

Schuldag

The end of the month of Ready'reat, the start of winter, is a day of great import to the people of Perrenland, for this is Schuldag, the day on which debts come due, taxes are calculated and the departed are remembered.

A Perrender lives by the maxim "A Perrender pays their debts", and they are often insulted when out of Perrenland when they offer to settle up tomorrow, or when they are leaving and get told that the money must be up front. Schuldag, and its rituals, are a reflection of this. All Perrenders aim to be able to pay off any and all debts that they owe for a year on this day. Sometimes this is not possible, but rather than ducking their creditor(s), they actively seek them out to renegotiate, and pay as much as they can as a sign of good faith.

To be delinquent in your debts is a great dishonour, and will get you publicly shamed. When a debt is first arranged, particularly a major one, the participants agree on a location to meet on Schuldag for its finalisation. If one or the other of the parties cannot make it to the meeting place, they notify the other, and try to arrange a different location. If this is not possible, perhaps because one of the parties is out of the country, or on duty or business in an out of the way place, a proxy is named and they handle the disbursement of the debt.

If this doesn't happen, if the debtor doesn't show up, or refuses to pay, then advantage is taken of the fact that also on Schuldag the dead are eulogised, and the years dead are publicly proclaimed and commemorated. A creditor will stand up in a public place and declaim "I haven't seen so and so, and they owe me a debt. They are a person of honour, and as they are not here, they must be dead!" and then deliver a eulogy to the debtor, often cast in such glowing terms that it is obvious sarcasm. When word of this spreads through the community, as it will, be an item of extremely scurrilous gossip, the debtor will find their credit dries up, no one will be willing to do them any favours, and they will be treated poorly and with contempt. Anybody doing business with them will ask to see the colour of the money before starting to negotiate a price (extremely insulting), they will be asked to pay in advance at inns, and even their best friends will find excuses to be elsewhere.

The news will spread rapidly, and if the debtor is widely known, far and wide, but definitely within the debtors circle of association.

Schuldag is also a day of buying and selling, a sort of nation wide stock-take sale. Some of this is to raise cash to meet debts, but it is also because at the close of business your yearly tax is calculated, and it is easier to do this if you are counting money rather than the value of goods, especially when many goods are priced initially way above the actual selling price, as most vendors love a good dicker. Paying your taxes is another point of honour. Most Perrenders would rather sell their mother to a Ket pimp than to try and cheat on their taxes, and some flamboyant (and egotistical) patriots will actually over pay their taxes and boast about it, although this is regarded as verging on bad taste. All sorts of items are up for sale on Schuldag. Weapons, horses, clothing, beverages, food stuffs, furniture, even on occasions dwellings. Generally if you want it, you can find it, in particular in the larger towns and cities.

In the early evening, after the orgy of buying and selling, and the settlement of debts comes the remembrance of the year's dead. This is particularly important as so many Perrenders die outside the country on mercenary service, and often the first notice of the death is when a member of their company returns home for Schuldag and winter. This member will generally be acting proxy for those of the company that have debts at home, and will also bring back the deceased belongings and wages for their family. It is a time of wonderful eulogise, with the Bards vying to create the most beautiful, moving, and heroic passages, and also a time when Perrenders show their care for their fellows. Many Perrenders choose this time to make donations for the care of those in need. Cash is donated to the Shool temples, needed goods, furniture, food, clothing, and so on, to those in need. It is a tradition that goes all the way back to the tribal and early Clan days, when you were related to every one around you. You looked after them if they were in need, and they would do the same for you at a later date if you were in need.

Finally comes the Schuldag Feestje. In Schwartzenuin, Traft, and Krestible it is a grand ball, in other parts of the land it is feasting, dancing, drinking, partying, but all go until dawn, and the official start of winter. During this time, from one hour after sunset, to sunrise, all contracts are off. Marriages are not in effect, work contracts are subject to negotiations between employer and employee, and often in the inns and taverns the only people doing the serving are the owners and their families, although in many cases their friends will lend a hand for periods of time so that they too can participate. Many is the tryst that occurs on this night, and many the child born born in Goodmonth of High Summer who doesn't look like the mother's husband, but it is all part of the celebrations.

In the aftermath of this bacchanalia Perrenders nurse their hangovers on the road, as they return to their home towns, villages, and farms, to spend the long and cold Perrenland winters with their kin, before returning to their everyday lives.