temple to Hoenir is perfect for a city or region with many villagers within easy reach, as these provide a ready source of students and scholars, but it is unlikely to generate much income in the wilds of the High Winterlands.

Note that it is considered acceptable to build shrines to the dark gods (Hela, Niht, Thrym, and Vali). Civilized folk rarely worship these deities, but leave token offerings to placate their wrath. Constructing a temple to one of these gods comes with its own penalties. See the section on **Religious Sites** below for specific details.

MAXIMUM NUMBER

A Resource may have a maximum of one shrine per two points of Population and just one temple per six points of Population. Unlike new industries, these improvements are not lost if the Population shrinks. Rather, it just prohibits the construction of new ones.

REMOVING SHRINES OR TEMPLES

A hero may remove shrines and temples, though there are repercussions. Some of the repercussions are natural, such as a loss of traders at a temple to Var, whereas others have an indirect divine cause. Removing a holy site must be declared at the start of a year.

Removing a shrine carries no particular penalties, except for those of Freo, the Norns, and the Unknowable One. Abandoning a temple, or shrine to one of the aforementioned deities, is far more serious—the Removal penalty listed under each entry remains until *three* years pass, the temple is reopened *and* 1,000 gs is offered in sacrifices and blessings, or a replacement temple to any deity is constructed, whichever comes first.

Any benefit is automatically lost when the structure is abandoned. In many cases this represents a double loss. For instance, abandoning a temple to Var swaps a +2 bonus to the Annual Income roll for a short term -2 penalty, resulting in a four-point swing.

FAITH DIE

Constructing a shrine or temple boosts the population's piety, as shown below. Constructing multiple shrines or temples to the same deity does not produce a cumulative effect.

Structure	Faith
Shrine (not patron)	No effect
Shrine (to patron)	+1 bonus to Faith rolls
Temple (not patron)	Increase Faith die one step
Temple patron	Increase Faith die two steps

HOLIDAYS

The citizens of Rassilon work hard. For most, there are just two guaranteed rest days a month—Raestdaeg and

Sangdaeg. Citizens expect to enjoy a certain number of religious holidays per year, however.

Typically, lay worshippers fully celebrate only festivals held by temples of their faith within their community. In communities without temples, the festival is usually given only a token nod, perhaps with a few extra prayers and a small family feast. These festivals, listed in *Matters of Faith*, each cost 100 gs from the Resource treasury.

Resource owners who do not honor the high holy days of gods with temples in their Resource suffer a cumulative -1 penalty to the Annual Resource roll for each festival missed during that year.

Additional holidays are at the discretion of the Resource owner. Typical bonus holidays include the owner's birthday or coronation day, and high holy days of gods with shrines. For each additional holiday, civil or religious, the citizens add a cumulative +1 to any group cooperative Loyalty or Faith rolls made during the year (maximum bonus +4).

Unfortunately, these extra holidays cost money, usually through lost productivity, feasts for the celebrants, and donations to the temple. Each additional holiday costs the Resource owner 5% of his Resource's base income. It must also be paid for immediately from the treasury. For example, a typical Population 2 Resource generates a base 5,000 gs per year. Each extra holiday deducts 250 gs from the Resource treasury.

RELIGIOUS SITES

Shrines and temples are focal points of community worship and provide a small income from pilgrims and worshippers. Shrines, except in rare instances, provide no direct bonuses. However, they can serve to help offset natural calamities. Temples, by comparison, are often businesses in their own right. Their presence also serves the workers' spiritual needs, which means they are more productive. Where a shrine does provide a bonus, the Resource may also have a temple of the same deity. However, only the temple benefit is earned. Similarly, only one shrine or temple to a given god benefits a Resource.

DARGAR

Temple: Worship of Dargar, while not illegal in most realms, is heavily frowned upon. Constructing a temple to Dargar produces the following effects:

Bonus: When defending their homes against a raid, however, increase the final CV by 25% (rounded up). See the Raids section for more details.

Glory: Costs the ruler 20 points.

Loyalty: Automatically lowered by 4 points, to a minimum of zero, as citizens live in fear of the god's vile reputation for carnage and bloody sacrifice.

Relationship: Lower all Relationships with civilized neighbors by 2 points.

Removal: Dargar vents his fury on the Resource. The total CV is of the Resource's military drops by 25% (round down). Removing the temple does not negate the Glory,

Loyalty, or Relationship losses—mud sticks and these must be earned the hard way.

EIRA

Temple: Temples to the goddess of mercy attract healers and herbalists, who in turn aid the general population through their skills.

Bonus: A temple grants +2 to Annual Income rolls by selling its services and herbal remedies and ensuring sick workers are quickly back on their feet.

Bonus: Penalties to the Annual Income roll incurred by suffering a raid are reduced by one point, to a minimum of zero.

Removal: The Annual Income roll suffers a -2 penalty. Draw two cards to determine the enemy's strength and use the worst for the Resource ruler.

EOSTRE

Temple: Temples must be dedicated to either Eostre's Animalmother or Plantmother aspect.

Bonus: If the Resource is primarily a farming community (crops or livestock, as appropriate), the Annual Income roll has a +2 bonus. Otherwise, there is no effect.

Removal: -2 penalty to Annual Income roll.

ERTHA

Temple: The temple is concerned with mining, metalworking, and other such trades and professions.

Bonus: If the Resource's main income is generated by mining or metalworking, or much trade is generated with neighboring frost dwarves, the Annual Income roll has a +2 bonus. Otherwise, there is no effect.

Removal: -2 penalty to Annual Income roll.

FREO

Shrine: Many citizens believe a lengthy journey should always begin at a shrine to Freo or bad luck will follow them. A shrine to Freo attracts donations from those wishing good fortune on their journeys.

Bonus: Add +1 to the Annual Income roll if the Resource is part of a trade route or in a well-traveled region. Otherwise, there is no special effect.

Removal: The Annual Income roll suffers a -1 penalty, regardless of whether the shrine granted a bonus while it was standing—those wishing to reach the Resource find their journey more arduous.

Temple: Freo has no temples.

HELA

Temple: Civilized folk do not worship Hela openly, and they rarely honor her with shrines in a bid to keep her undead minions at bay (Scaetha's shrines serve that purpose).

Bonus: Erecting a temple automatically grants the ruler

20 skeleton men-at-arms (CV 28), if he so desires. It also serves as a place associated with death for her disciples.

Glory: Costs the ruler 40 points.

Loyalty: Automatically lowered by 6 points, to a minimum of zero.

Relationship: Lower all Relationships with civilized neighbors by 4 points.

Removal: Any undead beholden to the ruler immediately leave, shambling off into the night or rotting to dust. Hela regularly sends undead to plague the Resource until the loss of the temple is negated.

Each year there is a raid Event, one raid comprises skeletons and zombies. If no raid Event is drawn, then a raid occurs as an extra Event (CV 100 at 100%, then modified as normal by the card draw). Alternatively, the GM may design an adventure utilizing fewer but more insidious undead or servants of Hela.

Removing the temple does not negate the Glory, Loyalty, or Relationship losses—mud sticks and these must be earned the hard way.

HOENIR

Temple: Hoenir's temples are libraries, and make their income from renting out access to their tomes or hiring priests as advisors to the rich and powerful. To a lesser extent, they serve as schools for the children of rich patrons.

Bonus: +2 bonus to Annual Income rolls.

Removal: -2 penalty to Annual Income roll.

HOTHAR

Temple: The presence of a temple to Hothar attracts citizens looking for the chance to lead an honest, productive life in a just environment. As a result, the citizens are very keen to help their master, even in bad times.

Bonus: The citizens roll a d6 Wild Die when making Loyalty rolls.

Removal: The citizens roll an extra d6 when making Loyalty rolls and take the *lowest* result of the two dice.

KENAZ

Temple: Temples manufacture metal goods, such as plows, weapons, and armor.

Bonus: +1 to the Annual Income roll from the sale of metal goods. A further +1 bonus is gained because Kenaz's clergy inspires the citizens to be more productive in the face of the lengthening winters.

Removal: -2 penalty to Annual Income roll.

MAERA

Temple: A temple to Maera attracts mages, who come to worship (and thus make donations) and study. The clergy also manufactures and sells alchemical devices.

Bonus: The Annual Income roll has a +2 bonus.

Removal: -2 penalty to Annual Income roll.

HELLFROST: RESOURCE MANAGEMENT

NAUTHIZ

Temple: Temples to Nauthiz may only be constructed if the Resource is a thieves' guild. The god of gambling and thieves is as much a bane to a Resource as he is a boon. His temples tend to attract thieves, gamblers, and other risk takers.

Bonus: The Annual Income roll is modified by 1d4-2 (giving a result of -1 to +2). Roll each year.

Removal: -2 penalty to Annual Income roll.

NEORTHE

Temple: Holy sites to Neorthe are extremely rare away from major water sources.

Bonus: If the Resource involves fishing or waterborne trade (river or maritime), the Annual Income roll has a +2 bonus. Otherwise, there is no effect.

Removal: -2 penalty to Annual Income roll.

NIHT

Temple: Niht's temples are home to assassins.

Bonus: A +1 bonus to the Annual Income roll is earned through contract killings carried out by the clerics. In addition, the ruler can call upon the assassins should the need arise. Treat this as a Connections Edge.

Glory: Costs the ruler 20 points.

Removal: The Annual Income roll suffers a -2 penalty due to a spate of murders scaring the populace. Removing the temple does not grant a 20 point increase—the hero's reputation cannot be cleansed that easily.

NORNS

Shrine: The Mistresses of Fate are said to favor no man, though they have been known to take a personal interest in certain individuals.

Bonus: Any one die roll made by a seneschal or castellan (but not both) during the year, may be rerolled. However, the second result must be kept, even if it is worse than the original roll.

Removal: Once per year, the GM may force the seneschal or castellan (but not both) to reroll one die roll. The lower result is used. No bennies may be spent on this roll.

Temple: The Norns have no temples.

RIGR

Temple: Thanks to the keen eyes of the watchmen, raiders are more likely to be spotted before they trouble the Resource.

Bonus: Rolls to summon the fyrd when the Resource is raided, are made at +2 thanks to the advanced warning given.

Removal: Rolls to summon the fyrd when the Resource is raided, are made at -2 due to a lack of vigilance and forewarning.

SCAETHA

Temple: A temple to Scaetha spurs men's hearts when facing undead.

Bonus: Knowledge (Battle) rolls when facing undead raiders or launching raids against neighbors employing such troops are made at +1.

Bonus: A temple also benefits the community by providing burial services for all and sundry. The income this generates adds +1 to Annual Income roll.

Removal: The Annual Income roll suffers a -1 penalty. In addition, Knowledge (Battle) against undead suffer a -1 penalty due to the citizen's heightened fear.

SIGEL

Temple: A temple to Sigel spurs men's hearts when facing orcs, goblins, giants, demons, and other intelligent monstrous races. It does not include undead, as Sigel gave Scaetha sole responsibility for those vile creations, nor civilized races, which are the purview of Tiw.

Bonus: Knowledge (Battle) when facing such foes raiding the community or launching raids against neighbors with those types of opponents are made at +1.

Bonus: A temple benefits the community by providing purification rituals for crops, livestock, and people. The income this generates adds +1 to Annual Income roll.

Removal: The Annual Income roll suffers a -1 penalty. In addition, Knowledge (Battle) rolls against attacking evil creatures suffer a -1 penalty due to the citizen's heightened fear.

THRYM

Temple: Only frostborn or hrimgwisd dominated communities worship Thrym openly, though others settlements may opt to honor the frozen god in a bid to stave off the worst effects of the harsh winters—not that Thrym usually listens to such pleas.

Bonus: Within the Resource's boundaries, hrimgwisards treat the temperature as being one level colder than it actually is.

Glory: Costs the ruler 20 points.

Removal: The region modifier to the Annual Income roll increases to the next worst category (maximum of equivalent to the Hellfrost) as the winter bites hard and long. Removing the temple does not grant a 20 point increase—his reputation is seriously tarnished.

THUNOR

Temple: Thunor is prone to violent mood swings, caring little for how these affect his mortal followers. One year he may grant perfect weather, while the next he inflicts torrential rains and hurricane winds on his worshippers.

Bonus: The Annual Income roll is modified by 1d4-2 (giving a result of -1 to +2). Roll each year.

Removal: -2 penalty to Annual Income roll.

TIW

Temple: Temples to the god of battle attract men-at-arms, and the clerics instruct the citizens in how to fight more effectively. The ruler must decide when the temple is constructed whether it is devoted to Tiw's defensive aspect or his militant one.

Bonus: The castellan gains +1 to Knowledge (Battle) rolls when either defending the settlement (defensive) or launching a raid (militant).

Bonus: The temple's private military force works for the betterment of the Resource. The temple supplies 5 lay paladins (CV 8) per Population point of the Resource if Tiw is the Resource's patron or 5 lay paladins per 2 whole Population if not.

Removal: All Knowledge (Battle) rolls are made at -1. In addition, the temple's private army departs, leaving the populace disheartened and the ruler's military strength depleted.

ULLR

Temple: In addition to the Resource's regular sources of income, having a temple attracts hunters and trappers to the Resource, who sell meat, skin, bone, horn, and fur, as well as druids and a few earth elementalists who sell alchemical devices.

Bonus: +2 bonus to the Annual Income roll.

Removal: -2 penalty to Annual Income roll.

UNKNOWNABLE ONE

Shrine: A shrine to the Unknownable One attracts skalds.

Bonus: The taxes visitors pay and the money they spend on local goods from their income and the visitors they attract grants a +1 bonus to the Annual Income roll. However, the Resource suffers 1d4 events per year instead of 1d4-1 (see page 33).

Removal: -1 penalty to Annual Income roll.

Temple: The Unknownable One has no temples.

VALI

Temple: Few civilized beings actually worship the Plaguelord, though they frequently leave offerings in the hope of receiving favorable judgment.

Bonus: The presence of disease, vermin, and blight is actually reduced, granting +2 to the Annual Income roll.

Glory: Costs the ruler 40 points.

Loyalty: Automatically lowered by 4 points, to a minimum of zero, as citizens live in fear of the god devouring their crops of striking them down with pestilence.

Relationship: Lower all Relationships with civilized neighbors by 4 points.

Removal: The Annual Income roll suffers a -2 penalty due to sickness and vermin. Removing the temple does not negate the Glory, Loyalty, or Relationship losses—repairing the ruler's damaged reputation will take time.

VAR

Temple: Serving as indoor markets, Var's temples aid in generating income through an increase in trade taxes or sales of exports.

Bonus: A temple grants +2 to the Annual Income roll.

Removal: -2 penalty to Annual Income roll.

5. RAIDING

Undertaken by: Ruler, Castellan

Maximum Actions per Year: 2

Why wait for the enemy to come you and burn your crops, defile your women, and steal your livestock? There's an old Saxa adage that revenge should be dealt first. As well as showing the enemy you have the means to defeat them, at least short-term, it's an ideal way to plunder their lands.

Resource owners are at the lower end of the social scale. Whereas a king can summon thousands of troops to his banner, a Resource owner usually has just a few dozen at most. His minuscule force is diminished by the fact that when raiding one cannot call up the fyrd—farmers and craftsmen will bravely defend their homes, but they won't march to war.

CHOOSE RAIDING FORCES

When launching a raid, the rule must first decide how many troops to send. Troops must always be sent in units of five soldiers, as their base CV is calculated around this. Multiple units of the same type can be sent, as can smaller numbers of larger groups.

For instance, a ruler with 10 men-at-arms (CV 8) and 20 common mercenaries (CV 32) might send a raiding party comprising all the men-at-arms and 15 mercenaries. Then calculate the raiding party's CV based on the troops involved. In the case above, the total would be 25 soldiers with a CV of $8 + (0.75 \times 32)$, or 32. He couldn't send 12 mercenaries, as this is not a multiple of five.

Remember, the fyrd can be used for defense, *never* in conducting a raid.

DETERMINE ENEMY FORCES

Every neighbor has a CV for its total soldiery, though the ruler won't know this unless his agents have conducted spying missions. The GM will find rules for creating a neighbor's CV in Chapter 5: Meeting the Neighbors.

Exactly what troops respond to the raid is largely irrelevant—all you need to know to run the Event is the percentage of the total CV available for immediate defenses. This is determined by the draw of a card.

Card Suit	Defender's Strength
Club	100% of neighbor's total CV



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Diamond or Heart	75% of neighbor's total CV
Spade	50% of neighbor's total CV
Joker	25% of neighbor's total CV

GATHER INTELLIGENCE

If the aggressor spends 250 gs from his treasury and his Inquisitor makes a successful Streetwise roll, the ruler's spies inform him of the defender's strength in advance, giving him the chance to abort the raid if he feels the odds of success do not favor him. Aborting a raid still counts as the ruler having used his Ruler Action for this season.

THE BATTLE

With only dozens of troops each side, we've created a quick system for calculating the outcome using a variant of the Social Conflict rules. Instead of using Persuasion, each army commander uses Knowledge (Battle), modified as below.

Situation	Modifier
Defender only	
Defenses	+ Siege rating
Relative Strength*	
Outnumber enemy 2:1	+1
Outnumber enemy 5:1	+2
Outnumber 10:1 or higher	+4
Player Characters**	
Cooperative roll	Varies

* Applies to the side with the larger CV.

** Each player character (other than the raid commander) partaking in the raid may make a Cooperative roll each round using any arcane skill, Fighting, Shooting, or Throwing.

OUTCOME

At the end of the third round, the raid is over. Consult the table below to determine the casualties taken and inflicted. The listed number determines how many CV points are lost to casualties (round up).

If the raiding party loses, its forces are driven from the neighbor's lands licking their wounds. Should they emerge victorious, go to the Spoils section below. Instead of just rolling dice, the GM should provide a running narrative, telling how bravely outnumbered attackers push through the defenses if the ruler rolls well, or how the defenders steady their nerve and hold the line.

Regardless of whether the raid was successful or not, it sours the relationship between aggressor and defender. A defeated raid lowers the Relationship rating by 1 point and a successful raid by 2 points.

Margin of Victory	Victor	Loser
Tie	1d6 x 10%	1d6 x 10%
1-2	25%	40%
3-4	10%	60%
5+	0%	80%

SPOILS

Victory on the battlefield does not automatically mean a vast wealth of spoils can be plundered. Granaries may be empty, trade goods of poor quality, coins already spent on taxes, livestock sickly or few in number, and the like. However, victory always gives *some* form of reward.

Draw one card for each point of margin of success and check the suit against the table below. Add all the results together. All plunder automatically belongs to the Resource ruler. He may add it to his treasury in its entirety or share it among his followers (player characters or NPCs). The plunder is not by the Annual Income roll.

Neighbors don't have Annual Income rolls. Instead, victory in a raid may result in their Prosperity rating dropping as resources are burned or looted, homes destroyed, and citizens slain. For each royal card (Jack through Ace) the neighbor's Prosperity rating drops 1 point. A Joker causes a 2 point loss.

Card Suit	Spoils (gs)
Club	100
Diamond	250
Heart	500
Spade	1,000
Joker	2,500

6. RECRUIT

Undertaken by: Ruler, Seneschal

Maximum Actions per Year: 1

This action recruits an official to a vacant post (see below for removing an existing official and hiring a replacement). The ruler must also spend 500 gs hiring heralds, offering gifts, and such like to attract a new official. Once the money is paid, draw a card to determine the official's abilities. The newly hired official cannot be replaced in the year in which he was hired—discovering he is utterly incompetent takes time.

7. REPLACE

Undertaken by: Ruler

Maximum Actions per Year: 1

Perhaps a senior official is deemed incompetent. Maybe he is guilty of corruption or sedition. It could be the ruler

has just tired of his face. Perhaps a neighbor seeks to foment closer ties to the Resource but dislikes the official and desires him removed from office. Regardless of the reason, the ruler has chosen to sack either his seneschal, castellan, or lesser official and hire a replacement.

Any notable official must be fired before cards are drawn to determine the quality of his replacement. The ruler must also spend 500 gs hiring heralds, offering gifts, and such like to attract a new official.

Replacing such a senior figure has a negative effect on the Resource for the year. Dismissing a seneschal gives a penalty to the next Annual Income roll while the new seneschal is finding his feet. A new castellan has -2 to Knowledge (Battle) rolls in his first year as the warriors and militia adjust to the new leader and his methods.

8. RESOURCE MIRACLE

Undertaken by: Ruler, High Priest

Maximum Actions per Year: 4

Resource miracles are powerful boons granted by the gods in return for devotion. Invoking one is costly in terms of material goods and faith, but the miracle affects an entire Resource. See Chapter 4: Resource Miracles for details of these special miracles and how they are cast.

9. RULE

Undertaken by: Ruler, Seneschal

Maximum Actions per Year: 2

The ruler devotes himself to a single task during the season—running the Resource at peak efficiency. This may involve ensuring craftsmen have sufficient wares for market, keeping the granaries stocked in preparation for winter, setting import and export duties, or deciding when the crops should be planted and harvested. His efforts are rewarded with a +1 bonus to the Annual Income roll for the current year.

● ANNUAL EVENTS ●

Resources do not exist in isolation. They are part of the larger world, one which frequently cares little for how well the Resource is being managed or who owns it. From lowly guildmasters to mighty kings, all are subject to the whim of Fate, as dictated by the Norns. In game terms, these are handled through random Events.

HANDLING EVENTS

GMs have three main options when handling events. Which method an individual GM chooses depends on how important the Resource is to his game, the attitude

NEIGHBORS & EVENTS

Where an Event indicates a third party is involved, it should, ideally, be one of the Resource's neighbors—those closest and most influential on its little sphere of influence. While the GM may always pick a neighbor of his choice, we suggest he also assigns each one a value between one and six. When he wants a random neighbor, he can thus roll a d6.

of his players, and the proximity of the characters to the Resource.

GLOSSED OVER

Events may be glossed over with a brief description. For instance, Disaster might be reported to the player simply as poor weather, with no embellishment at all. The players can fill in the blanks if they wish. The players are, of course, completely unable to affect the outcome in any way.

SIDELINE

The description of the Event is expanded, but left as a sideline event to the main focus of the game. For instance, a Disaster might be described as: "Strong winds coupled with heavy hail have flattened much of the crops in your fields. The harvest will suffer as a result." The GM has provided the owner with some facts and a bit of flavor. Again, the players have no direct involvement with the Event.

ADVENTURE

The GM can turn the Event into a scenario. Depending on the needs of the campaign, the adventure might be a one-hour filler or develop into a full-length adventure. It may even spawn an entire campaign idea.

With the former two options above, the Event is a hard fact and cannot be altered—it happens and the group has to deal with the aftermath. However, with this option, the outcome of the Event and the effect it has on the Resource depends solely on the heroes.

An Unexpected Windfall might involve the heroes discovering a lost ruin occupied by orcs, for example. The GM places treasure amounting to 1d6 x 500 gs in the ruin (as given in the Event), but how much the heroes actually retrieve depends on how well they do in the adventure.

A storm disaster might allow the heroes the opportunity to use magic like *becalm* to prevent the bad weather as a very quick mini-adventure. If they do not have the spell, they need to find someone who does.

For a full-scale adventure, perhaps a rogue priest of Thunor or an ancient storm dragon is responsible for generating the poor weather. If the result of a disaster

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was vermin, perhaps a paladin of Vali is summoning rat swarms (the adventure *N1: Lair of the Vermin Lord* details exactly such a situation). By defeating the villain, the heroes have a chance to avoid the event or at least lessen its impact.

Be careful, though. Allowing the heroes to avoid every negative event means the Resource will never suffer hardship, which is unrealistic and will quickly lead to very rich characters living in a near utopia.

Perhaps the Disaster has already destroyed the crops. All the heroes can do is to try to ensure it does not happen to anyone else by hunting down the culprit and then trading or buying resources for crops before winter strikes. This way, the event still negatively affects the Resource, but the heroes get the opportunity to be heroic, as well.

NUMBER OF EVENTS & SEASON

Every Resource suffers 1d4–1 (0–3) Events per year, regardless of its population, prosperity, faith, location, owner, or other factors.

Each Event has two important factors—the season in which it occurs and the specific nature of the Event. Determining the exact nature of Events requires the use of the action deck. At the start of each year, the GM draws one card per Event.

Although all Events are drawn at once, they actually occur throughout the course of the year. Roll a d4 for each Event to determine the season. The GM then sorts them into order. Exactly when they occur within a given season is left solely to the GM's discretion. When possible, they should be tied into events in the campaign. A Bad Weather Disaster, for instance, may fall on a holy day to Thunor, regardless of the season. In this way, the heroes might deduce Thunor is angry about something.

1d4	Season the Event Occurs
1	Spring
2	Summer
3	Fall
4	Winter

TWO: RAID

Important: *Friendly and Helpful neighbors will never raid a Resource unless there is strong provocation. If the Event is being handled as an adventure, such provocation may be caused by a hostile neighbor tricking the attacker.*

The Resource is attacked! Depending on the nature of the Resource and its location, this may be an army of thugs or soldiers hired by a jealous rival, bandits attacking a caravan, pirates attacking a ship, a surprise enemy attack on a mercenary unit, cattle raiders seeking to steal livestock, a host of vermin desperate to consume the contents of the granary, or a raid by rapacious orcs or some single, fearsome beast, like a dragon.

Although any actual battle might last just a few hours, there are normally many days, if not weeks, of gathering forces, hasty training, probing attacks, intelligence gathering, and light raids before the main engagement. Hence, any raid is detrimental to the financial state of a Resource.

Heroes should note that total defense is not the best option when a Resource is raided. Yes, a noble may have a fortified manor, but by safeguarding his abode he leaves the rest of holdings open to sacking. Typically, the defenders must meet the invading force before they can cause any lasting damage.

Defending against a raid uses the same rules for launching one, save that the Resource is now the defender and his defensive structures (not fortifications—this isn't a siege) apply. The ruler may make a Streetwise roll and spend 250 gs to gauge the enemy strength before he commits his forces.

Don't worry about the spoils section—how a raid affects the Resource is determined by modifiers to the Unusual Income roll.

SUMMON THE FYRD!

Once he has chosen his defenders, the ruler cannot later alter their strength—those not committed to thwarting the raid may be out on patrol, for instance, and thus be unable to reach the battle in time, or suffering from illness or injuries. In times like this, all the ruler can do is call on the fyrd, men (and some women) of fighting age who have sworn to defend the Resource in time of attack, and hope they respond. Why summon the fyrd? Maybe the ruler's forces are greatly outnumbered by the enemy, or perhaps his inquisitor failed to deduce the raider's strength.

The ruler or seneschal makes a Persuasion roll. Each success and raise gains a unit of militia with a CV equal to 6 x the Populating of the Resource. For instance, a typical starting Resource has Population 2. Each success and raise is worth an extra 12 CV.

Summoning the fyrd to arms grants the ruler additional troops, but it also adds higher penalties to the Annual Income roll to account for losses to workers.

THREE: DISASTER

A disaster (natural or unnatural) has fallen upon the Resource! Naturally, this is a sign the gods are displeased somehow. The severity of the disaster is determined by the card suit.

Card Suit	Raid Severity
Club	Major (–6)
Diamond or Heart	Moderate (–4)
Spade	Minor (–2)

The GM should then roll 2d10 and consult the table below to determine the specific nature of the disaster befalling the Resource.

ALLEVIATING THE DISASTER

It is important to note that no disaster can be prevented from occurring—nothing anyone does can prevent an earthquake or stop plague from spreading. Instead, alleviating the disaster is an indication of how quickly the Resource recovers from the event.

Each disaster lists an official who may be able to mitigate the worst of the disaster. Pick one from the list. Most rely on the seneschal, since he can call upon the entire Resource's manpower.

Base Roll: The relevant official makes an appropriate Trait roll. Seneschals always use their Knowledge (Stewardship). This is modified by the severity of the disaster, as shown in the table above.

Modifiers: The citizens assist with a cooperative Loyalty roll. Where a Resource has a shrine to a relevant deity, the people may also make a cooperative Faith roll. A Resource with a temple to a deity related to the disaster grants a +2 bonus to the Faith roll. If the event is deemed to affect a major industry, there is a flat +1 bonus to the official's roll if that industry has a reeve.

Outcome: Success lowers the severity of the disaster modifier by one point and a raise by two points. Any modifier remaining is subtracted from the Annual Income roll. A critical failure increases the penalty by one

point as the effects of the disaster are made worse by the official's incompetence.

Example: A Resource is struck by a moderate drought (−4), which threatens the crops. The farming industry has a reeve and a temple to Eostre Plantmother. The seneschal has Knowledge (Stewardship) d8, the Loyalty die is d6, and the Faith die d6.

The seneschal rolls d8−4 and scores 3. The Loyalty die roll (d6−4) results in a −1, meaning no bonus. The Faith die has a +2 modifier for the temple (d6−2 overall) and results in a 4, giving the seneschal a +1 bonus. Finally, the reeve grants a flat +1 bonus. The final result is 5, a success! Instead of a −4 modifier to the Annual Income roll, the work of digging wells and cutting irrigation channels from nearby streams or ponds has resulted in a final −2 penalty—still severe, but not as bad as it could have been.

FOUR: DEMAND FOR JUSTICE

In most Resources, justice is meted out by the ruler or seneschal rather than a provost. Minor civil disputes can be handled by the Moot in Saxa lands, a gathering of freemen with the power to conduct lesser legal matters. Sometimes, though, one party (or the law) demands the ruler hear the case and pass judgment. This is a routine part of the ruler's job which, while it does take time,

2d10	Nature of Event	Officials	Deities
2	Drought	Seneschal	Kenaz or Thunor
3	Heat wave	Seneschal	Sigel or Thrym
4	Restless dead	High priest	Hela or Scaetha
5	Roads blocked	Seneschal	Freo, or Var if the Resource deals with trade
6	Vermin	Seneschal	Eostre Animalmother or Vali
7	Ferocious beast	Castellan	Dargar or Ullr
8	Crop blight	Seneschal, Mage (if druid)	Eostre Plantmother
9	Sick animals	Seneschal, Mage (if druid)	Eostre Animalmother
10–11	Cold snap	Seneschal	Kenaz or Thrym
12	Storm or blizzard	Seneschal	Thunor (storm) or Thrym (blizzard)
13	Plague	Seneschal	Eira or Vali
14	Fire	Seneschal	Kenaz or Thunor
15	Flooding	Seneschal	Neorthe (coastal or river) or Thunor (rain)
16	Game becomes scarce	Seneschal, Mage (if druid)	Eostre Animalmother or Ullr
17	Hellfrost wind	Seneschal	Thrym or Thunor
18	Corruption in high places	Chancellor, Inquisitor	Hothar
19	Crime wave	Inquisitor, Provost	Hothar or Nauthiz
20	Something very strange*	Varies	Varies

* Examples include the warriors losing their fighting edge (Castellan; Dargar or Tiw), a spate of murders (Inquisitor; Hothar or Nibt), all the fish begin dying (Seneschal; Eostre Animalmother or Neorthe), magic begins failing (Mage; Maera), an earthquake or a mine collapse (Seneschal; Ertba), an extended eclipse shrouds the land in darkness (Seneschal or mage; Nibt or Sigel), faeries replacing children with changelings (Inquisitor or mage (if druid); Eostre Plantmother or the Unknowable One), and so on.

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need not be handled in a game session. When this Event occurs, the ruler must actually deal with the crime.

The GM needs to determine the plaintiff, defendant, and nature of the dispute. A quick table is presented below for a noble's lands. Simply roll 2d4 three times. The table provided is for a settlement, the most likely Resource in a campaign. GMs may wish to create their own table for other types of Resource. For instance, a military Resource might have looting or cowardice.

2d4	Plaintiff/Defendant	Dispute
2	Stranger passing through	Adultery (or sleeping with someone's daughter before wedlock)
3	Cleric or mage	Insult, slander, or defamation of character
4	Poor or rich farmer or citizen	Unpaid debt
5	Average farmer or citizen	Ownership of an animal or object
6	Craftsman	Moving of field or property boundary markers
7	Attractive widow or old crone	Injury in a fight (and a demand for weregild)
8	Friend of ruler	Theft (a serious crime), murder, arson

Added complications may include one or both parties offering a bribe, refusal to accept the ruling, thus leading to a blood feud, or a demand that the case be heard by a higher authority if it goes against one party.

RESOLUTION OF JUSTICE

The ruler or his provost *must* make a Knowledge (Law) roll. The ruler may substitute Common Knowledge if he was born and raised in the region.

Success means the case is judged correctly, even if one party doesn't agree with the ruling—justice rarely pleases everyone involved. This adds +1 to the Popularity rating. A failed roll, or if the ruler is absent and there is no provost to take his place, results in a miscarriage of justice. Subtract 1 from the Popularity rating.

Whatever the verdict and no matter how lawful it is in the eyes of Hothar, the losing party, at the GM's discretion, may take umbrage at the decision and consider themselves slighted. While unlikely to vent their frustration at the ruler, who is beyond their reach in most cases, the resentment may lead to a feud (which might drop the Loyalty and/or Prosperity ratings if allowed to fester), revenge against the other party (potentially resulting in another court case), the person moving the case to a higher authority (if such exists) and lowering the ruler's Glory and so on.

FIVE: UNEXPECTED OUTLAY

The Resource has been asked to hand over goods or gold scields. Check the suit against the table below.

If the ruler pays, subtract this straight from the treasury. It is not affected by the Annual Income roll. If the treasury drops below zero, the hero is in debt to someone. Failure to pay quickly might result in criminal charges, murder attempts, a raid, or a loss of Prosperity as word of the hero's financial problems spread.

Exactly who a hero might owe money depends on the Resource and the whims of the GM. The sudden and unexpected demand might be a one-off payment to a higher-ranking lord to support a crusade; a gift to a lord to help him host some prestigious event; hosting a tournament with high prize money; sponsoring a special ritual; a damaged essential building needing urgent repairs (such as a granary or temple); the payment of bribes to ensure the smooth running of the business; purchasing new arms and armor for the men; or simply a poor investment coming back to haunt the hero.

Card Suit	Amount Lost (gs)
Club	1d6 x 1,000
Diamond	1d6 x 500
Heart	1d6 x 250
Spade	1d6 x 100

RELATIONSHIP MODIFIER

If the ruler responds immediately to an outlay requested by a neighbor, then increase the Relationship by one point. Should he decline for any reason, reduce the Relationship by one point.

SIX: A CALL FOR HELP

Someone asks the ruler for assistance. Most Resources are not truly independent, so the ruler usually has little choice but to send aid. Truly independent Resource owners (like those in the Freelands) might be coerced into helping or giving promises of support in the future. Whether or not these promises are upheld could make for an interesting story. The card suit determines the level and type of support required.

Card Suit	Help Required
Club	Military. The ruler must send 20 permanent soldiers to fulfill the request. They return at the start of spring next year.
Diamond	As above, except just 10 soldiers are requested.
Heart	Financial. The request asks for 5,000 gs. This must come from the ruler's treasury and does not affect the Annual Income roll.
Spade	As above, except the amount requested is 2,500 gs.

The request might come from a noble's liege fighting against bandits or orc raiders or who needs funds to

complete a fortification; Hearth Knights arranging raids against frost giants or in need of supplies for knights heading into the Winterlands; a senior priest leading a crusade or asking financial aid to build a new temple; a guild facing violent opposition or a shortage in funds; a constable tackling a thieves' guild, or a mercenary company seeking assistance in a short-term contract or refitting after a hard fight.

Should the hero refuse to answer the call, the GM must determine any backlash outside the change in Relationship listed below. Examples include refusal to aid the hero when he requires help, the cancellation of a treaty, or an increase in raids because the bandits or orcs broke through the first line of defense.

If the GM desires to turn this into an actual adventure, he must determine the exact nature of the request. In many instances, the heroes could probably leave their workers at home and attend themselves.

RELATIONSHIP MODIFIER

If the ruler responds immediately to a request from a neighbor, then increase the Relationship by one point. Should he decline for any reason, reduce the Relationship by one point.

SEVEN: POPULATION CHANGE

War, famine, the hope of better opportunities, a land grant, a change in customer base, or an increase or decrease in the size of the Resource's influence—whatever the reason, people have joined or left the Resource's population pool. The GM should decide what event caused the immigration or exodus, weaving in previous events where possible. The card suit determines the overall change, for better or for worse.

The Population changes by this amount. Total Population cannot drop below 1 with this event. Should this occur, treat it as no event instead. A result of zero may still represent an actual change, despite the overall Population remaining steady. For example, a guild or mercantile Resource may have switched trade routes, effectively changing one set of customers for another. A noble's fief may have suffered losses from raids or plagues but been blessed by a spate of childbirths or a wave of newcomers seeking a new life.

Whether the Population increases or decreases, the change instantly affects the hero's base income. Modify the Resource Management sheet accordingly.

Card Suit	Population Change
Club	1d3–3
Diamond	1d3–2
Heart	1d3–1
Spade	1d3

EIGHT: SPONSOR

Someone wants to help the hero with an improvement

to his Resource. This may be the clergy of a given faith helping to build a temple, a merchant looking to open a new industry, the hero's superior looking to improve the Resource's defenses or fortifications, an investor hoping to expand a guild's influence, and so on. Naturally the benefactor now believes he has a stake in the improvement, a factor which may come into play later in the campaign.

Check the card suit to see how much assistance the sponsor provides.

Card Suit	Aid Provided
Club	Assuming the sponsor can be logically tied to a current building project, the sponsor pays 25% of the <i>remaining</i> costs for an improvement in progress. Alternatively, if no improvement is currently underway, the sponsor agrees to fund 10% of a suitable improvement if started in the <i>next</i> year.
Diamond	As above, except the percentages are 50% and 25% respectively.
Heart	As above, except the percentages are 75% and 50% respectively.
Spade	As above, except the percentages are 100% and 75% respectively.

NINE: UNEXPECTED WINDFALL

The Resource immediately gains a number of gold scields. Add this straight to the treasury. It is not affected by the Annual Income roll. The windfall might be a gift from a lord, treasure unearthed while plowing fields, an unexpected surge of customers, a temporary change in market prices, a business investor, a major holy day increasing tithes and donations, a gift from local fey, increased revenue from hosting a tournament, or booty scavenged from a battlefield. Nothing is required in return, although the benefactor may, at some later date, remind the ruler of his cash injection and suggest a favor be undertaken in return.

Card Suit	Windfall (gs)
Club	1d6 x 100
Diamond	1d6 x 250
Heart	1d6 x 500
Spade	1d6 x 1,000

TEN: TREATY REQUEST

A neighbor or more distant agency approaches the Resource with an offer of a treaty. The general nature of the treaty is determined by the card's suit. Specific suggestions and the demands placed on the Resource ruler are suggested below. Rather than announce the third party first, wait until you have determined the treaty type and then decide who has approached the Resource. Note that certain treaties require a minimum Relationship between the parties before they can be offered—no Hostile neighbor is going to offer a loan, for instance.

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If both parties accept the offer (which is non-negotiable), the treaty is signed. It remains valid for three years, after which time any positive modifiers end. Penalties, such as reducing another neighbor's Relationship to the Resource, are not automatically recovered—they must be raised through standard means.

Whether written or verbal, a treaty is an oath, and breaking it is considered a heinous act. Should the Resource ruler break the treaty for any reason, he suffers a loss of 50 Glory. If the treaty was between the Resource and a neighbor, the Relationship suffers a 4 point drop.

Treaties always involve a visiting senior dignitary. Thus, this Event is also perfect for expansion into a scenario. It could be entirely roleplayed, with the hero being asked questions about his Resource and how it can aid the visitor or the daughter of the guest falling for one of the heroes.

Naturally, some sort of complication should arise to make it interesting. Alternatively, there could be plenty of action, as the visitor is the subject of an assassination attempt or a political coup by a rival party.

Card Suit	Treaty Type
Club	Military
Diamond	Financial
Heart	Religious
Spade	Political

MILITARY

Cessation of Hostilities (Neutral or lower): This may be because their military strength is currently weakened and they wish to protect against raids, or because they are secretly growing their strength in preparation for a major assault later.

Mutual Defense Pact (Neutral or higher): Once per year, when subjected to a raid, the Resource ruler can invoke the pact. His CV increases by 25%.

Each year the contract is in force, the GM must draw a card from the action deck at the start of spring. A Club indicates the treaty will be invoked by the neighbor at some point during the year. The ruler must send 25% of his CV (rounded up) to aid his neighbor. The soldiers do not return until the end of the current year.

Raid (Neutral or higher): The neighbor suggests a joint raider against a randomly determined neighbor. The raid is to take place in the summer. Run the raid as normal, but add half of the treaty neighbor's CV to the ruler's total.

FINANCIAL

Loan (Neutral or higher): The third party offers the Resource ruler a loan of up to 10,000 gold scields. The loan value, plus a 10% interest fee, must be returned in full within three years. Alternately, the third party comes looking for a loan with the same interest rate. Either way, failure to repay the loan equates to a broken oath.

Trading Partners (Neutral or higher): The treaty is

intended to lock the two parties into a trade agreement, in which they agree to buy from and sell to each other in favor of other markets. This grants a +2 Annual Income roll modifier for three years, but reduces the Relationship of neighbors not involved in the deal by one point. The hero is trading profit for upsetting his neighbors.

RELIGIOUS

Aid Building a Temple (Neutral or higher): The neighbor is looking to build a new temple, but needs some financial aid. In return for 2,500 gs from the Resource ruler, the priests' assistance (in the form of lower trade tariffs for their wares and cheaper fees for the Resource's citizens) gives a +1 Annual Income bonus for the next three years. For 7,500 gs, the bonus rises to +2.

Resource Miracles (Friendly or Helpful): The two parties agree to support each other's resource miracles. In the first year, the ruler's priest gains a +2 bonus as extra worshippers attend the ceremony. There is no modifier in the second year—they cancel out. In the third year, the ruler's priest suffers a -2 penalty as worshippers attend the third party to assist their priest.

POLITICAL

Closer Ties (Any): The treaty suggests closer ties and a better working relationship. Increase the Relationship between them by two points.

Snubbing a Neighbor (Neutral or higher): The two parties agree to harass a third party. The Resource ruler gains +2 Relationship with regard the other treaty party, but -2 with a different randomly determined neighbor.

JACK: TOURNAMENT

Some form of tournament is held and the Resource is invited to attend. It may be a mock battle with men-at-arms facing off against each other, a game of knattleikr, a rowing competition, poetry, or a major festival in which multiple events take place (adventure N5: *The Eostre Festival* is an example of the latter).

The host neighbor is determined by the GM. The competition the Resource's team or competitors face is determined the card suit, as shown below.

Card Suit	Competition
Club	Very stiff (-2)
Diamond	Above average (-1)
Heart	Average (+0)
Spade	Weak (+1)

The ruler makes a Loyalty roll, modified as above. With success, his people do well and have much to celebrate. The Loyalty rating increases by one point as the participants return home to cheering crowds. On a raise, they are the talk of the area with their stunning victory. Add +1 to any two neighbor's Relationship, but subtract 1 Relationship point from a neighbor whose team were

upstaged and made to look incompetent. The GM randomly determines the neighbors.

QUEEN: BLESSING

A deity, or perhaps a powerful faerie lord, chooses to bless the Resource. Depending on the nature of the Resource, this could be a blessing from Eostre for an agricultural area, Var for merchants, Tiw for mercenaries, Hoenir for scholars, Maera for mages, and so on. It may also represent a faerie watching over the fields or livestock, some threat to the Resource being removed by an outside force, or just a good harvest yield.

The blessing may be carried out by a cleric visiting the Resource and conducting a ceremony, hinted at through an omen or divination, or perhaps by the mysterious appearance of a relic (which just as mysteriously vanishes at the end of the year). A faerie noble might even attend in person, along with a host of lesser kin who invariably cause some mischief. Maybe the heroes have to solve a cryptic divination or retrieve a lost relic to claim the bonus.

Of course, the event is likely to attract attention. Due to the +2 bonus granted to the Annual Income roll, the ruler's long-term income may rise through healthier crops, richer clients, better skill at arms, or just an influx of pilgrims making donations. Such a divine intervention likely attracts jealous rivals as well, not to mention priests and paladins of rival faiths seeking to spoil the blessing. Worse still, inquisitors from the deity's nearest temple may question the hero on how he came to be blessed or whether he is simply a charlatan.

RELATIONSHIP RATING MODIFIER

Not everyone is pleased with the blessing. The Relationship rating with one neighbor drops by two points, and that of a second neighbor by one point. The neighbors are determined randomly by the GM.

KING: UNDERHAND TACTICS

Someone, most likely a rival neighbor but possibly followers of a dark deity, or someone with a grudge against the ruler, has set their sights on stirring up trouble within the Resource. The suit determines the area of the Resource they hope to weaken.

Card Suit	Target Aspect
Club	Population
Diamond	Prosperity
Heart	Loyalty
Spade	Income

INCOME

Enemy agents seek to weaken the Resource's income for the coming year. They might bribe or threaten merchants to trade elsewhere, burn crops or destroy other

industries, or murder lesser functionaries (not those treated as officials).

The ruler must make a Knowledge (Stewardship) roll opposed by the rival's Streetwise. If the rival scores higher, the Resource suffers a -2 penalty to its next Annual Income roll. A raise increases the penalty to -4.

LOYALTY

Agitators and demagogues attempt to turn the population against the ruler by spreading defamatory comments and slandering his name and reputation. The ruler must make a Persuasion roll opposed by the rival's Streetwise. If the rival wins, the Loyalty rating drops 2 points and the ruler suffers a 10 point loss in Glory. A raise increases the penalties increase to -4 and -20 respectively.

POPULATION

Brutal murders, burning homes, spreading disease, or offering bribes are all methods a rival might employ to reduce the Resource's population. The ruler must make a Knowledge (Stewardship) roll opposed by the rival's Streetwise. If the rival scores higher, the Population immediately drops by 1 point, 2 with a raise.

PROSPERITY

Sabotage against income sources is a short-term measure, whereas this is a deliberate act to invoke a long-term reduction. Salting fields, sabotaging mines, burning forests, poisoning water supplies—any act with long-term effects can be employed. The ruler must make a Knowledge (Stewardship) roll opposed by the rival's Streetwise. If the rival scores higher, the Prosperity immediately drops by 2 points, 4 with a raise.

FINDING THE GUILTY PARTY

It's likely the ruler will want to know who was behind the dirty tricks. The ruler, or perhaps a fellow player character, must make a Streetwise roll at -2. For each 250 gs he spends from his treasury, he gains a +1 bonus to the roll as he hires agents and pays bribes.

Success means the identity of the culprit is learned within 1d3 seasons. A failure leaves him clueless, though he may spend a Ruler Action to repeat the roll at some future date. This is a special action and thus not included in the base list at the start of the chapter. A critical failure means the spy network has made a mistake and pointed the finger of blame at the wrong neighbor.

ACE: SOMETHING DIFFERENT

When this card is drawn, the GM may either choose an Event from above (keeping the same suit as this card) or create something unique. By unique, we mean that the Event should only occur once in a campaign. That said, an event could be reworked into a slightly different for-



mat—a magic tree could just as easily be an enchantment on a field or bees that produce unusual honey.

A black card usually means a negative effect while a red card typically gives a positive one. Game mechanics, if any, are left for the GM to devise. We've listed some suggestions below to help get you started.

A RIVAL CLAIMANT

Someone arrives at the Resource with paperwork or witnesses declaring them the Resource's true owner.

The stranger may be a cleric of the Unknowable One who has decided to teach the ruler a life lesson; a scoundrel with forged documents and bribed witnesses (perhaps all hired by a hostile neighbor who seeks the Resource for themselves); or a true claimant to their family's ancestral lands (a claim that may date back to before the Liche Priest, Blizzard War, or even the Anari invasion of the Hearthlands).

A red suit means the person has arrived alone or with a small few advisors to present his case. A black suit indicates they have brought a number of warriors to help reinforce his claim. Assume the warriors have a CV equal to $2d4 \times 10\%$ of the Resource's total CV.

If the Resource is part of a realm ruled by a king or equivalent (such as the Magocracy or Nordmark), the case may eventually be dragged before the royal court. In lands with no official overlord, such as the Freelands or Heligioland, only roleplaying will provide a solution.

AN OLD FLAME

An old flame of one of the heroes arrives in the Resource. Their appearance may be a pure coincidence, nothing more than a chance to catch up on each other's lives (a chance to run an Interlude). Who knows, perhaps the flame of romance is rekindled and a marriage takes place. Perhaps they have a problem and have sought out the hero for assistance (an adventure opportunity). Maybe they are on the run, having escaped a loveless marriage or stolen something from a temple. Naturally, they fail to mention this to their friend, and "forget" to tell him that they are being pursued.

ANCESTRAL INTERVENTION

One of the ruler's ancestors appears in spectral form in the ruler's hall (and in front of witnesses) and either berates him for every minor setback (black) or demands the ruler explain his recent actions (red).

Appeasing the ancestor requires an opposed Persuasion roll, as per the Social Interaction rules. The card suit determines the ancestor's Persuasion (perhaps a d6 for a Club, d8 for a Diamond, and so on).

If the hero wins by any level of success, the ancestor grants a boon (+1 Annual Income that year or may he reveals the location of a treasure hoard).

If the spirit wins, he is displeased and enforces a bane (-1 Annual Income roll, loss of 20 Glory, or he sends a powerful beast to terrorize the lands of his unworthy scion in the next year).

CELESTIAL EVENT

A partial or total eclipse, a meteor shower, a new star in the sky that vanishes a few weeks or months later, or a blazing comet occurs. All eyes are cast to the heavens and the population demands the Resource's high priest explain the strange phenomenon.

Black Suit: The population is scared, with portents of doom spreading like wildfire. Unless the high priest of the Resource's patron deity succeeds in a Faith roll at -2, the next Annual Income roll has a -1 penalty.

Red Suit: A successful roll Faith by the high priest means the citizens see the event as a positive sign from the gods, with blessings (or at least reduced problems) ahead. The next Annual Income roll has a +1 modifier.

FAERIE KNIGHT

A faerie knight enters the Resource. In spring or sum-

mer, it is a member of the Seelie court and asks to see the ruler. Fall or winter means an Unseelie knight who demands the ruler attend him.

The knight has a problem and requires mortal assistance. Depending on the GM's wishes, the knight may seek true heroes (the player characters), one of the Resource officials (such as the seneschal or provost), or common warriors (25% of the Resource's CV). No matter the need, the chosen people will be gone until either the last day of summer (Seelie) or winter (Unseelie).

If only NPCs are involved, make an appropriate Trait roll. Roll the castellan's Knowledge (Battle) if only soldiers are required. Success means the person return home safe and sound. The knight orders lesser faeries to aid the Resource, granting a +2 bonus to the next Annual Income roll. Failure means the person is imprisoned in Alfheim (an adventure seed) or dead. How this affects the Resource depends on who was involved.

If the player characters are involved then the GM needs to create an adventure. *The Haunted Wood* (S5: *The Ice Fiend and Other Tales*; see *Hellfrost Adventure Codex*) involves a faerie knight seeking mortal aid.

MAGIC TREE

The local faeries, a group of druids, or clerics of Eostre Plantmother gift the ruler a sapling cut from a magical tree. Each spring, the GM should draw a card. If the suit is a Heart, the tree produces bountiful fruit almost beyond measure, drops golden flowers, or leaks sap with medicinal properties. The Annual Income roll for that year has a +1 bonus.

Attempts to reproduce multiple trees from taking and planting cuttings automatically fail—it's a one-off improvement to the Resource.

SOMETHING NEW

Something new has appeared overnight in the Resource. Examples include a standing stone, a tree, a pool, or even a tower. The heroes have just one week to deduce how the feature got here and what any inhabitants may want before it disappears again. We've included some examples below.

Building: The building is one that vanished when the Mistlands rose. It might contain treasure (actual coins or perhaps valuable furnishings) or people who have no idea that 30 years have passed and all their friends are missing, presumed dead.

Standing Stone: A group of Seelie fey have stolen the stone from an Unseelie neighbor. The mischievous fey may return it without involving the Resource (red suit) or the Unseelie may arrive at the Resource, seeking revenge for the heroes' apparent role in the theft (black suit).

Tree: The tree is actually a mature tree man. Engaged on a long journey, he arrived in the Resource after dark and decided to stay for a short sleep. The tree man may simply wish to be left alone, or he might be persuaded to remain here permanently. As a warrior, the lone being

has CV 10 due to its formidable abilities. Alternately, he might be put to use in the fields or helping tend livestock (+1 Annual Income roll).

SQUATTERS

Wandering persons have set up camp in the Resource. Engros are most likely in the Hearthlands or Low Winterlands, while a Finnar clan set up camp in the High Winterlands. On a red card, the squatters produce goods which they sell to the citizens or give to the ruler as payment for staying for the entire season. This grants +1 to the Annual Income roll for that year. A black card means the squatters cause trouble by stealing or starting fights. Unless they are removed before the season ends, the Annual Income roll suffers a -1 Annual Income penalty.

TELL ME A STORY

A skald or song mage arrives to entertain the citizens with his songs, poems, and stories. One of the player characters is invited to tell a tale about their own life. Treat this as an Interlude.

WEDDING PROPOSAL

A rival requests the ruler, one of his children, or an important figure in the Resource (perhaps a fellow player character) marry someone from his realm.

Black Suit: One of the parties refuses. Unless the heroes can do something to change the person's mind before the year-end, the Relationship suffers a -1 drop.

Red Suit: The marriage (assuming only NPCs are involved) is arranged for the next spring, cementing a +1 Relationship gain once it takes place.

Whatever the card, weddings are an opportunity to involve the heroes in intrigue. Maybe one party has a love rival who intends to disrupt preparations (or even kidnap their beloved). A neighbor may see the union as a threat and desire one or both parties dead (naturally, they plant evidence pointing the finger at a third party). One of the couple may desire another—such as the ruler or one of the other player characters.

JOKER: TWO EVENTS!

As the old saying goes, it never rains but it pours. Draw two more cards. Both events take place in the same season. Should another Joker be drawn as one of the two cards, discard it and draw two more cards, for a total of *three* events in the same season. It could be a very rough year!

ANNUAL INCOME ROLL

At the start of each year, the hero must decide whether he or his seneschal is running the Resource this year. Once chosen, this cannot be altered.

HELLFROST: RESOURCE MANAGEMENT

On the last day of each game year, the appointed seneschal, be that the hero or an NPC, makes a Knowledge (Stewardship) roll. This roll is subject to multiple modifiers, as detailed on the table below. Check the results of the roll in the Annual Income Table.

Once the outcome is known, the GM should try to work the year's Events into a short story at the end of each year, perhaps telling how, despite a major raid, the townsfolk rallied together to rebuild the smashed walls and replant the crops if a Good result was obtained. A little flavor can go a long way to setting the right atmosphere for the players. Funds already in the Treasury (such as those gained through Events or adventure) are *never* subject to the modifiers for the Annual Income roll outcome. So, a hero with a 5,000 gs Treasury and a 25,000 gs annual income who has a disastrous year gains only 2,500 gs, making his Treasury total 7,500 gs.

MODIFIERS

Situation	Modifier
Officials	
Seneschal's Charisma	+X
Chancellor present	Cooperative roll
Each major industry with a reeve	+1
Per month the seneschal was absent	-1
Any official replaced	-2
Previous Outcome	
Disaster	-4
Poor	-2
Average*	+0
Good	+1
Excellent	+2
Loyalty	
Roll the Loyalty die as a Cooperative roll	
Industries	
Per major industry after first	+2
Per minor industry	+1
Ruler Actions	
Improvement, Religious	Varies
Rule	+1
Treaty	Varies
Events	
Blessing	+2
Call for Help	-1
Disaster	Varies
Raid, win or tie	+0/-1**

Raid, lose by 1-2 margin of victory	-1/-2**
Raid, lose by 2-3 margin of victory	-2/-4**
Raid, lose by 5+ margin of victory	-4/-6**
Treaty	Varies
Geographic Region	
Hearthlands	+0
Low Winterlands	-1
High Winterlands	-2
Hellfrost	-4
Neighbors	
Each Helpful neighbor	+2
Each Friendly neighbor	+1
Each Neutral neighbor	+0
Each Uncooperative neighbor	-1
Each Hostile neighbor	-2

* Use this modifier the first year the Resource is used.

** The second number applies if fyrd was summoned to defend the Resource.

ANNUAL INCOME TABLE

Roll	Outcome	Income	Pros.	Pop
Critical Failure*	Disaster	x 0.1	-2	-1
Failure	Poor	x 0.5	-1	+0
Success	Average	x 1	+0	+0
Raise	Good	x 2	+1	+0
2+ Raises	Excellent	x 5	+2	+1

* A modified total of zero or lower has the same effect.

Income: The hero's base income for the current year is multiplied by the entry on the table. This income is after all taxes and tithes have been accounted for. This is not in addition to the hero's standard income from his Edges—it completely replaces that income. For instance, a hero with a base income of 5,000 gs who suffers a disaster earns just 500 gs that year, whereas one with an excellent year generates a massive 25,000 gs.

Prosperity/Loyalty: The Prosperity and Loyalty ratings of the Resource is raised or lowered by this amount. This, in turn, may affect Reactions and the Loyalty die.

Population: Especially bad years result in a loss of Population from starvation, families moving to more prosperous lands, or customers seeking new markets. Likewise, an Excellent result increases the Population as families move into the area or the Resource attracts new customers or settlers.

Remember, every one point change in Population alters the base income of the Resource by plus or minus 2,500 gs for the *next* year. Note the Population and Base Income changes on the Resource Management sheet.

INTRODUCING MIRACLES

NO RELIGIOUS SITE BONUS

ADDITION TO RELIGIOUS SITES

LEARNING A RESOURCE MIRACLE

CASTING RESOURCE MIRACLES

Invoking a destructive resource miracle against a Resource is usually the prelude to a feud, if not all-out war.

HIRING CLERICS

Even if a Resource has a temple (or shrine, where applicable), there is no guarantee the resident high priest knows any resource miracles. Even if they do know one, the Resource owner might require a different miracle to be cast in a particular year. In return for a suitable donation, a cleric can be hired. Rates are doubled if the cleric is a Wild Card or has the Master (Faith) Edge. If he meets both requirements, costs are tripled rather than quadrupled. Many resource miracles require the cleric to be present throughout the year in order to channel energy into specific effects. Hired clerics charge an additional one-quarter of their hiring fee for each season or part thereof they must remain in the Resource.

Cleric	Cost (gs)
Faith d4	50
Faith d6	100
Faith d8	250
Faith d10	500
Faith d12	750
Faith d12+1	1,500
Faith d12+2	3,000
Wild Card	x 2
Has the Master (Faith) Edge	x 2

COST

Resource miracles require exact, copious, and expensive sacrifices, not to mention taking peasants from their duties for a day or more during the actual invocation, and thus come with a financial cost.

The cost of a resource miracle is 250 gold scields per point of Population. Hence, a typical Resource with Population 2 imposes a one-off cost of 500 gold scields for each resource miracle invoked. This breaks down to 2.5 gold scields per inhabitant.

Since the miracle benefits the entire community, the cost comes from the populace in the form of taxes and tithes. Naturally, this takes money from the Resource owner's coffers. In game terms, the cost must be paid from the Resource owner's treasury.

CASTING ROLL

Resource miracles are not quick to cast. They require an entire day (8 hours) of uninterrupted work. In order to invoke a resource miracle, the cleric makes a Faith roll as normal. However, the roll suffers modifiers based on a number of events or conditions. These modifiers are

detailed below. Maintenance penalties apply as normal, as do modifiers for wounds, Fatigue, and so on.

Situation	Modifier
Faith	
Cooperative Resource Faith roll	+X
Ritual Date	
High holy day	+0
Holy day	-1
Day not associated with deity	-2
Season	
Varies (see miracle description)	+X
Other	
Cast through a shrine	-1
Per attempt after the first in same year	-2

Faith: Unlike normal miracles, resource miracles are community ceremonies rather than solo acts of faith, often involving a large percentage of the native population, not to mention friendly neighbors and any visitors who might be present. Population size is not as important as devotion to the deity. The locals, whether inhabitants or customers, show their support for the priest through a Cooperative Faith roll.

Other: Shrines attract fewer worshippers and are poorer focuses of spiritual energy than temples. The modifier is not applied if the deity in question only permits shrines (such as Freo).

While a community can only ever benefit from one resource miracle per deity per year (see below), failed miracles may be reattempted. An entire month must pass before the new casting may begin (which also requires more money to be spent). Because of the huge spiritual and emotional drain on the populace, repeated attempts are more likely to fail.

Ritual Dates: Resource miracles work best when cast on a day important to the deity. A full calendar of all the holy and high holy days is presented in the *Hellfrost Calendar* supplement. Bonuses for specific high holy days may also be found in a miracle's description.

Season: Miracles designed to provide a benefit over an entire year are (for the most part) more likely to produce results if cast at the start of the year rather than at the end, when the miracle has less time to induce any noticeable effect. Specific modifiers are listed in the individual miracle description.

MAINTENANCE AND CASTING LIMITS

Resource miracles are spiritually draining, not just on the caster, but on the community as a whole. Unlike regular miracles, the Maintenance for a resource miracle is paid for by the continuing faith and support of the populace. Common citizens have neither the willpower nor faith to concentrate on more than one miracle from any god at any given time, and no individual can hope

to harness the tremendous power. Even if a miracle has a relatively short duration, the spiritual focus leaves the inhabitants drained.

Because of this, no Resource can benefit from more than one resource miracle from any given deity per year, regardless of who casts it. For example, once a cleric of Tiw has cast a resource miracle, no other Tiw resource miracle will function for the rest of the calendar year.

Furthermore, an individual cleric may have no more than one resource miracle in effect at any one time. Although he is not personally counted as Maintaining the miracle, he too must devote a certain amount of spiritual energy to it.

BACKLASH

Being denied the benefits of a resource miracle is a huge drain on and dent to the cleric's faith, not to mention his status among the Resource's inhabitants. Failure causes the cleric to drop one die in Faith for the remainder of the current month and the entirety of the next month. A modified casting roll of 1 or lower causes a two dice drop. If Faith drops below a d4 the cleric is temporarily stripped of his ability to work miracles. He is not a sinner, and thus cannot atone for his lack of faith.

In addition, while within the Resource he suffers a -1 Charisma penalty (-2 on a roll of 1 or lower) until he regains his Faith.

DISPELLING

A conventional *dispel* spell lacks the power to affect a resource miracle. However, a cleric may call upon the population to help defeat a baleful resource miracle. This is not a unique resource miracle, and thus does not count toward the one resource miracle per deity per year limit. Neither does it require the cleric to know *dispel*.

Assuming the Resource has a shrine or temple dedicated to an appropriate deity, a high priest or player character cleric of the deity may make a Faith roll at -4. He adds +2 if the Resource has a temple. A shrine confers no bonus, but it allows the roll to be made. The citizens lend their support by making a Cooperative Faith roll. No other resource miracle modifiers apply. Only one roll per baleful resource miracle may be attempted.

Success cancels a successful hostile miracle or reduces the effects of a raise down to a success. A raise completely cancels the hostile resource miracle. Failure has no effect beyond invoking resource miracle backlash.

The same rule can be used to combat Disaster Events (see page 36), replacing the normal rule, in which the resident cleric plays no part. With success, the problem becomes minor. With a raise, the disaster is averted and has no effect on the Resource. On a failure, the disaster is major.

The rules above should only be used with regard to player character clerics—NPC clerics and attempts to dispel resource miracles should be handled as per the Resource Management rules.

ORDER OF MIRACLES

Four resource miracles are directly concerned with Event cards. The order in which these miracles take effect is very important, and is shown below. Miracles are listed from first to last.

- * Gambler's Fortune (if applicable from the previous year).
- * Eyes of Fate (reveals the number of low Event card values, giving the cleric a chance to draw the entire hand again).
- * Foresight (reveals the number and/or suit of event cards).
- * Trickster's Hand (adds more Event cards).

MIRACLES

The known resource miracles are detailed below. GMs may wish to create new resource miracles for their campaign. These may be commonly known to the relevant clergy, and thus automatically considered part of the god's miracle list, or ancient enchantments learned only after an arduous quest.

DEITY

The deities who grant a specific resource miracle. Note that some resource miracles may be learned by clerics of more than one deity. No matter their effect, resource miracles never grant the caster or Resource owner Glory. The term Resource owner denotes whoever is responsible for the day-to-day running of the Resource, be that the actual owner or his appointed seneschal.

DURATION

Miracles with a Duration of "end of year" last until midnight on the last night of the current calendar year. In game terms, they last until the Income Roll or roll to finish improvements is made (whichever comes last). If there is an "or until used," then the miracle lasts until the end of the year or until its effects are used, whichever comes first.

A month refers to a period of 32 days from the date of casting rather than a specific calendar month.

RANGE

Unless otherwise stated, all resource miracles function only within the area of the Resource in which they were cast. For instance, *healing aura* grants a bonus to natural Healing rolls. So long as the characters remain in the Resource, be that a single building, within a village boundary, or within the confines of a military camp, they benefit. Should they go adventuring, they gain no benefit

HELLFROST: RESOURCE MANAGEMENT

from the miracle. These miracles are not a way for adventurers to gain added benefits—they serve a community.

In some instances the GM must arbitrate where a Resource begins and ends. For instance, a mercantile Resource logically has a central office and warehouse, but it might also cover the business' wagons and ships.

ARMY OF THE DAMNED

Rank: Veteran

Deity: Hela

Duration: Twelve months (see below)

Special Modifiers: +1 bonus if cast on Dark Rising Night

Special: The undead are not confined to the Resource in which the miracle was cast, though they must be in the Resource at the time of casting.

This dread miracle imbues corpses with necromantic energy. Success raises 100 skeletons or zombies (pick one type; CV 140) and draws them to the Resource (which may terrify the locals!). On a raise, the cleric may call forth 200 skeletons or zombies, or 100 of each (his choice; CV 280).

The power required to animate so many undead at once is not only taxing, it is quick to fade. At the end of each three months from the casting date, one-quarter of the remaining undead animated by the miracle collapse into inanimate lumps of rotting meat and piles of bone.

BLESS (SPECIFIC)

Rank: Seasoned

Deity: Eira, Eostre (either aspect), Ertha, Freo, Hothar, Neorthe, Ullr, Var

Duration: End of year

Special Modifiers: Spring +0, Summer -1, Fall -2, Winter -4; +1 if cast on Arrow Hunt Day (Ullr), Boat Blessing Day (Neorthe), First Footing Day (Freo), Great Healing Day (Eira), Oath Renewal Day (Hothar), Profit Day (Var), Purification Day (Eostre Animalmother), Stone Picking Day (Eostre Plantmother)

Bless is a generic name for a range of miracles. The names of specific miracles, the deities to which they belong, and their general trappings are given below. Regardless of the miracle's name, success grants a +2 bonus to the Annual Income roll, +4 with a raise.

Bless Citizens: (Eira) Citizens suffer fewer diseases and injuries, grumble less, and work harder or more efficiently, and plants for herbal remedies are more abundant, increasing herbalists' productivity.

Bless Crops: (Eostre Plantmother) Crops, whether cereals, vegetables, fruits, or berries, are more resistant to frost and blight, withstand high winds and heavy rains, produce abundant yields, and are resistant to mold and rats once in the granary.

Bless Earth: (Ertha) Miners strike rich mineral seams, suffer fewer breakages or accidents, and find the minerals easier to excavate.

Bless Livestock: (Eostre Animalmother) Animals pro-

duce healthy young, suffer less from disease, can always find adequate supplies of food, shrug off bad weather, and easily become impregnated.

Bless Market: (Var) Traders are attracted to the local market, sales are strong, profits are high, and thieves are quickly caught.

Bless Roads: (Freo) Bandits avoid the local roads, bridges and fords survive floods, and citizens make good time on their journeys around the Resource, all of which help to increase general productivity.

Bless Ruler: (Hothar) The ruler makes just decisions, ensuring law and order are maintained and disputes are quickly settled to the benefit of all parties.

Bless Waters: (Neorthe) Ships manage to find safe harbor even in bad storms, days lost to fog are rare, fish are plentiful, and nets tear less often than normal.

Bless Wildlife: (Ullr) Hunters find plentiful game and expend fewer arrows bringing it down, poachers avoid the Resource, and predators are fewer.

CURSE (SPECIFIC)

Rank: Seasoned

Deity: Ertha, Niht, Thunor, Vali

Duration: End of year

Special Modifiers: Spring +0, Summer -1, Fall -2, Winter -4; +1 if cast on Ground Shaker Day (Ertha), Plague Day (Vali), or Wind Calling Day (Thunor)

Curse is a generic name for a range of miracles. The names of specific miracles, the deities to which they belong, and their general trappings are given below. Regardless of the miracle's name, success grants a -2 penalty to the target's Annual Income roll, -4 with a raise.

Curse of the Angry Sky: (Thunor) Rains fail to fall, leaving the earth parched, or falls too heavily, leading to floods, or raging winds flatten crops, prevent ships sailing, and generally make travel difficult.

Curse of Buckling Earth: (Ertha) An earthquake strikes the Resource, tumbling walls, collapsing mines, causing avalanches, shattering bridges, and so on. Money is lost not only in income, but by having to perform essential repairs on structures.

Curse of Darkness: (Niht) Niht's hand falls across the land, shrouding it in gloom. Lack of sunlight leads to poor crops and depression, citizens are unable to find solutions to problems, and productivity falls.

Curse of Pestilence: (Vali) This miracle unleashes a pestilence against the Resource. It might take the form of plague (targeting the people) or crop blight.

DEFEND THE REALM

Rank: Seasoned

Deity: Scaetha, Tiw

Duration: End of year

Special Modifiers: +1 bonus if cast on Battle Dance Day (Tiw) or Standards Day (Tiw); cannot be cast on Dirge Day (Scaetha)

Special: Scaetha's miracle only affects undead

This miracle hardens the hearts of the common citizens, filling them with the urge to override their natural inclination to run and leave battle to the professionals, and instead defend their homes against intruders. With success, 15 fyrd members (CV 9) per point of Population respond, or 20 with a raise (CV 12). This does nothing to increase the efficiency of the fyrd—it merely ensures they arrive in time to lend their arms to the battle.

In addition, the castellan gains +1 to Knowledge (Battle) rolls while defending the Resource, +2 with a raise.

DELAY RUIN

Rank: Novice

Deity: Ertha, Thunor

Duration: End of year

Special Modifiers: Spring +0, Summer -1, Fall -2, Winter -4; Poor Prosperity +0, Impoverished Prosperity -1, Ruined Prosperity -2; +1 if cast on House Building Day (Ertha)

Once a Resource falls below Average Prosperity, things begin to fall into a state of gradual disrepair due to lack of use, care, or materials.

A successful casting of this miracle halts the loss of Toughness and Armor to buildings and vehicles. The values remain unchanged at the end of the current year. This miracle does nothing to improve the current state of buildings and vehicles.

DEMAGOGUE

Rank: Seasoned

Deity: Hothar, Vali

Duration: End of year

Special Modifiers: Spring +0, Summer -1, Fall -2, Winter -4; +1 bonus if cast on Oath Renewal Day (Hothar)

The support of the populace is vital to the successful long-term governing of a Resource. This miracle can increase the loyalty of the citizens, allowing unfavorable taxes and laws to pass without upsetting the population, encourages them to work harder on completing new improvements, and generally back the ruler in his plans. Conversely, malicious gossip can stir up antipathy toward even the most benevolent rulers, turning the people against him, and making his job much harder.

Success increases or decreases (caster's choice) the Loyalty *die* (not rating) by one step, two with a raise, to a minimum of d4-2 and a maximum of 12+2.

DENIAL OF FAITH

Rank: Heroic

Deity: Any

Duration: End of year

Special Modifiers: -4 penalty to casting roll

The power to deny clerics of another faith access to the deity is not one easily wielded. Nor do such actions



go unnoticed in the heavens. A cleric who invokes this miracle may court divine vengeance, as may a Resource owner who calls for it to be cast.

If cast with a success, all clerics of one faith nominated at the time of casting have -2 to all Faith rolls while within the domain. On a raise, the penalty is -4. Furthermore, any temple or shrine of the proscribed faith within the Resource has its power nullified while the miracle is in effect. It is treated as if it did not exist.

EYES OF FATE

Rank: Seasoned

Deity: Norns

Duration: Instant

Special: Must be cast on the first day of spring

The cleric gazes into the future in a bid to determine whether the year will bode ill or well for the Resource.

With a successful casting, the GM must reveal how many Event cards have a black suit (almost always guaranteed negative in some manner). The Resource owner may then ask for the *entire* draw of Event cards to be

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shuffled back into the deck and drawn again. Whatever Event cards are then drawn determine the Resource's fate for the coming year.

FIMBULVINTR

Rank: Veteran

Deity: Thrym

Duration: Until start of the next winter

Special Modifiers: Spring -2, Summer -4, Fall -1, Winter +0; +1 if cast on Fimbulvintr Day

The miracle summons the spirit of Thrym, bringing with it icy winds, hard frosts, and heavy snows. The ground freezes hard, plants and livestock perish, rivers freeze solid, and roads become blocked.

For the duration of the miracle, the temperature in the Resource's geographic area is treated as being one level toward Hellfrost conditions. This, in turn, affects the Annual Income roll, as well as daily temperatures.

FORESIGHT

Rank: Veteran

Deity: Hoenir, Maera, Norns, Rigr

Duration: Instant

Special: Must be cast on the first day of spring

Through omens, spies, scouts, historical precedent, threats, and rumors, the cleric learns information about events that will affect the Resource in the coming year.

After Event cards have been drawn for the year, the cleric makes a Faith (-2) roll for each individual card.

With success, the GM must reveal the *name* of the Event indicated by the cards. The cleric now knows the specific type of event coming, but not when or how ominous or portentous it is.

On a raise, the GM must also reveal the suit, or where applicable the die roll, thus giving the cleric full details of what is occurring. The only thing the cleric remains unaware of is the season, but at least he knows what is coming. Failure means no information about that card is revealed.

FURY (SPECIFIC)

Rank: Veteran

Deity: Dargar, Eostre, Ertha, Kenaz, Maera, Neorthe, Sigel, Thrym, Thunor, Tiw, Ullr, Vali

Duration: End of year or until used

Special Modifiers: +1 if cast on Archery Day (Ullr), Death of Heat Day (Thrym), Ground Shaker Day (Ertha), Hearth Day (Kenaz), Plague Day (Vali), Victory Day (Tiw)

Fury is a generic name for a range of miracles. The names of specific miracles, the deities to which they belong, and their general trappings are given below.

Regardless of its name, this miracle invokes the destructive power of a deity for the purposes of defending the Resource. Unlike other resource miracles, the awesome energy invoked is stored until such time as it is

needed, though it is lost if not used by the end of the calendar year in which the miracle was cast.

With success, the Resource gains a token. A raise grants two tokens. Should the Resource suffer a raid, these can be handed in by the caster (who must be present) to invoke the power of the deity. Spending a token grants a +2 bonus to one Knowledge (Battle) roll during a raid. If the Resource has two tokens, it can spend both at the same time for a single +4 bonus. Tokens not spent by the end of the year are lost.

Fury of the Arrow: (Ullr) Arrows unerringly find their mark; enemy arrows fly off course; or a hail of celestial arrows descends on the invaders.

Fury of the Beast: (Eostre Animalmother) Summons local fauna to defend the Resource.

Fury of the Berserk: (Dargar) Sends warriors into a temporary frenzy, demoralizes enemies, or blows inflict more grievous injuries.

Fury of the Blizzard: (Thrym) Sends icy rain or freezing wind to distract and confuse the enemy, or summons cold-based elementals.

Fury of the Damned: (Hela) The recently dead rise and attack their former comrades.

Fury of the Earth: (Ertha) Causes the ground to open up, swallowing men whole; makes terrain difficult ground; or summons earth elementals.

Fury of the Forest: (Eostre Plantmother) Awakens the local flora—animates war trees, grass entangles the enemy, and so on—or summons wood elementals or fey.

Fury of the Hearth: (Kenaz) Sends a rain of fire to scorch flesh, or summons fire elementals.

Fury of the Plaguelord: (Vali) Invaders succumb to illness, or are beset by swarms of rats or flies.

Fury of the Sun: (Sigel) The sun god casts his gaze upon the battlefield, blinding enemies with his radiance or unleashing piercing beams of light.

Fury of the Storm: (Thunor) Manifests as bolts of lightning and howling winds, or summons air elementals.

Fury of the Spear: (Tiw) Allows the fyrd's spears to punch through armor like a hot knife through butter.

Fury of the Water: (Neorthe) Enemy ships flounder in large waves, whales slap or ram the invader's vessels, or summons water elementals.

Fury of the Weave: (Maera) Enemy spellcasters suffer the Siphoning; allied spellcasters work magic more easily; or summons elementals.

GAMBLER'S FORTUNE

Rank: Seasoned

Deity: Nauthiz

Duration: Special

Special Modifiers: Spring +0, Summer -1, Fall -2, Winter -4; +1 if cast on Chance Night

Through this miracle, the community enters a lengthy game of chance with Nauthiz.

This ritual takes effect the year *after* the resource miracle is cast, coming into effect when the GM rolls to determine the number of Event cards for that year. The casting

roll is actually made at the start of the year in which the miracle takes effect, not the date of the ritual. Only when the Resource's fortune is known does the cleric suffer any backlash. From the moment the miracle is invoked, the caster must remain in the community until the effect occurs or the miracle is automatically treated as a failure. During this time he is spiritually gambling with Nauthiz. Should he move on, the people cannot hope to beat the sly deity.

With success, the number of Events for the year is reduced by one, two with a raise. A failure causes an extra Event to occur, and a modified Faith roll of 1 or less brings an additional two Events down upon the Resource. The latter effects are in addition to the cleric suffering backlash.

GATHER INFORMATION

Rank: Seasoned

Deity: Hoenir, Maera, Norns

Duration: End of year

Special Modifiers: -1 if cast on No Knowledge Day (Hoenir); +1 if cast on Divination Night (Maera)

Through various means of divination, spies, or piecing together snippets of intelligence, the priest gains knowledge about another area. The target of this miracle must be a neighbor.

With success, the cleric learns two pieces of information concerning the targeted neighbor from the following: Army Combat Value, Faith die, Loyalty die, Population, Prosperity rating, or the Traits of one official (castellan, high priest, inquisitor, or seneschal). The latter category may be taken more than once. On a raise, he learns four pieces of information. Should any of the chosen values change at the end of the year (see the chapter on Meeting the Neighbors), the cleric is immediately informed.

GRANDEUR OF THE HALL

Rank: Seasoned

Deity: Ertha, Kenaz, Var

Duration: End of year

Special Modifiers: +1 if cast on House Building Day (Ertha)

Special: Casting this miracle requires the Resource owner to spend an additional 250 gs for each Prosperity level the Resource is below Rich

Favored by those with high levels of vanity or pretensions of importance but little wealth, this miracle gives the Resource ruler's home the illusion of being a grand marvel (regardless of its nature or size), as applicable to his race and culture. It does nothing to alter the building's structural integrity, size, or internal layout. Instead, it presents the home as an architectural masterpiece stocked with the finest furnishings money can buy. Furnishings created by the miracle carried from the home revert to their natural form.

When dealing with people inside his home, the owner or his seneschal (if left to run the Resource) receives +1

MINOR CEREMONIES

The most important days of the year for worshippers are the high holy days of their faith. Some of these are tied to particular major ceremonies or festivals (such as Courtship Day, which is specific to Eostre), while others do not (the first Heaffoddaeg of Plohmonan is associated with Eostre but has no particular ceremony). These rituals are essential for ensuring the world continues to work as intended (i.e., crops only grow because Eostre imbues them with divine energy).

Below these are holy days, specific days in which clerics spend several hours in prayer and meditation. In our world, they are the equivalent of Sunday for the Christian faith

Matters of Faith also introduced local customs—religious ceremonies enacted usually only by a single settlement, but sometimes by neighbors. The GM should encourage the player characters to create a local custom for the Resource or pick one from the 70+ detailed in *Matters of Faith*, if only for extra flavor. If the GM permits, and the custom can logically be tied into a resource miracle, then the miracle is cast at +1 if invoked on that day.

For example, the *Battle of the Flowers* (see *Matters of Faith*) is held in honor of Eostre Plantmother. Essentially is just a flower show, but it might just as easily be considered a holy day when casting *Bless Crops*. Likewise, Cat Pampering Day can serve a similar purpose, with the ritual ensuring cats rid the Resource of rodents.

Charisma, so beguiled are they by its finery and put at ease by its luxury. If the miracle is cast on the first day of the year and maintained until the end of the year, the owner receives +2 Glory. This stacks with the bonus from having a Rich Resource.

Note: This effects of this miracle cannot be sensed with *detect arcana*. The miracle can be *dispelled* as per any other Resource miracle, though.

HAND OF FATE

Rank: Seasoned

Deity: Norns

Duration: End of year

The Norns permit the cleric to rewrite the Resource's fate. A fair boon it might seem, but the Norns do not show favor, and thus do not show favoritism, and thus do not promise to weave a kinder fate.

Success grants the Resource one token, two on a raise. Tokens gained through this miracle can be spent only by the Resource owner, his castellan, or his seneschal.

Each token may be spent to reroll one Knowledge (Battle) roll (usually during raids) or one Knowledge

INVOKING A RESOURCE MIRACLE

When a cleric invokes a standard miracle, he need only utter a short prayer and maybe touch a holy symbol or gesticulate. All told, it takes but a matter of seconds. Aside from any preparations, a resource miracle demands eight hours.

The exact nature of the ritual is not predetermined by the god's teachings. Instead, each cleric has a preferred methodology.

Some prefer simply to meditate, pray, or sing (or some combination of all three) in honor of their god.

Others pick an appropriate myth and re-enact it, the cleric playing the part of the deity and others (usually fellow clerics) playing any other roles required in the tale. Many high holy day celebrations require this, and thus is it not uncommon. Not only do such plays empower the cleric with the essence of his deity, they serve as spiritual teachings to the laity and remind them of their patron deity's deeds.

A cleric may perform a similar act, but instead of acting the role in the mortal realm he partakes of narcotics and enacts the myth in a dream state.

The former are often said to be "myth walking," while the latter are "myth dreaming."

While the cleric is doing his bit, worshippers sing, pray, dance, or play instruments to show their devotion and strengthen the will of the cleric.

(Stewardship) roll (such as Ruler Action, responding to an Event, or the Annual Income roll). Unlike regular bennies, a maximum of one token may be spent per roll. In all cases, the second roll must be kept, even if it worse.

Note: If the Resource owner, castellan, or seneschal is thinking of using a Benny (assuming he has any) on a die roll, he might as well risk using one of these tokens first. If the second roll comes out worse, he still has the option of using a personal Benny.

HEALING AURA

Rank: Seasoned

Deity: Eira

Duration: End of year

Special Modifiers: +1 if cast on Great Healing Day

Inhabitants of a Resource affected by this miracle heal quicker, allowing them to weather raids better, and avoid time off work through minor ailments.

On a successful casting, all citizens have +1 to natural Healing rolls and Annual Income roll penalties incurred by suffering a raid are reduced by two points, to a minimum of zero. On a raise, natural Healing rolls are made at +2, and penalties for suffering a raid are reduced by four points, again to a minimum of zero.

In order for heroes to benefit from the natural Healing bonus, the characters must spend at least 13 hours a day within the Resource for four consecutive days.

LINE OF CREDIT

Rank: Seasoned

Deity: Nauthiz, Var

Duration: Instant

Special Modifiers: +1 bonus if cast on Chance Night (Nauthiz) or Profit Day (Var)

Juggling a Resource's finance is tricky, and there are times when the owner needs a quick cash injection to tide him over. This miracle allows the Resource owner to borrow from future earnings. This miracle generates hard currency through sudden boosts in trade, gifts, tithes, or loans. However, the gods grant nothing for free.

A success allows the Resource owner to borrow up to five times the Resource's average income (2,500 gs per Population point). On a raise, he may borrow up to ten times the amount. Unfortunately, the money must be paid back.

One-fifth of the sum borrowed is automatically subtracted from the Resource treasury or the owner's personal coffers each year after the Annual Income roll is made until the debt is repaid in full. Money is always subtracted from the treasury first. Nothing can be done to prevent this loss, so there is no chance of the ruler ultimately stealing the money.

If the treasury is empty when the time for the annual repayment is due, the debt is rolled over to next payment *and* the Prosperity rating drops by two points. Meanwhile, if the Resource owner discovers any income during the year, such as on an adventure, the god automatically claims his entire share, up to the value of the current year's repayment.

Much of the loss can be explained away naturally, by poor investments, low tax income, increased expenses, interest on mundane loans, theft or fraud, the rising cost of imported goods or wages, and so on. If necessary, the gods send heralds to take the money, effectively causing it to disappear into thin air.

PROTECT DEFENDERS

Rank: Veteran

Deity: Eira

Duration: End of year

Special: +1 if cast on Great Healing Day; -2 if cast on No Healing Day

Eira may dislike physical conflict, but she spent a great deal of the God War tending the injuries of Tiw and his huscarls. This miracle helps protect the Resource's warriors from harm when attacked.

When cast successfully, the Resource's warriors suffer only half the usual casualties when defending against a raid, or 25% with a raise. The ritual provides no benefit when the Resource's warriors are the aggressors.

If you're playing out an attack against the Resource on

the tabletop, Incapacitated Extras have +2 to their Vigor rolls to see if they are walking wounded. Incapacitated Wild Cards have +2 to their Vigor roll.

RECONSECRATE

Rank: Veteran

Deity: Any

Duration: Instant

This miracle allows an existing temple to be reconsecrated to honor a different deity, thus allaying the need to tear down or abandon the existing structure, suffer the god's wrath, and build a replacement.

It requires the verbal support of the Resource owner, the incumbent high priest, *and* his replacement (who needn't be the one casting the miracle). Verbal support can be achieved through mutual agreement, coercion, bribery, or even magical mind control (such as *puppet*), though the latter three risk offending the god whose temple has just been usurped.

Before the temple can be used for any purpose, the Resource owner must spend 2,500 gs on a new improvement project. This covers refurbishment of the existing temple to suit the needs of the new cult, hiring new clerics to take up residence, securing the support of the new cult, bribing the old supporters to give their blessing, and such like.

Success immediately changes the temple's deity to that of the miracle's caster. Regardless of the deities involved, this miracle may be cast just one per resource per year. *Reconsecrate* has no effect on shrines.

RECRUIT (SPECIFIC)

Rank: Veteran

Deity: Dargar, Tiw

Duration: End of the year or until dismissed

Special Modifiers: +1 bonus if cast on Night of Red Snow (Dargar) or Standards Day (Tiw)

The god sends a message to followers far and wide, calling them to the ruler's banner. The soldiers may be used for both attacks and defense.

For each season, starting with the season they were summoned in, the recruits must be paid 2,500 gs from the Resource treasury, regardless of how many are left after losses taken in battle. Should payment be denied for any reason, the soldiers leave immediately. Regardless of whether or not they are paid, they depart at the end of the year.

Recruit Mercenaries: (Tiw) With success, mercenaries, paladins, and lay paladins with a total CV of 120 arrive in the Resource. These equate to approximately 75 huscarls or common mercenaries, or 50 veteran mercenaries. On a raise, recruits will a total CV of 200 arrive—125 huscarls or 90 veterans.

Recruit Savages: (Dargar) Dargar's followers are more likely to be made up of berserks and orcs, and maybe even packs of vicious wolves. Regardless of their exact disposition, the CV values remain the same.

SECURITY OF THE HALL

Rank: Seasoned

Deity: Hothar, Nauthiz, Rigr

Duration: End of year

Special Modifiers: +1 if cast on Law Day (Hothar) or Finder's Day (Rigr)

It is a well-known fact that wealth attracts thieves as quickly as dung attracts flies. This miracle provides the Resource owner's home (regardless of its nature or size) with a high level of security. It is not an automatic defense system, however, and guards are still required to ensure the effects are put to best use. In order that his trusted messengers and agents might deliver news unimpeded, the Resource owner may name any number of specific individuals to be excluded from the warding during the miracle's casting. Unless the ruler says otherwise, this automatically includes his senior officials.

If cast with a success, any Lockpicking or Stealth rolls made to enter, or within, the home are at -2. On a raise, the penalty is increased to -4.

Furthermore, the home is warded against *elemental form*, *ethereal*, *invisibility*, *sanctuary*, *teleport*, and similar powers that would otherwise allow a spellcaster to breach the walls uninvited. The miracle automatically casts *dispel* with a d8 arcane skill and d6 Wild Die against such powers, or d10 arcane skill and d10 Wild Die if cast with a raise. This applies if the powers are cast inside the home as well. It has no effect against creatures' innate abilities (ones that do not require an arcane skill roll), even if they mimic these powers.

STRENGTHEN/WEAKEN DEFENSES

Rank: Seasoned

Deity: Ertha, Rigr, Tiw, Vali (*weaken* only)

Duration: End of year

Special Modifiers: +1 bonus if cast on Wall Day (Rigr)

This miracle strengthens or weakens the Resource's perimeter fortifications. The cleric must decide which version of the miracle he is casting.

Strengthen defenses raises towers, thickens walls, creates ditches and banks, adds palisades, and reinforces gates. A successful casting of *strengthen defenses* increases the Siege Bonus of any defenses (not fortifications) by +1, +2 with a raise.

If the Resource has no inherent Siege Bonus, then it gains one equivalent to the modifier above. For example, a success on a village with no defenses (+1) might surround it with a ditch or thicken the walls of the temple. A raise (+2) might add an earth bank and wooden palisade behind the ditch or create a series of towers from which defenders can fire missiles.

Conversely, *weaken defenses* causes walls to crumble, shatters gates, fills ditches, and otherwise reduces the effectiveness of existing defenses. In most realms, this miracle is invoked in late spring or early summer, the start of the traditional raiding season. *Weaken defenses*

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lowers the Siege Bonus of a neighbor's defenses by -1, -2 with a raise, to a minimum of zero.

In either form, the miracle has no effect on any other aspect of the fortification.

TRICKSTER'S HAND

Rank: Seasoned

Deity: The Unknowable One

Duration: Instant

Special: If this miracle is going to be cast, it must be done on the first day of spring

The Unknowable One is a capricious creature, often giving with one hand and taking with the other, but always in an attempt to teach others.

With success, the Resource owner can ask for one to four additional Event cards to be drawn (his choice). For each additional card, the Resource owner gains one Benny. These bennies may be given to functionaries, but may only be spent on resource management rolls (such as resource miracle casting, Knowledge (Battle) rolls to make or thwart a raid, the Annual Income roll, intelligence gathering, and so on).

VEIL (SPECIFIC)

Rank: Seasoned

Deity: Eostre Plantmother, Ertha, Niht, Thunor

Duration: End of year or until used

Special Modifiers: Spring +0, Summer -1, Fall -2, Winter -4

Veil is a generic name for a range of miracles designed to conceal a Resource from invaders. The names of specific miracles, the deities to which they belong, and their general trappings are given below. Regardless of the miracle's name, its effects are the same. On a success, the Resource owner can nullify one Raid Event, treating it as no event. A raise allows him to ignore two raids in the same year.

Veil of Earth: (Ertha) Alters the landscape and landmarks to confuse invaders and hide the Resource. Single buildings might have their appearance changed.

Veil of Fog: (Thunor) A wall of fog envelops invaders, causing them to become lost and emerge back outside the Resource.

Veil of Leaves: (Eostre Plantmother) The Resource is hidden inside a natural or illusory forest.

Veil of Shadows: (Niht) A wall of darkness surrounds invaders, causing them to become demoralized and turn back, or their scouts and commanders forget the location of the Resource.

WARD AGAINST UNDEAD

Rank: Veteran

Deity: Scaetha

Duration: End of year or until used

Special Modifiers: +1 if cast on Death Day, +2 if cast on Door Shutting Night

Scaetha, enemy of Hela, blesses the Resource by making it anathema to undead.

For the duration of the miracle, neither *zombie* nor *greater zombie* can be cast inside the Resource's boundary. This effect lasts from the moment the miracle is cast until the effect below is used or the duration expires, whichever comes first.

The cleric can also channel the spiritual energy into a surge, which destroys invading undead. Success on the initial casting roll automatically reduces the size of an invading force by one level, while a raise reduces it by two levels. This may be done at the end of any round during a raid. The cleric must be present to use this effect. Using this ability automatically ends the resource miracle.

WARMTH OF THE HEARTH

Rank: Veteran

Deity: Kenaz

Duration: Start of the next spring

Special Modifiers: Spring +0, Summer -1, Fall -2, Winter -4; +1 if cast on Hearth Day

No matter where one lives, one is always at the mercy of the climate. This miracle invokes a blessing from Kenaz, raising the temperature above normal for the Resource's geographic location—a blatant insult to Thrym!

With success, the temperature is treated as one geographic region warmer, two with a raise. For example, Hellfrost becomes High Winterlands, High Winterlands becomes Low Winterlands, and so on. It has no effect on the Hearthlands, which are as warm as they are going to get. Neither can it be invoked on a mobile Resource, unless that Resource spends the entire year stationary. This rise in temperature affects the Annual Income roll, as well as daily temperatures.

For instance, it can aid a village (or even a small part of a town or city), keeping away frosts and snow and so boost productivity, but it cannot make the temperature around a caravan train rise unless the wagons are parked up all year. The GM must arbitrate how remaining stationary might affect a Resource's Annual Income roll—typically the loss of income means taking a -2 Annual Income roll penalty.

WEAKEN MAGIC

Rank: Seasoned

Deity: Maera

Duration: End of year

Special Modifiers: None

Maera watches over the Resource, limiting the effectiveness of all magic, harmful or benevolent.

For the duration of the miracle, all residents within the Resource's geographic boundary gain the effects of Arcane Resistance, or Improved Arcane Resistance with a raise.

In addition to the usual game mechanics for these Edges, rolls to dispel a hostile resource miracle are made at +2, +4 with a raise.

MEETING THE NEIGHBORS



This section is for the GM only!

This chapter concerns the Resource's immediate neighbors. Ideally, the GM should create the ruler's six neighbors to suit the needs of his unique campaign, the hero's Resource type, and the geographic location.

For those looking for inspiration or who don't want to spend time developing the neighbors in much detail (this can be done over time, as the ruler begins to interact with them), we've created a series of tables to help generate them in seconds.

Given the three factors stated above, they may produce some odd results. For instance, a Resource in a town may find it has a village as a neighbor. It isn't hard to re-imagine this as a residential district rather than a separate community with its own lord, economy, and laws. We've included various examples to get you started. When the results are truly bizarre, you can always draw a fresh card. Of course, you might also come up with a way to maintain the strange neighbor. For convenience, each entry is presented in the order it is found in earlier chapters.

Likewise, not every possibility exists on the tables. It might be fun for the GM to say a neighbor is a member of the fey realm or has rich lands but miserable peasants, but the odds of that happening randomly, and more than once, are ridiculously low. Again, the GM is the final arbiter and can change things however he wishes.

Finally, it is important that the data on a Resource's neighbors are for the GM's eyes only—learning the relative strengths and weaknesses of rivals should come about through gameplay.

TYPE

Generation: Draw a card to determine the neighbor's general type and check the table below.

Card Value	Resource Type
2–3	Guild (industrial site)
4	Mercantile
5	Military
6–Jack	Noble (village or town)
Queen–King	Religious
Ace	Scholastic
Joker	GM's choice or pick something unusual

Guild: If a guild is drawn as the neighbor to a wilderness Resource (i.e. not one part of a town or city), the GM may instead declare it to be a village with a Resource other agriculture—that is most common to the noble entry. Examples include fishing, jewelry making, logging, mining or quarrying, pottery. In a town or city, the neighbor may be a small industrial district devoted to one industry and a smaller number of related ones.

Mercantile: In a town or city, this neighbor is a powerful merchant prince or a consortium of lesser merchants. Out in the wilds, it commonly represents a community that acts as a halfway house for merchants, an area where they can trade or store goods.

Military: The neighbor is primarily a military outfit. Commonly this means it is focused around some sort of fortification, although it might be a base camp for a mercenary company or even home to barbaric races such as bufomi, goblins, and orcs.

Noble: Typically this means a village whose primary industry is agriculture or livestock, and related services. In a town or city, it is a defined residential district.

Religious: Wherever it is located, the neighbor is built around a temple to a single deity chosen by the GM. Having a temple devoted to a benevolent god does not automatically preclude the relationship with the Resource being negative—it represents the relationship between rulers and citizens, not deities.

Scholastic: Scholastic neighbors are usually focused



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on schooling or the scribal arts. Nara in the Freelands is a prime example of such a place. At the GM's discretion, it might also be a noble who has an extensive library, or an industry closely related to scribes, such as vellum, parchment, or ink production.

Unusual: The neighbor may be a brothel (a small temple to Gersemi—see *Matters of Faith*), inhabited mostly by elder citizens, stand in an odd place (such as Spyre and it's elevated position), or be dominated by an inhuman master, such as a vampire. In the latter case, the fiend acts behind the scenes so as not to draw attention to himself.

POPULATION

Generation: Use the suit of the previous card.

Rather than give specific numbers, the neighbor's population is loosely described in relation to that of the Resource. As a general rule, when a Resource's Population rises, so does that of the neighbors, thus maintaining the same description. In the event of major or rapid Population changes in the Resource, the GM may wish to alter the description accordingly.

Remember, a hero's initial Resource is small—just a few hundred people. And whereas his Resource is likely new, his neighbors may have been around for decades or centuries, giving them the opportunity to expand.

Card Suit	Population Description
Club	Considerably higher (301%+)
Diamond	Much higher (201-300%)
Heart	Higher (25–200%)
Spade	Similar (50% smaller to 25% higher)
Joker	GM's choice, or there is something odd about the population, such as it being predominantly non-human in any otherwise human-dominated land

PROSPERITY

Generation: Draw a new card.

Neighbors, as we'll discuss later, don't have Annual Income rolls. They do need a Prosperity value, however, if only for background flavor.

The exact rating is generated by a random number, as shown on the table. Again, because the neighbor has likely been around longer than the Resource, the table is weighted toward the higher end of the scale.

Card Value	Prosperity (Rating)
2	Impoverished (1d3)
3–4	Poor (3+1d3)
5–9	Average (7+d8)

10–King	Good (16+d8)
Ace	Rich (25+d4)
Joker	Rich (30+2d4)

LOYALTY

Generation: Use the suit of the last card

This entry determines the current Loyalty rating and corresponding die type.

Suit	Loyalty Rating (Die)
Club	3+d3 (d4)
Diamond	7+d6 (d6)
Heart	14+d4 (d8)
Spade	18+d4 (d10)
Joker	24+d4 (d12)

Modifier: People are generally happier and more loyal when their lands are prosperous. The Prosperity rating increases the previously determined Loyalty rating.

Impoverished: Drop the rating two levels, to a minimum of 3+d3 (d4); **Poor:** Drop the rating one level, to a minimum of 7+d6 (d6); **Good:** Bump the Loyalty up one level, to a maximum of 14+d4 (d8); **Rich:** Bump the Loyalty up two levels, to a maximum of 18+d4 (d10).

FAITH

Generation: Draw a new card.

Faith, it is said, can move mountains. That may not be entirely true, but resource miracles can do truly wondrous things. Whether or not a neighbor has the faith to perform such things is a different matter altogether.

The card determines the Faith die of the masses *and* of the resident high priest. Only the color of the suit matters. In general, citizens only grow stronger in their faith when there is a temple or shrine dedicated to an appropriate deity within their community. As such, these values may be modified at a later stage of the neighbor's creation process. Any modifications affect both the community and high priest's Faith dice equally.

Card Color	Initial Faith Die	High Priest Faith
Black	d4	d6
Red	d6	d8

RELATIONSHIP

Each neighbor needs just a single Relationship rating—to that of the Resource. Determining which of the Resource's six neighbors are uncooperative, neutral, or friendly is extremely easy—the GM decides.

Whenever the Resource ruler is told to modify the Relationship rating to a particular neighbor, the GM should do the same on the neighbor in question's record sheet. Thus, the two parties always have the same rating—you cannot have a Resource who is Friendly to a neighbor that is in turn Hostile to him, for example.

Of course, each of the Resource's neighbors also has five other neighbors. GMs who wish to expand the area around the Resource can, of course, create as many neighbors or neighbors as they wish, but only those adjacent to the Resource affect play as written.

SENIOR OFFICIALS

Generation: Draw three new cards.

As with Resources, neighbors have rulers and senior officials. It is these personages with whom the Resource ruler and his appointed aides are most likely interact socially (and occasionally militarily).

Instead of assigning the cards as they are drawn, the GM decides which card to give to which official. A military neighbor likely favors a castellan and a religious one the high priest, while one that favor industry, trade or peaceful relations favors the seneschal and one preferring dirty tricks the inquisitor.

For easy reference, we've duplicated the most relevant entries from the earlier chapter. The castellan will rarely get to roll dice—the system is intended to make the heroes roll dice. However, times may arise when his statistics become necessary.

MILITARY STRENGTH

While it is not important to know the specific type of every troop available to the neighbor, it is essential you know their total CV—this is necessary for conducting raids against a Resource and resisting their raids.

For ease, the initial CV is always based on the Resource type, representing the neighbor when it as a fledgling resource. This is shown below for brevity. We've also added in the CV for goblin and orc tribes. Most of their combatants will be ordinary warriors, but we've allowed for specialist troops and Wild Cards as well.

Resource Type	Base CV
Guild	6
Merchant (static site)	8
Military	160
Noble	20
Non-human: goblins	45
Non-human, orcs	60
Religious (except as below)	8
Religious (Scaetha, Sigel, or Tiw)	32
Scholastic	8

This is then modified depending on various other factors, such as the neighbor's population, prosperity, religious sites, and fortifications.

In general, Population and Prosperity modifiers with a multiple of five indicate standard men-at-arms (typical town watch). Those with multiples of 8 indicate lay paladins (equivalent to huscarls) or common mercenaries.

Situation	Modifier
Population	
Per 100% higher than Resource	+8
Prosperity*	
Impoverished	x 0.5
Poor	x 0.75
Average	x 1
Good	x 1.5
Rich	x 2
Defenses	
Per point of Siege bonus	+5
Fortifications	
Per point of Siege bonus	+15
Religious Sites	
Per shrine (except as below)	+8
Per shrine (Dargar, Scaetha, Sigel, or Tiw)	+16
Per temple (except as below)	+24
Per temple (Dargar, Scaetha, Sigel, or Tiw)	+48
Sacred place	+8

Card			Seneschal	Castellan	High Priest	Inquisitor	Marshal
Value	Suit	Charisma	Traits	Battle	Faith/Miracles	Streetwise	Special
2	Club	-1	d4	d4	d4/0	d4	+2 CV
3-10	Diamond	-2	d6	d6	d6/1	d6	+4 CV
Jack-King	Heart	+1	d8	d8	d8/1	d8	+6 CV
Ace	Spade	+2	d10	d10	d10/2	d10	+8 CV
Joker	Wild Card. Draw again for values. With a second Joker, the official has d12 in their respective traits.						

HELLFROST: RESOURCE MANAGEMENT

* Calculate other modifiers first and then multiply the total by this amount.

IMPROVEMENTS

Whereas the Resource is likely new, relatively speaking, at least, the neighbors have had time to make improvements. The only ones we are concerned about are defenses (which surround the entire Resource), fortifications, and shrines/temples.

DEFENSES

Generation: Draw a new card.

Defenses are ditch, banks, fences, and walls that encircle the core of the Resource. Much of the rest is left undefended—few nobles could afford to build defenses around their entire estates, including the fields, orchards, and such like.

Card Value	Defenses
2–6	None
7–Queen	Weak (+1 Siege bonus)
King–Ace	Adequate (+2 Siege bonus)
Joker	Strong (+3 Siege bonus)

FORTIFICATIONS

Generation: Draw a new card.

Fortifications are expensive to build and maintain. Hardly surprising then that settlements lack them. You'll notice there is no entry for large castles. This is deliberate—all those currently in existence are detailed in the *Hellfrost Gazetteer* or *Hellfrost Atlas*.

Civilized military neighbors almost always have some form of fortifications. Instead of drawing cards until you get a 9 or higher, use the card suit instead of the value.

If the Resource is located in the Winterlands, a Club on the standard draw indicates the fortification is made from ice blocks. For military neighbors, a 10 or higher indicates the use of ice rather than wood or stone.

Card Value	Card Suit	Fortifications
2–8		None
9–10	Club	Stone tower
Jack–Queen	Diamond or Spade	Fortified manor
King	Heart	Motte and bailey
Ace		Hillfort
Joker	Joker	Small castle

RELIGIOUS SITE

Generation: Draw a new card.

As mentioned previously, the neighbor's Faith die is its

base value. Whether or not the neighbor has a shrine or temple, and whether or not it is dedicated to an appropriate patron deity, is determined at this stage. This may, in turn, modify the Faith die. The GM must determine who a patron deity is based on the resource type.

A religious neighbor *always* has a temple to the citizen's patron—they are, after all, the reason the neighbor has a population at all. The GM may, if he so wishes, draw again to see if the site has a sacred place.

Unlike a shrine or temple, a sacred place does not have to match the patron deity to be effective—simply having one close is enough to boost the local's piety.

Card Value	Religious Site	Faith Die Mod.
2–5	None	No effect
6	Shrine	No effect
7–9	Shrine (patron)	+1 to Faith rolls
10	Temple	+1 Faith die type
Jack–Ace	Temple (patron)	+2 Faith die type
Joker	Sacred place	+1 Faith die type

ADVANCEMENTS

While the GM is more than welcome to create each neighbor as he would a player character Resource and then determine Events and calculate Annual Income rolls, we strongly suggest he use this simple system.

Draw a card for each of the Population and Loyalty to determine if the rating has changed. This is in addition to any modifiers brought about by player character Resource Actions against the neighbor.

Card Value	Card Suit	Change
Royal	Club	–2
Numbered	Club	–1
Any	Any diamond or heart	+0
Numbered	Spade	+1
Royal	Spade	+2
Joker	Joker	+4

The GM should then draw a second card to determine whether any physical Improvements have been finished. A Joker indicates some sort of addition to the neighbor's lands. The GM can either pick something or use the table below.

Card Value	Improvement
2–8	Increase Defenses one level (max. +3)
9–10	Add a Fortification with +1 Siege bonus or increase an existing Fortification by +1
Queen–Ace	Shrine (patron first, then any deity)
Joker	Temple (as above)

APPENDIX: LAND OF FIRE



◉ INTRODUCTION ◉

This supplement is a *Land of Fire* update for the Resource Management and Resource Miracles rules found in previous chapters. Only sections which have **notably** changed are included in this work. Thus, most of the “flavor text” is not repeated—GMs should alter this as necessary to reflect the different tone found in Al-Shirkuh.

Money: Entries concerning monetary sums are not repeated. Any references to gold scields (gs) should be changed to dinars (d) on a one-for-one basis.

◉ RESOURCE CREATION ◉

Logic and common sense must be applied to the nature of the player character’s Resource and its location. For instance, no agriculture or rearing of livestock is possible without plentiful water, meaning it is impossible to conduct such activities in lands such as the Desert of Ash, Heart of Fire, Plains of Ash, and Salt Basin. In most cases, the Resource should be located near a river in one of the civilized realms.

Similarly, one cannot mine open desert for anything but sand, though excavating minerals from hills or mountains in those desolate regions is certainly possible. Schools require population centers to provide students, and most nomads aren’t much for formal education, so the major settled lands are the logical choice. A caravanserai cannot hope to exist off a trade road.

Exceptions can certainly be made, but something really odd requires a very special explanation and GM approval. For instance, perhaps a bound greater marid provides water enough to produce crops in the otherwise arid desert.

Given that the great majority of the populace live in and around the cities, most Resources should be located

around these areas. Living in one of the bustling cities provides ample opportunities for politics and social interaction, not to mention the chance to meet the great and powerful, or otherwise notable, citizens.

City life doesn’t mean you can’t have Resources devoted to agriculture—the ruler might lie in the city, with his lands being located up to 20 miles distant. This means they are close enough to reach in a single day and the ruler still gets to enjoy everything a city has to offer.

NEW RESOURCE TYPE

One new Resource type is detailed below. Although not unique to Al-Shirkuh, Rassilon has no true equivalents. Trade towers do offer shelter and protection to weary merchants, but they are small compared to a true caravanserai, and are rarely centers of trade.

Oasis: Characters who wish to run an oasis as a Resource should use the entry for Noble. Income is generated from the sale of water, hunting, and surrounding agricultural land for crops of raising livestock.

Since one cannot purchase an oasis, and finding an unclaimed one that isn’t infested with monsters or beset by other dangers is beyond rare, this should only be open to Bedu, Cakali, or Hyaenidae characters with the Noble Edge.

CARAVANSERAI

Type: The Resource is a fortified building. Its permanent Population is usually very small (no more than 50). The Population at any given time is thus made up of these workers and those seeking shelter within—the laws of hospitality require them to provide assistance if called upon. While the people who make up much of the Population change regularly as caravans come and go, its Population is also a mark of its customer base—the higher it is, the more trade passes through.

Location: Caravanserais are most commonly found in and around the great realms, and are always located on

FAITH DIE & DEVOTED

Devoted citizens don't pray to the gods or raise shrines and temples, but they are not without personal faith as they navigate the road to Oneness. For convenience, Devoted Resources retain the Faith die—it represents both community spirit and drawing on inner strength in times of crises.

In place of shrines and temples, Devoted can build greater and lesser schools to boost the Faith die.

RESOURCE OFFICIALS

While titles may change, there are certain occupations common to both Rassilon and Al-Shirkuh. However, not all Resource Officials exist. Note that religious roles are never found in purely Devoted Resources, and mages will not be found in purely Faithful Resources.

Altered Roles: Cellarman (looks after wine only), Seer (may be a cleric of Qedeshet or a mage), Skald is replaced by Storyteller.

Nonexistent Roles: Druid, Forester, Jester.

NEW ROLES

Master of the Harem: Responsible for the safety and comfort of the harem. If male, he is likely a eunuch. Typically the role is filled by a woman.

Wizir: Whether a mage of that name or not, the wizir is a senior official. Often he doubles as the seneschal. He may equally be a seer. He answers to the Resource owner, unless he is away, in which case he answers to the seneschal.

trade roads or within settlements. Even the cities have caravanserais to provide comfort for visiting merchants.

Abode: The owner, known as the master, lives in apartments within the caravanserai. As well as living quarters, they include an office for business and private rooms for entertaining honored guests.

Income Source: Although business is conducted in caravanserais, trading is not the focus of the Resource. Rather, it makes its money from taking a share of any trade deals, and offering protection, shelter, food and drink, accommodation, entertainment, and a place where merchants can buy and sell from other caravans.

Responsibilities: A caravanserai relies heavily on its reputation. The owner's time is spent ensuring guests are well catered for, settling petty disputes, arranging supplies, soothing troublesome customers, and so on.

Soldiers: Security is paramount to a successful caravanserai. The Resource has 20 guards, equivalent to common mercenary infantry or archers (CV 32). The division of troop types is up to the Resource owner.

Neighbor Generation: When drawing cards to create the type, this occurs on a 6–7.

RESOURCE MANAGEMENT

IMPROVEMENTS

No new types of improvement exist. However, some existing ones are slightly altered due to the different landscape and cultures found in Al-Shirkuh.

DEFENSES

Each improvement grants a +1 Siege bonus, to a maximum total Siege Bonus of +3. A basic +1 bonus might be a ditch *or* wooden fence, perhaps with a single watchtower. A +2 bonus equates to a mud brick wall *and* ditch, or a stone wall, whereas +3 might be a double ditch and wall or a single ditch with a sturdy stone wall, a fortified gatehouse and numerous watchtowers. Defenses are expensive because unlike a fortification they surround the entire Resource.

INDUSTRIES

In addition to the standard list, industries in Al-Shirkuh might include the construction of a bathhouse, school, or small caravanserai, vineyards, salt mines, trade in exotic animals, slave trading (legally this can be done by selling convicted criminals to the highest bidder), breeding camels or horses, the creation of golems or spirit relics, hiring out caravan guards or porters, and selling drinking water.

PRESTIGE ITEM

Examples include beautiful gardens, water features (rare and expensive), ornate tiles, statues (of the hero, gods, or others), displays of weapons and armor (taken from foes, rather than purchased new), kennels of hunting hounds, a collection of fine hawks, herd of purebred horses, or menagerie of exotic animals, smart uniforms for guards with silver and gold inlay, or silk robes for servants and officials, a grand house, silk curtains and pillows, and pretty much whatever else the player can dream up.

SHRINE/TEMPLE

While it is possible a Resource owner might have one of the gods of Rassilon as his patron, it is unlikely the Resource can draw enough support to construct a temple to the deity. Religious sites are rare in Devoted dominated Resources. Costs are trebled in both cases.

RELIGIOUS SITES

The following sites are available to Resources in Al-Shirkuh. The entry in parenthesis is the major aspect.

APSU (WATER)

Temple: Holy sites to are Apsu found everywhere from oases to the great coastal cities—anywhere there is fresh water or fishing, Apsu is worshipped.

Bonus: If the Resource involves fishing, waterborne trade, the sale of water, or a bathhouse as its *primary* industry, the Annual Income roll has a +2 bonus. Otherwise, there is no effect.

Removal: The Annual Income roll has a -2 penalty.

ASHTART (PLANTS)

Temple: Ashtart's primary aspect concerns vegetation, especially edible crops.

Bonus: If the Resource is primarily a farming community growing any type of fruit or vegetables (Ashtart has no authority over livestock), the Annual Income roll has a +2 bonus.

Bonus: Due to her aspects of fertility and birth, increasing the Population costs 5,000 dinars, instead of the usual 7,500.

Removal: The Annual Income roll suffers a -2 penalty and the cost to increase the Population rises to 10,000.

DUAMUTEF (DESERT)

Shrine: Shrines are unusual outside of nomad tribes, as most city-dwellers heading into the desert favor prayers to Upuaut. Although primarily the god of the desert, Duamutef is also the god of hunting. A shrine ensures a good hunt, allowing the tribes to sell its excess to visitors. In his role of the god of hospitality, he blesses the tribe and visitors, increasing their willingness to conduct deals profitable to both parties.

Bonus: +2 bonus to the Annual Income roll.

Removal: The Annual Income roll suffers a -2 penalty.

Temple: Duamutef has no temples.

GEB-AGNI (EARTH)

Temple:

Bonus: If the Resource's *main* income is generated by any type of mining or metalworking, the Annual Income roll has a +2 bonus. Otherwise, there is no effect.

Removal: The Annual Income roll suffers a -2 penalty.

IBLIS (EVIL)

Temple: Iblis is the supreme god of evil. Civilized folk do not worship Iblis openly, and they rarely honor him with shrines in a bid to keep evil at bay (more benevolent deities provide protection).

Glory: Costs the ruler 40 points.

Loyalty: Automatically lowered by 4 points, to a minimum of zero, as citizens live in fear of the god's vile reputation for carnage and bloody sacrifice.

Relationship: Lower all Relationships with civilized neighbors by 2 points.

INDUSTRIES BY REGION

While a city or small community may be able to feed and clothe its people adequately, there is always something they want that must be imported. The sidebars that follow repeat the core imports and exports by regions most suitable for Resource ownership from *Land of Fire*.

These cover the major industries—a ruler is not confined to using them for his Resource. This is especially true in the great cities, wherever crafts known to man can be found to a greater or lesser degree. The GM can also use these lists when creating neighbors.

The various region descriptions may provide ideas for new Resources. For instance, many cities have trading fleets. Thus, a Resource may be a shipbuilding yard or a depot for resupplying and maintaining ships (a large chandlery).

AL-WAZIR SULTANATE

Akmim, City of the Devoted: *Imports:* Trade; *Exports:* Trade

Al-Wazir, City of Spires, City of the Devoted: *Imports:* Trade; *Exports:* Trade

Balyana, City of Reflection: *Imports:* Glass, trade; *Exports:* Glassware, rice, trade

Jirja, City of Colors: *Imports:* Grain, trade; *Exports:* Coffee, tabac, trade

Medinat al-Jinn, City of the Jinn: *Imports:* Incense, rice, textiles, vegetables; *Exports:* Cheese, livestock, meat, wool

Musayid, City of Winds: *Imports:* Jewelry, pottery, trade; *Exports:* Carpets, rice, textiles, trade

Qarah, City of Learning: *Imports:* Ink, papyrus, metal goods; *Exports:* Books, education

Sha'ib, City of Mazes: *Imports:* Gems, trade; *Exports:* Jewelry, gold, silver, trade

Sukhnah, City of Bridges: *Imports:* Trade; *Exports:* Trade, vegetables

THE CALIPHATE OF AL-SHIRKUH

Fashir, City of Water: *Imports:* Metal, trade; *Exports:* Fish, grain, papyrus, timber, trade

Hajjad, City of the Gods: *Imports:* Barley, meat, papyrus, trade, vegetables; *Exports:* Illuminated books and scrolls, trade

Hamra, City of the Stone: *Imports:* Hashish (illegal), metal, metalwork, tabac, trade; *Exports:* Dressed stone, trade

Hufrah, City of Idols: *Imports:* Coffee, tabac, trade; *Exports:* Grain, livestock, trade, vegetables

Hulwan, City of Gardens: *Imports:* Metalwork, jewelry, pottery, trade; *Exports:* Coffee, flax, fruit, grain, tea, trade, vegetables

HELLFROST: RESOURCE MANAGEMENT

Marresh, City of a Thousand Gates: *Imports:* Trade; *Exports:* Trade

Mazar, City of Eyes: *Imports:* Gold, grain, silver, trade, vegetables; *Exports:* Jewelry, livestock, meat, pearls, trade

Tamarah, City of Heavenly Sin: *Imports:* Trade; *Exports:* Alcohol, hashish (illegal), tabac, trade, wine

THE FREE EMIRATE STATES

Maqneh, City of Peace: *Imports:* Trade; *Exports:* Cereals, trade

Qina, City of Smells: *Imports:* Cereals, tabac, trade, vegetables; *Exports:* Perfume, trade

Qurqas, City of Slaves: *Imports:* Trade; *Exports:* Mameluks, trade

Rawdah, City of Heroes: *Imports:* Trade, tribute; *Exports:* Hired ships, mercenaries, timber

Salih, City of Fire: *Imports:* Coal, flax, hashish (illegal), pottery, timber, trade; *Exports:* Armor, metalwork, trade, weapons

Sirhan, City of Stars: *Imports:* Precious metals, trade; *Exports:* Gems, jewelry, sulfur, trade

GREAT NORTH DESERT

Lost Tomb Oasis: *Imports:* Trade; *Exports:* Trade

Oasis of Dreams: *Imports:* Trade; *Exports:* Trade

Oasis of Fish: *Imports:* Trade; *Exports:* Fish, trade

Serpent Oasis: *Imports:* Trade; *Exports:* Trade, snakes

GREAT SOUTH DESERT

Clearwater Oasis: *Imports:* Trade; *Exports:* Fruit, meat

Kebir Khayma Medina: *Imports:* Information, trade; *Exports:* Information, artifacts, trade

Marqod's Well: *Imports:* Pilgrim's, trade; *Exports:* Fruit, trade, vegetables

HEART OF FIRE

Various mines: *Imports:* None; *Exports:* Ash, basalt, granite, pumice, sulfur powder; *Notes:* Barren and waterless, the Heart of Fire is no place for the weak. Characters searching for a difficult road to success for a Resource and the chance to fight plentiful fiery foes might enjoy living here.

JADID, CITY OF TRADE

Akmim: *Imports:* Trade; *Exports:* Trade

JINN LANDS OF OLD

Black Palm Oasis: *Imports:* Trade; *Exports:* Dates, trade

Removing the temple does not negate the Glory, Loyalty, or Relationship losses—mud sticks and these must be earned the hard way.

The Resource owner must dedicate the temple to one of Iblis' primary aspects. Once determined, this can be changed at the start of a new year by spending 2,500 dinars. All benefits from the previous aspect are immediately lost. The Removal penalty applies to the last aspect being honored when the temple is torn down.

* **Destruction:** The warriors and fyrd members of the community become more aggressive.

Bonus: After choosing raiders or defenders, the ruler's CV increases by 25% to represent the warriors ferocity.

Removal: All raids against the Resource have the total CV increased by 25%

* **Corruption & Disease:** The presence of disease, vermin, blight, and corruption is actually reduced

Bonus: +2 to the Annual Income roll.

Removal: The Annual Income roll suffers a -2 penalty due to sickness among workers, corruption among officials, plagues of vermin, and so on.

* **Undead:** The rare civilized beings that worship Iblis' undead aspect do so out of fear or in the vain hope of one day being granted the gift of immortality.

Bonus: Erecting a temple to this aspect grants the ruler 20 skeleton men-at-arms (CV), if he so desires.

Removal: The remaining skeletons immediately leave, shambling off into the night. Iblis regularly sends undead to plague the Resource until the loss of the temple is negated.

Each year there is a raid Event, one raid comprises skeletons and zombies. If no raid Event is drawn, then a raid occurs as an extra Event (CV 100 at 100%, then modified as normal by the card draw). Alternatively, the GM may design an adventure utilizing fewer but more insidious undead or servants of Hela.

KARMELOS (BATTLE)

Temple: Temples to the god of battle attract men-at-arms, and the clerics instruct the citizens in how to fight more effectively.

Bonus: The castellan (or other army commander) gains +2 to Knowledge (Battle) rolls when defending the settlement or launching a raid.

Bonus: The temple's private military force works for the betterment of the Resource. The temple supplies 5 lay paladins (CV 8) per Population point of the Resource if Karmelos is the Resource's patron deity or 5 lay paladins per 2 whole Population if not.

Removal: All Knowledge (Battle) rolls are made at -2.

In addition, the temple's private army departs, leaving the populace disheartened and the ruler's military strength depleted.

MARQOD (HEALING)

Temple: Temples to the goddess of mercy attract heal-

ers and herbalists, who in turn aid the general population through their skills.

Bonus: A temple grants +1 to Annual Income rolls by selling its services and herbal remedies.

Bonus: The penalties to the Annual Income Roll incurred by suffering a raid are reduced by one point, to a minimum of zero.

Removal: The Annual Income roll suffers a -1 penalty. Raids are particularly violent and incur an additional -1 penalty.

QEDESHET (KNOWLEDGE & TRADE)

Temple: Qedeshet's temples are a mixture of places of learning and invention, divination, trade, and diplomacy. By providing these services, and charging for them, the temple grants a +2 bonus to Annual Income rolls.

Removal: The Annual Income roll suffers a -2 penalty.

SHAMASH (SUN)

Temple: Shamash's primary goal is imposing order and harmony on the universe. To mortals, he is best known as the tireless opponent of Iblis (and thus all evil beings), god of vigilance, and the enforcer of laws. The presence of a temple to Shamash attracts citizens looking for the chance to lead an honest, productive life in a just environment. As a result, the citizens are very keen to help their master, even in bad times.

Bonus: Knowledge (Battle) rolls when defending the community or launching raids against truly evil foes are made at +1.

Bonus: Roll a d6 Wild Die when making Loyalty rolls.

Removal: Knowledge (Battle) rolls against attacking evil creatures suffer a -1 penalty due to the citizen's heightened fear. Citizens roll an additional d6 when making Loyalty rolls and take the *lowest* result of the two dice.

TAMARNI (PLEASURE & LUCK)

Temple: Temples to Tamarni are where otherwise respectable citizens can legally engage in pleasurable pursuits of dubious moral nature in the name of honoring the goddess. Such services are, of course, chargeable. She is also responsible for protecting granaries and storehouses from vermin.

Unfortunately, she is also the mistress of luck (both good and bad) and thieves.

Bonus: The Annual Income roll is modified by 1d4-2 (giving a result of -1 to +2). Roll each year.

Removal: The Annual Income roll has a -2 penalty. At least half of any Events must be negative events. Discard and redraw beneficial Event cards (9 through Ace) as required until the quota is met. This occurs *after* any Resource Miracles affecting Events are cast.

TAMMUZ (DEATH)

Temple: A temple to Tammuz spurs men's hearts when

Dry Water Oasis: *Imports:* Trade; *Exports:* Trade

Last Water Oasis: *Imports:* Trade; *Exports:* Trade

Oasis of Dates: *Imports:* Trade; *Exports:* Dates, slaves

Oasis of the Jinn: *Imports:* Trade; *Exports:* Alchemical devices, ancient texts, minor relics, trade

Three Springs Caravanserai: *Imports:* Trade; *Exports:* Trade, hospitality

KINGDOMS OF THE SPHINXES

Faraf, City of Voices: *Imports:* Ancient artifacts, books, trade; *Exports:* Papyrus, trade

Jawf, City of War: *Imports:* Metal, trade; *Exports:* Armor, trade, weapons

Jizah, City of the Sphinx: *Imports:* Gold, slaves, stone, trade; *Exports:* Trade (very little)

Kharijah, City of Claws: *Imports:* Armor, grain, rice, stone, trade, weapons; *Exports:* Trade

Mizdah, City of Power: *Imports:* Food, trade; *Exports:* Gems, metal, precious metal

Muqlad, City of Woes: *Imports:* Food, trade; *Exports:* Trade

Talawdi, City of Sails: *Imports:* Trade; *Exports:* Trade

THE SALT BASIN

Imports: Water; *Exports:* Salt; *Notes:* As with the Heart of Fire, the Salt Basin presents challenging conditions for building and expanding a Resource. Unlike its fiery cousin, salt is the only major export available from the region.

facing undead. Knowledge (Battle) rolls when defending the community against undead are made at +1. In addition, a temple also benefits the community by providing burial services for all and sundry. The income this generates adds +1 to Annual Income roll.

Removal: The Annual Income roll suffers a -1 penalty. In addition, Knowledge (Battle) rolls against undead suffer a -1 penalty due to the citizen's heightened fear.

UPUAUT (TRAVEL)

Shrine: Many citizens believe a lengthy journey should always begin at a shrine to Upuaut or bad luck will follow them. A shrine to Upuaut attracts donations from those wishing good fortune on their journeys.

Bonus: Add +1 to the Annual Income roll if the Resource is part of a trade route or in a well-traveled region. Otherwise, there is no special effect.

Removal: The Annual Income roll suffers a -1 penalty, regardless of whether the shrine granted a bonus while it was standing—those wishing to reach the Resource find their journey more arduous.

Temple: Upuaut has no temples.

HELLFROST: RESOURCE MANAGEMENT

ANNUAL EVENTS

Aside from a change to the seasons in which Events occur and one Event, this section is largely unchanged.

EVENTS & SEASONS

1d4	Season the Event Occurs
1	Alak Arkhet
2	Alak Paret
3	Alak Shemu
4	Alak Neteru/Suha

THREE: DISASTER

Due to their being different natural problems and deities, this Event has changed slightly.

2d10	Nature of Event	Deities
2-3	Drought	Apsu
4-5	Heat wave	Shamash
6	Restless dead	Tammuz or Iblis
7	Roads blocked	Upuaut, or Qedeshet if the Resource's primary focus is trade
8	Vermin	Tamarni or Iblis
9	Ferocious beast	Duamutef or Karmelos
10-11	Blight or sick animals	Ashtart (crops) or Marqod (animals)
12-13	Sandstorm	Duamutef or Upuaut
14	Plague	Marqod or Iblis
15	Fire	Geb-Agni
16	Flooding	Apsu
17	Game becomes scarce	Duamutef
18	Corruption in high places	Shamash
19	Crime wave	Shamash, Tamarni, or Tammuz
20	Something very strange*	Varies

* Examples include warriors losing their fighting edge (Karmelos), a spate of murders (Marqod or Shamash), fish dying or water becoming tainted (Apsu), an earthquake or a mine collapse (Geb-Agni), an extended eclipse shrouding the land in darkness (Shamash), a troublesome greater jinn (deity depends on the type of jinni), and so on.

ANNUAL INCOME ROLL

Note that in Al-Shirkuh the calendar year begins on the

first day of Alak Arkhet and ends on the last day of Alak Neteru/Alak Suha.

Replace the Geographic Region of the Annual Income table with the one below. The modifiers have less to do with the base temperature (which often can be avoided by avoiding working in the midday sun), and more to do with things such as the added expense of purchasing water and other vital supplies, days of productivity lost to harsh natural conditions or vile denizens, lack of resources or water, extremely poor soil, the unwillingness of people to actually live and work in certain regions, and so on.

ANNUAL INCOME ROLL MODIFIERS

Geographic Region	Modifier
Al-Wazir Sultanate, Caliphate of Al-Shirkuh, Free Emirate States, Kingdom of the Sphinxes, or Jadid, City of Trade	+0
The Grazelands, or near an oasis or major trade route in the open desert (except in areas listed below)	-1
Salt Marsh	-2
Empty Zone, Salt Basin, Scorpion Lands of Old, Snakelands of Old	-4
Desert of Ash, Great Dune Sea, Heart of Fire, Hekata, Mirrorsands, Plain of Ash, Realm of the Medusae	-6

RESOURCE MIRACLES

Unless otherwise noted below, and keeping in mind the already mentioned change of currency, all other aspects of these rules are identical to the Resource Miracles for Rassilon. Mages in Al-Shirkuh, as with their counterparts in the northern lands, have no ability to call upon such powerful enchantments.

Apsu & Upuaut: The pantheon of Al-Shirkuh has no true god of the sea, and the relationship between Apsu and Upuaut has some crossover. Though Apsu is the god of freshwater, he has authority over all fishermen, even those who ply their trade at sea. Conversely, while Upuaut is the god of travel and ships, Apsu has some control over freshwater mariners. Apsu has no dominion over the wind, however.

Deities and Multiple Miracles: Each miracle is considered a separate power, even if it falls under the same general name, and thus must be learned separately. For instance, both *Bless Roads* and *Bless Water* are available to clerics of Upuaut. Clerics wishing too use both must learn them as unique miracles.

Jinn: At the GM's sole discretion, a greater jinni knows magic that reproduces a similar effect. In such cases, the

jinni knows only spells specifically relating to its element. For instance, a khamsin might be able to cast something resembling *Curse of the Raging Wind*, but it could never cast *Demagogue*. If in doubt, assume the power is not available to the jinni.

Should a Resource be fortunate enough to have a tame greater jinni at its disposal, the jinni is limited to casting one effect per year—even for a jinni, these effects are tiring. Money must be spent and the casting roll made, with the jinni using its Jinn Magic in place of Faith. Seasonal modifiers still apply, but modifiers for specific holy days do not.

Renaming: The names of the northern deities appear in several powers. Rather than reprint whole entries simply to alter a single name, the GM should change these to their nearest equivalent deity of Al-Shirkuh (see sidebar).

ARMY OF THE DAMNED

Deity: Iblis

Special Modifiers: None

BLESS (SPECIFIC)

Deity: Apsu, Ashtart, Duamutef, Geb-Agni, Marqod, Qedeshet, Shamash, Tamarni, Upuaut

Special Modifiers: Alak Arkhet +0, Alak Paret -1, Alak Shemu -2, Alak Neteru/Suha -4; +1 if cast on Bow and Arrow Day (Duamutef), Colored Sails Day (Upuaut), Inundation Day (Apsu), Flowering Day (Ashtart), Levy Day (Shamash), Medicine Day (Marqod), Vermin Killing Day (Tamarni)

Bless Citizens: (Marqod) Citizens suffer fewer diseases and injuries, show generosity when it comes to helping neighbors, and avoid arguments.

Bless Community: (Shamash) Citizens cooperate together for the greater good and follow orders, arguments are reduced, and thieves are quickly caught.

Bless Crops: (Ashtart) Crops, whether cereals, vegetables, fruits, or berries, are more resistant to frost, drought, and blight, withstand high winds and heavy rains, and produce abundant yields.

Bless Earth: (Geb-Agni) Miners strike rich mineral seams, suffer fewer breakages or accidents, and find the minerals easier to excavate.

Bless Forge: (Geb-Agni) Metalworkers find metal more pliable, smelted ore is purer, finished products more durable or of finer quality, tools break less often.

Bless Game: (Duamutef) Hunters find plentiful game and expend fewer

arrows bringing it down, poachers avoid the Resource, and predators are fewer.

Bless Market: (Qedeshet) Traders are attracted to the local market, sales are strong, profits are high, and thieves are quickly caught.

Bless Roads: (Upuaut) Bandits avoid the local roads, bridges and fords survive floods, and citizens make good time on their journeys around the Resource, all of which helps to increase general productivity.

Bless Storehouses: (Tamarni) Thieves avoid the area, and vermin do not plague the granaries.

Bless Waters: (Apsu & Upuaut) Ships manage to find safe harbor even in storms, fog is rare, fish are plentiful, and nets tear less often, the rains fall on time in the mountains and rivers flood, bringing rich silt to the fields, and sources of drinking water run clear and fresh.

CURSE (SPECIFIC)

Deity: Apsu, Geb-Agni, Iblis, Tamarni, Upuaut

Special Modifiers: Alak Arkhet +0, Alak Paret -1, Alak Shemu -2, Alak Neteru/Suha -4; +1 if cast on Burning Throat Day (Apsu), Disease Night (Iblis), Luck Day (Tamarni)

Curse of Barren Soil: (Apsu) Rains fail to fall, leaving the earth parched, or falls too heavily, leading to floods; the inundation fails to bring nutrient-rich silt to the fields; wells and small oases, run dry; and drinking water becomes tainted.



HELLFROST: RESOURCE MANAGEMENT

Curse of Buckling Earth: (Geb-Agni) An earthquake strikes the Resource, tumbling walls, collapsing mines and homes, causing avalanches that block roads, shattering bridges, and so on. Money is lost not only in income sources being hampered, but by having to perform essential repairs on vital structures.

Curse of Misfortune: (Tamarni) Nothing seems to go right. Bad luck strikes at every opportunity, thieves target the Resource, and cats stop guarding granaries against vermin.

Curse of Pestilence: (Iblis) This miracle unleashes a pestilence against the Resource. It might take the form of plague, crop blight, or corruption, a moral pestilence.

Curse of Raging Wind: (Upuaut) Raging winds flatten crops, prevent ships sailing, raise terrible sandstorms, and generally make travel extremely difficult.

DEFEND THE REALM

Deity: Karmelos, Shamash, Tammuz

Special Modifiers: +1 if cast on Orders Day (Karmelos), -1 if cast on Harmony End Day (Shamash)

Special: Shamash's miracle only works against creatures directly in the service of Iblis (such as demons, most orcs, and undead). Tammuz's miracle is highly focused and thus only works against undead.

DELAY RUIN

Deity: Geb-Agni, Upuaut

Special Modifiers: Alak Arkhet +0, Alak Paret -1, Alak Shemu -2, Alak Neteru/Suha -4; Poor Prosperity +0, Impoverished Prosperity -1, Ruined Prosperity -2; +1 if cast on Construction Day (Geb-Agni)

DEMAGOGUE

Deity: Iblis, Marqod, Qedeset, Shamash

Special Modifiers: Alak Arkhet +0, Alak Paret -1, Alak Shemu -2, Alak Neteru/Suha -4; +1 if cast on Alms Day (Marqod), Law Day (Shamash)

DENIAL OF FAITH

Rank: Heroic

Deity: Any

Duration: End of the year

Special Modifiers: -4 penalty to casting roll

EYES OF FATE

Deity: Qedeset

Special: Must be cast on the first day of Alak Arkhet.

FIMBULVINTER

Al-Shirkuh Name: Bane of Shamash

Deity: Iblis

Special Modifiers: Alak Arkhet +0, Alak Paret -2, Alak Shemu -4, Alak Neteru/Suha -1

For the duration of the miracle, the temperature in the Resource's geographic area (regardless of its location) is treated as being Freezing by day and Frigid at night—conditions unheard of in Al-Shirkuh.

This extremely rare, and often disastrous to the unfortunate victim, phenomenon gives a -4 penalty to the Annual Income roll as water supplies freeze, the ground is too hard to dig, crops wither and animals drop dead of hypothermia, and citizens are forced to huddle around fires to avoid frostbite. Snowfall might occur as well, but this is only likely at higher altitudes or close to mountains or the coast.

FORESIGHT

Deity: Qedeset, Shamash, Upuaut

Special: Must be cast on the first day of Alak Arkhet.

FURY (SPECIFIC)

Deity: Ashtart, Duamutef, Geb-Agni, Iblis, Karmelos, Shamash, Tammuz, Upuaut

Special Modifiers: +1 if cast on Bow and Arrow Day (Duamutef), Disease Night (Iblis), Harmony End Day (Shamash)

Special: Tammuz's divine fury can only be used against undead.

Fury of the Arrow: (Duamutef) Defenders' arrows unerringly find their mark, enemy arrows fly off course or bow strings snap, or a hail of celestial arrows descends on the invaders.

Fury of the Damned: (Iblis) The recently slain rise as zombies and attack their former comrades.

Fury of the Earth: (Geb-Agni) Causes the ground to open up, swallowing men whole; makes the terrain difficult ground, thwarting enemy movement; or summons lesser earth jinn.

Fury of the Forest: (Ashtart) Awakens the local flora—grass entangles the enemy, and so on.

Fury of the Forge: (Geb-Agni) Sends a rain of fire to scorch flesh, or summons lesser fire jinn.

Fury of the Hive: (Ashtart) Swarms of angry bees or a plague of giant bees descend on the attackers.

Fury of the Living: (Tammuz) Necromancers cannot command their undead minions effectively; lesser undead decay and collapse at a rapid rate; and weapons strike with greater force against the undead.

Fury of Pestilence: (Iblis) Invaders succumb to illness, or are beset by swarms of rats or flies.

Fury of the Sun: (Shamash) The sun god casts his gaze upon the battlefield, blinding enemies with his radiance or unleashing piercing beams of light.

Fury of the Storm: (Upuaut) Manifests as bolts of lightning and howling winds, or summons lesser air jinn to tear apart enemies.

Fury of the Spear: (Karmelos) Allows the militia's spears to punch through armor like a hot knife through butter, boosts morale.

Fury of the Water: (Apsu & Upuaut) Enemy ships

SWITCHING BETWEEN PANTHEONS

While the citizens of Rassilon and Faithful of Al-Shirkuh both honor deities, their pantheons are not simply different names for the same deities. The northern peoples worship almost twice as many deities, and as a result the aspects of the smaller number of desert gods are often wider in scope. This means that in some cases a single deity of Al-Shirkuh may fulfill the same role as multiple northern gods, either fully or in part. Conversely, not every northern deity has a direct equivalent in Al-Shirkuh. A rough conversion guide follows. Note that clerics are not in any way affected by this conversion—it is merely a rough guide to how the deities compare.

In some instances, clerics of the two pantheons share common ground, though there remain huge gulfs, especially when comparing prayers and myths. On the other hand, others may find they need to talk to multiple cults. For instance, a cleric of Freo can discuss aspects of travel with clerics of Upuaut, but if he wants to discuss the wilderness he needs to find one of Duamutef.

Rassilon	Al-Shirkuh
Dargar	No direct equivalent. Iblis is closest
Eira	Marqod
Eostre Animalmother	No direct equivalent, though various deities are concerned with specific species: Apsu covers hippos and fish, Ashtart bees, Duamutef camels, Iblis flies and snakes, Tamarni cats, and Upuaut birds and most riding animals except for camels
Eostre Plantmother	Ashtart
Ertha	Geb-Agni
Freo	Upuaut for travel aspect, and Duamutef for wilderness aspect
Hela	Iblis
Hoennir	Qedeshet for most aspects, but Tamarni for revealing secrets
Hothar	Shamash for law, order, and conformance aspects, and Tammuz for justice
Kenaz	Geb-Agni
Maera	No direct equivalent. Qedeshet covers divination and Shamash covers the moon
Nauthiz	Tamarni
Neorthe	Apsu and Upuaut, depending on whether it is fresh or saltwater
Niht	Iblis
The Norns	No direct equivalent. Qedeshet is closest through his divination aspect
Rigr	Shamash
Scaetha	Tammuz
Sigel	Shamash
Thrym	No direct equivalent. Iblis is closest through his chaos aspect
Thunor	Upuaut
Tiw	Karmelos
Ullr	Duamutef
The Unknowable One	No direct equivalent. Qedeshet covers storytellers
Vali	Iblis
Var	Qedeshet

flounder in large waves, whales slap or ram the invader's vessels, or summons lesser water jinn.

GAMBLER'S FORTUNE

Deity: Tamarni

Special Modifiers: +1 if cast on Luck Day

GATHER INFORMATION

Rank: Seasoned

Deity: Qedeshet, Tamarni

Duration: End of Year

Special Modifiers: +1 if cast on Futures Day (Qedeshet) or Secrets Day (Tamarni)

GRANDEUR OF THE HOME

Rank: Seasoned

Deity: Geb-Agni, Shamash, Tamarni

Duration: End of the year

Special Modifiers: +1 if cast on Construction Day (Geb-Agni), Levy Day (Shamash)

Special: Casting this miracle requires the Resource owner to spend an additional 250 dinars for each Prosperity level the Resource is below Rich

Note: This effects of this miracle cannot be sensed with *detect arcana*. The miracle can be *dispelled* as per any other Resource miracle, though.

Unlike *security of the ball*, few powerful nobles ever need to use this miracle.

HELLFROST: RESOURCE MANAGEMENT

HAND OF FATE

Deity: Tamarni

Special Modifiers: +1 if cast on Luck Day

Instead of rewriting fate, an aspect unknown among the gods of Al-Shirkuh, the miracle changes the Resource's fortunes for the coming year for better or for worse. Thus, it relates to blind chance.

HEALING AURA

Deity: Marqod

Special Modifiers: +1 if cast on Medicine Day; -1 if cast on Death Day

LINE OF CREDIT

Deity: Qedeshet, Tamarni

Special Modifiers: +1 if cast on Counting Day (Qedeshet) or Luck Day (Tamarni)

Tamarni's miracle is due to good fortune. Unfortunately for the Resource owner, in order that Shamash's vision of universal harmony be maintained, that good fortune must be repaid at a later date.

PROTECT DEFENDERS

Rank: Veteran

Deity: Marqod

Duration: End of Year

Special Modifiers: +1 if cast on Medicine Day; -1 if cast on Death Day

RECONSECRATE

This miracle is included here to confirm it exists in Al-Shirkuh.

RECRUIT (SPECIFIC)

Rank: Veteran

Deity: Duamutef, Karmelos

Duration: End of the year or until dismissed

Special: +1 if cast on Bow and Arrow Day (Duamutef) or Orders Day (Karmelos)

Duamutef's version of this miracle summon archers and Bedu warriors (some mounted on war camels).

SECURITY OF THE HALL

Rank: Seasoned

Deity: Duamutef, Shamash, Tamarni

Duration: End of the year

Special Modifiers: +1 if cast on Day of Greetings (Duamutef)

Note: The palaces of the Caliph, Sultan, Pharaohs, and various emirs are assumed to have this miracle, or an equivalent version performed by a powerful jinn lord, cast with a raise at all times.

STRENGTHEN/WEAKEN FORTIFICATION

Deity: Geb-Agni, Iblis (*weaken fortification only*), Karmelos, Shamash

Special Modifiers: +1 if cast on Construction Day (Geb-Agni) or Levy Day (Shamash); -1 if cast on Sore Back Day (Geb-Agni)

TRICKSTER'S HAND

Deity: Tamarni

Special: Must be cast on the first day of Alak Arkhet.

VEIL

Deity: Ashtart, Geb-Agni, Iblis, Marqod, Upuaut

Special Modifiers: Alak Arkhet +0, Alak Paret -1, Alak Shemu -2, Alak Neteru/Suha -4

In addition to being used to foil Raid Events, this miracle may also be used to nullify Call for Help, Important Visitor, and Very Important Visitor if the Resource owner so desires. Basically, it can shield the Resource from the attention of any unwanted visitor.

Veil of Earth: (Geb-Agni) Alters the landscape and landmarks to confuse invaders and hide the Resource. Single buildings might have their appearance changed.

Veil of Fog: (Upuaut) A wall of fog envelops invaders, causing them to become lost.

Veil of Leaves: (Ashtart) The Resource is hidden inside a natural or illusory forest.

Veil of Ruin: (Marqod) The Resource is veiled beneath an illusion that causes it to appear utterly ravaged by natural disaster or attack. Any unwanted visitors ignore it in favor of more lucrative offerings.

Veil of Shadows: (Iblis) A wall of darkness surrounds invaders, causing them to become demoralized and turn back, or their scouts and commanders forget the location of the Resource.

WARD AGAINST UNDEAD

Deity: Tammuz

Special Modifiers: +1 if cast on Remembrance Day.

WARMTH OF THE HEARTH

Deity: Geb-Agni, Iblis

Special Modifiers: Alak Arkhet +0, Alak Paret -1, Alak Shemu -2, Alak Neteru/Suha -4

Al-Shirkuh is already a hot land. Although this miracle exists, it is very unlikely to be used in a positive manner, save on the highest peaks of the (unpopulated) Mountains of Death, where cold temperatures are prevalent.

The temperature increases by one level with a success, or two with a raise, to a maximum of Infernal.

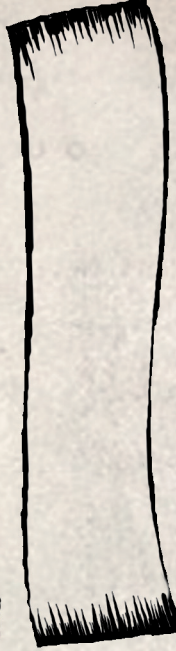
WEAKEN MAGIC

Deity: Iblis, Shamash

NAME:
TYPE OF RESOURCE:



INDUSTRY



POP
INCOME



POPULATION

LOYALTY
RATING



PROSPERITY

DIE



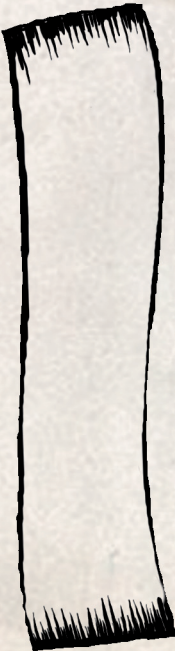
PATRON



FAITH DIE



FEATURE



RELATIONSHIP
RATING



NEIGHBORS

RELATIONSHIP
RATING



NEIGHBORS

RELATIONSHIP
RATING



NEIGHBORS

RELATIONSHIP
RATING



NEIGHBORS

RELATIONSHIP
RATING



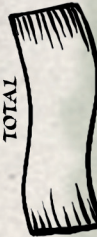
NEIGHBORS

RELATIONSHIP
RATING



NEIGHBORS

TREASURY
TOTAL



TREASURY

BATTLE



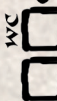
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SPECIAL



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CHANCELLOR



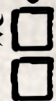
RESOURCE
MIRACLES



FAITH



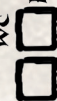
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HERALDRY



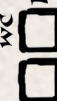
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HERALD



CHARISMA STREETWISE



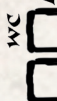
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INQUISITOR



ARCANA



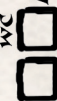
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MAGE



SPECIAL



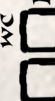
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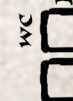
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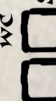
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REEVE



CHARISMA PERSUASION STEWARD



WC
SENESCHAL



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Rules for creating your Resource's neighbors, be they fair or foul.



* Resource Miracles

* Appendix covering the Land of Fire.

Hellfrost Resource Management 2nd Edition is a source book bringing together previously published material and new expanded information for the epic Hellfrost setting for the award-winning *Savage Worlds* RPG.



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