

FANTASTIC FEATS

- VOLUME I -

ECONOMY,
LAW & PAPERWORK



Preface

Fantastic Feats {Economy, Law & Paperwork}

Fantastic:

Adjective - Strange, different; imaginary

Characters in any rpg often have abilities are not tied to their class, race or skill, although they may be related/useful to it. These are called Feats.

They may be combat related, a way to tweak spells or even to do with the crafting of an item. Some will be useful to almost everyone, others only in very certain circumstances.

This edition of "Fantastic Feats" – a series of feats based around a certain theme or subject – is about the economy, the law and paperwork, the bane of many an adventurers existence.

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Feats

Accounts (general)

Intro

An accountant is very useful person to have working for you as they know how to take advantage of legal tax loop-holes to maximise profit and reduces taxes paid.

Prerequisites

None, but accountants can only be found anywhere where a lore keeper or bank can be found. Mostly just in large towns or bigger.

Benefit

Any taxes paid (such as income or business taxes) are reduced by an amount equal $(1d10 + 10) \%$. Once a year they can also get $1d10 \times 100$ in gp back from taxes paid. This can be claimed at any time but only once a year.

Special

10% of the amount saved goes to the accountant to pay for their services. This comes out of the clients share of the money

Accounts - Improved (general)

Intro

Some accountants are better than others. However, they are more discriminating and will not see just anyone.

Prerequisites

Accounts feat, in possession of at least 10,000 gp

Benefit

Same as Accounts except the bonus they provide to their clients is:

Tax reduction: $2d10 + 20 \%$

Tax back once a year: $2d10 \times 200$

Special

20% of any income saved or gained goes to the accountant as fees. This comes out of the clients' share of the money

Bureaucracy (type)

Intro

Originally meant government administration managed by departments staffed with nonelected officials, but can also apply to any large organisation with many departments, often complex with much paperwork and problems.

Prerequisites

CHA or INT of 12 or higher

Benefits

- Reduced time for paperwork or permits to be dealt with by $1d5 \times 10\%$, rolling for each case
- Knowledge of which the is the correct department or person for a certain subject
"Look, when dealing with the Gnar King, we need to speak to the lord chamberlain first or it will take weeks to be seen..."
- +2 bonus to social interactions when dealing with those in the named bureaucracy

Special

This feat can be taken multiple times, once for each group or region. The benefits then apply when dealing with that group. Group refers to a kingdom or other large organisation or location that requires a lot of paperwork or permits

Optional Rule:

Those with this feat trying to interact with an enemy of the named group have the entire bonus turned into penalties, as they are known to be working for, or with, "Those guys..."

"Oh I see you are well known at the court of Gnar...Sadly, your permit will take 2 weeks to process now instead of 1...have a good day {fake smile}"

Haggle (general)

Intro

Haggling is what some people believe to be the art of getting the best price you can for goods or services

Prerequisites

CHA of 12+

Benefit

The character may attempt to influence the cost of an item or service in their favour. This is represented by a CHA roll vs the DC, as determined below.

Start value: 10

Addition to the DC

- 1 point for every 5% the price is sought to be haggled. So if you wish to change the price by 25%, then it increases the DC by 5
- The CHA bonus of the person you are haggling with
- +2 if haggling for a group of 3 or more
- 1 for each round spent haggling
- +6 if the merchant is not open to haggling

Subtraction to the DC

- The CHA bonus of the person haggling
- 2 if haggling for just self
- 2 if the pc is a regular customer

Successful Haggle

+1 - +5 – The merchant is open to haggling more – You may haggle again if wanted
5 to 10 – they agree on the price asked for
10+ They not only agree but are impressed by your skill and lower price by additional 10%

Failure to Haggle

0 to -5 – The merchant is willing to haggle more, but is getting harder to haggle with, you may try again
-5 to -10 – The price is fixed and that is it
10+ You have offended the merchant and the price has now increased by 20%

Special

A bonus to the DC roll can be added at the GM's discretion if the haggling is role-played well. Some merchants though don't like to haggle and may be offended.

Investment Knowledge (gen)

Intro

Knowledge of where to invest a small amount of funds from any profits gained can provide a long term benefit.

Prerequisites

WIS 12+, some kind of income source

Benefit

+1d5% to any income source, randomly rolled each month

Special

- May be taken up to 3 times
- Each time this feat is taken it may be applied to the same or a different income source
- An income source is defined as something like a business venture, stocks, royalties etc. anything that provides regular income but is not gained from adventuring or other such income.

Greater Investment (general)

Intro

You take more risks with your income, for the chance of greater profit, but with the chance of loss as well.

Prerequisites

Investment Knowledge, Wis 14+

Benefit

+1d10% to a selected income source

Special

- Can be taken multiple times
- Its effect is cumulative with Investment knowledge

If a 10 is rolled, the extra profit gained from both Investment and Greater Investment combined is a loss instead. Roll each dice separately to determine if this occurs.

Legal Rep (general)

Intro

Legal representation is not cheap, but sometimes needed. Even if not using them, a wise person will have a legal rep on retainer.

Prerequisites

100 gp a month for retainer

Benefit

Any legal costs (apart from the fee for the legal representative) are reduced by a quarter of the original value, but fines etc. must still be paid if they are found guilty.

Normal

Not having this feat gives no penalty as such, but all fees and costs are at full value. If the retainer fee has not been paid for that month or one before, then the award % or 1,000 gp mentioned below is doubled.

Special

Any money awarded 10% goes to the representative or 1,000 gp per case whichever is higher

Legal Rep - Superior (general)

Intro

The best lawyers cost more, but like the best accountants, they won't see just anyone, you have to prove you have at least some cash available to you first off.

Prerequisites

Legal Rep feat, in possession of at least 10,000 in gp, 400 gp per month retainer

Normal

As Legal Rep, including retainer

Benefit

As legal rep except:

- Costs and legal fees are reduced by half
- Lawyers personal Fee is 20% or 2,000 gp whichever is higher

Obscure Legal Knowledge (general)

Intro

Knowing about obscure laws or ruling can benefit those who activities are in a grey zone.

Prerequisites

Lore (Law), INT/WIS 14+

Benefit

Knowledge of any obscure or forgotten (but still valid) laws or precedents of a certain region or race. Sometimes even knowing something like "If you are wearing a red hat you may hold your weapon in public" can save a lot of trouble with the law.

The DC is 10 + 2d10 (1d10 if access to a library with legal books is available). The roll is made using INT or WIS whichever is higher. Failure simply means no obscure law can be found at this time or the law/ruling is not valid at this time. This roll must be made each time a ruling or law is questioned. The effects of a success are determined by the GM.

Can be taken multiple times, each focusing on a different race or region, or applying to the same region/race for a +5 bonus each time to the DC roll.

Permit (general)

Intro

Having a permit allows a person to do many things that others can't without breaking the law.

Prerequisites

1000 gp "donation" per permit/250 gp if they also possess the bureaucracy feat for the region or group

Benefit

Can be taken multiple times for various regions and aspects

E.g. Permit (Franner/Dangerous Animals)

Some example permit types are:

- Being in a certain area
- Certain activities or ventures
- Possession of Banned Goods/items
- Spell casting in public
- Weapons on Display

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