

## Money in Siliar

### Money and Currency

Over the years many nations used many coins to conduct business and trade. Around the year 2900, certain sizes became more and more common. Though economic conditions varied widely across the continent, the following rules generally held from place to place by 4900.

“True Weight” refers to coins of standard size used by the Perandis Sheen Empire, which became the predominant standard for most all of Siliar. It was adopted by the Adoros and was spread anywhere they did commerce.

- Gold Piece - Top valued Coin
- Half Gold -  $1/2$  value of Gold Piece
- Silver Piece =  $1/20$  Gold Piece
- Half Silver -  $1/2$  value of Silver
- Copper Piece =  $1/10$  Silver Piece
- Half Copper =  $1/2$  Copper Piece
- Quarter Bit =  $1/4$  Copper Piece
- Copper Bit =  $1/50$  Copper Piece

The Gold Piece, for the sake of convenience, can be roughly equated to about 1000 U.S. dollars (\$1000). Most of the population would have been considered middle to lower middle class by year 2000 U.S. income standards. Nevertheless, the \$1000 value is convenient and, thus:

- Gold Piece - Top valued Coin = \$1000
- Half Gold -  $1/2$  value of Gold Piece = \$500
- Silver Piece =  $1/20$  Gold Piece = \$50
- Half Silver -  $1/2$  value of Silver = \$25
- Copper Piece =  $1/10$  Silver Piece = \$5
- Half Copper =  $1/2$  Copper Piece = \$2.50
- Quarter Bit =  $1/4$  Copper Piece = \$1.25
- Copper Bit =  $1/50$  Copper Piece = \$0.10

The following table represents some typical incomes for various groups in the work force:

Typical Incomes in Siliar around the year 4930		
Group	Income	Comments
Militia	3 to 5 gold per year PLUS room and board.	Economical way for realms to insure some number of standing troops. Pay is common, but not all realms pay. Militia generally comprised of 17 to 21 year olds, most always males.
Soldiers	15 to 25 gold per year PLUS room and board	
Officers, Elite Guards	20 to 50 gold per year PLUS room and board	A nice living!
General Store Clerks	18 to 25 gold per year	
General Store Owners	70 to 100 gold per year GROSS. 30 to 50 NET	
Blacksmith	30 to 50 gold per year NET	
Non-magical Healer	50 to 100 gold per year	
Ship Captain (owns ship)	50 to 70 gold per year GROSS per deck hand needed for ship	
Deck Hands and Mates	20 to 40 gold per year	
Unskilled Laborer	15 to 25 gold per year	
Skilled Laborers (e.g. carpenters, masons, tailors.)	20 to 50 gold per year	
Engineer types	30 to 70 gold per year	
Magic Enchanter	30 to 50 gold per year	
Magic Practitioner	50 to 100 gold per year	Room for much variance in this area.
Wizard and up	70 gold per year and up!	Much variance in this category. Depending on how many of what kind of magic item is made, Wizards and up could make as much as 4 to 6 gold per week. Even more is possible.

Across the world, item prices vary according to the laws of supply and demand. Shovels in mining towns, thusly, cost more than they do in lumber towns. The following table illustrates typical prices in a “non-pressured” economy.

Typical Cost of items in Siliar in “Non-pressured” Economy Around the year 4930		
Item	Cost	Comments
Loaf of Bread	Quarter Bit or Half Copper	
Meal of low quality at inn or tavern	Copper Piece	
Fancy Meal	Between Copper and Piece Silver Piece (or more)	
Shoes/Boots	Half Silver to Silver	
Nights Lodging	Half Silver and up!	Better is more!
Militia Grade Sword	Half Silver to Silver	A blacksmith can make 1 or 10 <sup>1</sup> in a day while making other things too. <sup>2</sup>
Soldier Grade Sword	5 to 20 silvers	A blacksmith can make 1 or 5 in a week while making other things too.
Hero Grade Sword	1 Gold and up	A master metal worker can make 1 or 5 in 12 to 72 weeks while making other things too.
Simple Magic Item	1 to 10 Silver Pieces and up, depending on the complexity of the item. Though not self-recharging, some items can be made “Enchanter Ready” to do very complex things.	These items must be recharged by a practitioner. They are essentially one-use items.  Sometimes, they consist of a power stone and shaping stone. These type items take 1/3 to 3 days to make.  Making the 1 silver items, <i>only</i> 2 a day, 5 days a week, for 52 weeks earns the practitioner 26 golds per year.
Recharging Magic Items	1 Gold and up	These items take 3 or more days each to make. They draw magic power from the bearer to recharge.

<sup>1</sup> “Can make X or Y in a” means that a process can be used to make 1 or more than one at the same time. There is *insignificant* extra work to make Y items as compared to making only X of them. Thus, if a buyer or market exists, the craftsman will make as near Y items as possible.

<sup>2</sup> “While making other things too” means that the work does not take 100% of the craftsman’s time. Certain steps have time intervals between them in which other tasks can be accomplished.

Typical Cost of items in Siliar in "Non-pressured" Economy Around the year 4930		
Item	Cost	Comments
		Making <i>only</i> 2 per week of the <i>most simple</i> of these yields 104 gold per year!
Masked, Recharging Magic Items	10 Gold and up	<p>They draw from the bearer to recharge themselves.</p> <p>These items are specially designed to mask their aura. Thus, they appear as non-magical items when casually examined by other magic users. They do not have a "glow" when viewed from a distance.</p> <p>They take 20 <i>or more</i> days to make and MUCH skill. (Generally, Mages and up.)</p> <p>Making 13 per year yields <i>at least</i> 130 golds per year! That is for the most basic of these type items!</p>
"Once Done" magic items. (Such as magically hardened axes or weapons, bridges, etc.)	Varies by power required, but <i>no less</i> than 5 to 10 silvers for a day's worth of power for <i>most basic services</i> .	This comes on low end to 65 golds per year (5 days per week) and at high end, up to 130 golds per year.
Slave	15 to 25 Golds	Slaves often can buy their freedom by paying double their price to their master.
Wooden Shield	1 to 3 silvers	
Bow	1 to 10 silvers	
Crossbow	2 to 15 silvers	
Arrows and bolts	2 to 5 coppers	
Wood cutting axe	3 to 6 coppers	
Battle Axe, Militia	Half Silver	A blacksmith can make 1 or 15 in a day while making other things too.
Battle Axe, Soldier	1 to 5 Half Silvers	A blacksmith can make 1 or 10 in a week while making other things too.
Battle Axe, Hero	1 to 10 Golds and up!	A master metal worker can make 1 or 5 in 9 to 60 weeks while making other things too.
Clothes	Copper and up!	Comparable to clothes shopping in year 2000 U.S.A.

Typical Cost of items in Siliar in "Non-pressured" Economy  
Around the year 4930

Item	Cost	Comments
Mule/Horse	5 Silvers to 5 Golds. Rarely, up to 50 golds. (A common mule <i>might</i> be found for 2 silvers.)  Common saddle or draft horse for about 5 silvers. Common trained war horse for about 2 gold.	Trade in to "get fresh horses" usually can be done for comparable horses for about a half silver per trade.