

## Economics

### *The Livre*

#### Currency conversion

- 1 Trilon bill = Lv 0.80 (1Lv=1.25 Tb)
- 1 US Dollar = Lv 0.78 (1 Lv = \$1.28)
- 1 Wellon Pound = Lv 0.75
- 1 German Taler = Lv 0.74
- 1 British Pound = Lv 0.74
- 1 Freihafen Thaler = Lv 0.73
- 1 Nibelungen Mark = Lv 0.71
- 1 Japanese Yen = 0.7
- 1 Manchurian Ruble = 0.69
- 1 Azanian Rand = Lv 0.65 (1 Lv = 1.54 R)
- 1 Australian Dollar = Lv 65
- 1 Canadian Dollar = 0.64
- 1 TanstaafL Dollar = Lv 0.43
- 1 Elysian Franc = Lv 0.13



One Livre roughly corresponds to a fast food meal. (see <http://www.geocities.com/pentapod2300/best/livre.htm> for a discussion) In current real-world currencies Lv 1 = \$7 = £3.45 = 46 Sek.

### *Initial Money*

A character is assumed to have cash savings corresponding to 1/5 of the income minus upkeep over the last five years, and the same amount of equipment. The income is determined by SOC and discussion with the GM (as a rule of thumb, if the character is highly skilled or have had a distinguished career, use the higher 2300AD social class for a given SOC).

SOC	2300AD Social Class	Savings per year (Lv)	Total savings/equipment (Lv)	Typical Occupations
5	9	8500	42500	Investors, heirs, executives
4	8	4100	20500	Higher managers/professionals
4	7	2000	10000	Lower managers/professionals
3	6	980	4900	Clerical, sales, service workers
3	5	480	2400	Self-employed artisans
2	4	230	1150	Technicians, foremen
2	3	110	550	Skilled manual workers
1	2	55	275	Unskilled manual

1                      1                      27                      200                      workers  
 Agricultural laborers

## **Buying stuff**

Prices are high on Kimanjano: there are few resources to go around, off-world import is very expensive and distribution handled by inefficient, corrupt trade caravans prone to robbery. Things are slightly better in Okavango.

Each location has a TL; this represent how advanced the local economy is. In the Core everywhere in the same nation is the same TL thanks to online economy, but out in the Arms TL can differ from planet to planet, from colony to colony, from the capital to the true frontier.

On Kimanjano Fromme has 8, the major towns 7 and the rest a poor parts 6.

Buying something with a high TL is hard, since it is rare and expensive. Each TL above the normal means that prices go up by 20% and that a success on a roll is needed to get access to the goods. Suitable skills/backgrounds include Resources, Contacts, Allies, Networks, Streetwise or Bureaucracy.

Levels above	Price multiplier	Successes needed
1	x1.2	1
2	x1.4	2
3	x1.7	3
4	x2.0	4
5	x2.5	5
6	x3.0	6
7	x3.6	7
8	x4.3	8
9	x5.2	9

Add +1 if it is a controlled substance normally requiring papers or certificates to get (certain toxic chemicals, hunting weapons), +2 if it is restricted or illegal (weapons, drugs, nuclear material) and +3 if it is extremely illegal (bioweapons, military passwords),

If the roll is successful a supplier has been found for this kind of item. The time to retry a failed roll is one day. Botches means either getting law enforcement or criminals interested, possibly even getting a con-man trying to sell something fake.

The GM secretly rolls 1D10 for the contact dice pool, which is used for his ability to get stuff but also negotiate. The player can add one to the difficulty level on his contact-finding roll in order to get a +1 on this roll. A found contact can often be re-used.

The contact then rolls his dice pool to find the desired stuff. For normal things within his area of competence only one success is needed (or none; a food-selling contact will usually have food

except under dire circumstances) but for illegal, rare and unusual requests more successes are needed.

The price is determined by haggling. The buyer rolls Int + Business or similar trade skill vs. the contact's dice pool. Each success on the winning side moves the price 10% up or down (for a maximum of 50%).

Example: Pierre really wants a canister of Foraline, a crowd control gas used by the Manchurian authorities. Unfortunately he lives on Kimanjano and it is 5 TLs above his local level and controlled (+1), so he needs 6 successes. He rolls his Int + Streetwise + Network (security people) (8 dice) and manages to get 6 successes at the second try – he spends two days asking around until he finds Jean-Baptiste, a shady businessman in the chemical industry. This contact is actually relatively weak (2), so it takes him a few days to get some foraline canisters. Time to determine the price. Pierre has 5 dice in his Int + Streetwise pool, and rolls them against the businessman. He gets 3 successes while Jean-Baptiste gets none. So the price is reduced by 30% from the initial price of Lv 750 x 3 (due to the rarity and legality) per 300 m<sup>3</sup> cannister, so Pierre can get his gas for just Lv 1575.

If Pierre had been a Manchurian official requesting the gas on Earth, the difference in TL would have been zero and there would just have been at +1 due to the regulations surrounding crowd-control weapons. He would likely have got a contact selling it to him for the list price Lv 750.

## **Selling Stuff**

This works just like buying stuff. A suitable buyer has to be found, and then a resisted haggling roll is done. Selling illegal or "hot" items however incurs a price penalty of 1-3 levels (depending on how bad they are).

Example: Pierre has acquired some weapons (TL +2, illegal +2, hot -2). He needs to roll 4 successes to find a weapon-buying contact (TL +2, illegal +2), but the base price to negotiate will be just 1.4 times the list price since they are hot.

## **Loansharking**

Normal rates for normal loans at banks have interest rates on the order of a few percent a year. Unfortunately for most PCs, normal banks do not give unsecured loans to suspicious characters for even more suspicious projects. While there exists subprime lenders that can give loans, mortgages and credit cards at a rate of 30% yearly and payday lenders for very short-term small loans at rates of 400-900% yearly, these mainly deal with smaller loans (on the frontier they usually handle things in cash and personally, making the loans hard to trace, though).

Enter the loansharks. They hand illegally risky loans: since the loan is risky they demand very high rates and usually back it up by blackmail or violence.

Some groups affiliated with gambling offers 120% per annum for larger loans to cover gambling debts, but rates can go up to 1000%. "Short term" loansharks may charge 30 or 50 percent in 10

days. While this appears easily payable, the rate per annum is on the order of millions of percent. Loansharks are also willing to trade debts, so that a debt to a local loanshark may end up under the control of a more sinister organisation. They also keep tabs on who is having multiple debts, gathering personal information on them which can be used to squeeze them further. If the debt falls through, loansharks are often quite ready to repossess anything valuable the debtor owns – including the debtor himself or his family.

For bigger loans larger criminal organizations always tend to be involved, bringing both good lawyers and extensive extortion networks.

[http://en.wikipedia.org/wiki/Loan\\_shark](http://en.wikipedia.org/wiki/Loan_shark)  
<http://www.slate.com/id/2059386/>

## **Costs**

Each level of staff, spies, soldiers or followers is 5 times the previous level in size and cost. As a rule of thumb, the cost of hiring staff depends on their ability and salary. You can hire 5 Ordinary people (Resources -) for one dot in Resources.

Level	Staff size	Staff cost (ordinary people)
1	1	-
2	5	1
3	25	2
4	125	3
5	625	4

More skilled staff with higher demands cost more. Skilled people (salary 1 dot) will cost resources equal to the number of staff dots. Experts (salary 2 dots) will cost one dot more, and so on. Hiring a size 3 staff of world-class experts (demands 5 in salary) will cost 8 dots of resources. You can offset costs by having the staff work on projects that bring income. In general, one level of staff can produce one level of resources per month, but can in that case not help you with your private projects much.

For example, a mercenary team owner has three levels of soldiers (25 soldiers) and two levels of resources. Normally that costs him his 2 dots of resources each month, forcing him to live the barracks life himself. If he hires them out, he will get three levels of resources. He can also use that income to hire more soldiers, increasing the size to 125 soldiers. Now he cannot maintain them on his own any more, and they have to hire them out constantly (he will likely have a good chance to increase his Resources this way, though).