

Coinage

The value of a coin depends on the amount of silver or gold it contains. There are only two common coins in circulation:

- **Farthing (f)** - coin about the size of a quarter, made of copper and tin alloy.
 - 10 f = 1 sp
- **Penny (sp)** - a silver coin, about the size of a dime. This is the main coin that concerns adventurers.
 - 200 sp = 1 pound of silver
 - 1 sp = 1 xp (when brought home)
- **Elf Penny (ep)** - a silver-gold alloy coin the size of a nickel, produced exclusively by the High King of Elvenhome. Often used as a unit of account by non-elves..
 - 100 ep = 1 pound of coins
 - 1 ep = 10 sp
 - 1 pound of ep = 1000 sp = 1000 xp
- **Mark (M)** - rarely minted unit of account, but in theory a gold coin about the size of a quarter.
 - 50 M = 1 pound of gold
 - 1 M = 100 sp
 - 1 pound of gold = 5000 sp = 5000 xp

Hacksilver is common. Other coins are in circulation, but typically they'll need to be weighed and assayed before they're accepted.

Coin Conversion: 1 M = 10 ep = 100 sp = 1,000 f

Metal Conversion: 1 lbs gold = 25 lbs silver = 5,000 xp

Buying Things

Most exchanges of goods happen within established long-term relationships without money changing hands. Only on market-days and in larger towns are money used regularly.

Additionally, outside of larger towns and market days there are few places that keep a wide stock of goods for sale. Buying something other than the most ordinary item involves finding someone who's willing to part with it, or placing an order for something to be made.

Finally, of course, price and availability varies depending on where you are and what the local production and trade networks look like.

What this all adds up to is that price-lists have two sets of default prices and availability - one for towns and one for the countryside. However this may vary by location.

Finding Things For Sale

To find an item for sale you have to roll equal to or less than the number in the **Find** column on a d6. If you fail but are willing to pay double the price, you can roll again.

If the number in the find column is a fraction it indicates the number you have to roll on that die size; f.x. 1/12 means you have to roll 1 on a d12. For those more rare items, if your roll fails you'll have to wait a week instead of a day before you can try to find it in the same location.

If the **Find chance is RP** it means this item can normally only be found for purchase via roleplaying efforts.

Do note that it is always possible to commission a piece of equipment if the appropriate craftspeople can be found.

Selling things

Selling prices and time are usually the same as buying prices in most markets, while buyer availability is determined by the DM depending on quantity and what seems reasonable.

Carrying Things X

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Goods & Services

Armour

Armour	AC	Enc	Notes
Light Armour	+2	1	
Medium Armour	+4	2	
Heavy Armour	+6	3	2-hour fitting or +5 AC
Heavy Armour, Elf-Made	+6	1	2-hour fitting or +5 AC
Heavy Armour, Dwarf-Made	+7	3	2-hour fitting or +6 AC
Shield	+2	1	Shields Shall Be Splintered

Heavy Armour - Fitting

Heavy Armour of all types require a 2-hour fitting session with access to basic smithing tools. Otherwise, the AC benefit is one point lower.

Dwarf-Made and Elf-Made Heavy Armour require a skilled smith to adjust.

Heavy Armour, Dwarf-Made

This is the least rare type of magical Heavy Armour +1.

Shields Shall Be Splintered

When taking damage from a melee attack, a shield wielder can elect to have their shield be destroyed and not take the damage.

This option is also available for magical shields, with the addition that magical shields can even ward against more esoteric things like lightning bolts, dragon breath, death rays, thrown boulders, and things like that. But the shield still breaks, so you better make sure it's worth it.

Clothes

People often judge others based on the clothes they wear. In many cases - but not all - the quality of clothes worn modifies reaction rolls based on the level of the person reacting. That is, the higher level someone is, the fancier the clothes have to be before it makes an impression as per this table.

Clothes	Reaction
Cheap & Gaudy	+ 1 level 2 or less, -1 level 3 or higher
Fine	+1 level 3 or lower

Poor	-1 level 3 or higher
Rags	-2
Regal	+1 level 8 or lower
Splendid	+1 level 5 or lower
Sturdy	No modifier

Wear, tear, and abuse can cause clothes to deteriorate over time - or rapidly if the abuse is severe enough. An adventurer may set out in sturdy clothes but return in rags.

Also note that if someone wears clothes far beyond their status, the bonuses may become penalties if others think they're an imposter.

Cheap & Gaudy Clothes

Tacky but eye-catching clothes. The kind worn by actors, market fortune-tellers, and swindlers to impress the common folk.

Fine Clothes

The clothes of landed gentry and comfortable merchants. Quality fabric, well constructed, and trimmed with materials that denote wealth and status.

Poor Clothes

Either the poorer sort of homespun clothes, made with substandard material; or sturdy clothes that have been worn and mended for far too long. This is the clothes of subsistence farmers, day-labourers, and others who may not eat as often as they'd like.

Rags

Tattered and stained. Confers some measure of modesty for the destitute, but little in the way of protection against the elements.

Regal Clothes

Layers upon layers of rare silks and intricately crafted brocade, dripping with flashing gems, gold thread, and every kind of cleverness. Probably not practical, but obviously ostentatious. These are the clothes of royal families and arch-mages.

Splendid Clothes

The clothing of high nobles and rich merchants, made from expensive fabrics and dyed the most prestigious colours. Hours upon hours have been obsessively spent to make every detail of this outfit convey that the wearer is somebody very important.

Sturdy Clothes

Good solid clothes, carefully crafted. These are the clothes of those who are not wealthy, but who usually don't have to worry about having enough to eat.

Food & Drink

When not adventuring, food and drink is assumed to be taken care of as part of whatever kind of room & board has been arranged. Similarly, fresh water is assumed to be readily available in most terrains (but not dungeons, deserts, or swamps).

Alcohol

If one quart of alcohol is served to followers, they get +1 to morale rolls for that day. However, if some are served alcohol and others are not, those who are not get -1 to their morale rolls for feeling left out.

The higher level the follower is, the better quality alcohol is required to improve morale as per this table.

Drink	Level Limit
Ale	L3 or less
Elfwine	No limit
Mead	L5 or less
Wine, Common	L4 or less
Wine, Fine	L8 or less

If PCs take alcohol with their provisions, they receive +1 to saving throws that day. Again, the higher level the PC, the better quality alcohol is needed.

Note, there are 4 quarts to gallon.

Delicacies

Eating or drinking delicacies provides bonus HP as follows:

Delicacy	Bonus HP
Exquisite	d8
Local	d4
Rare	d6

Note that delicacies typically don't keep past the next day.

Elfwine

The finest, almost blessed, wine made at the court of the High King of the Elves. In addition to having no level limit it also heals 1 HP when drunk (once per day only).

Small Beer

While having a slight amount of alcohol, it is insufficient to impact morale (or saving throws). It does have the benefit of being safe to drink and generally proof against spoilage.

Labour

Hirelings are individuals who may accompany the PCs on their adventures. If they contribute to adventuring beyond guarding base camps and the like, they earn a share of experience and treasure.

Hirelings, and especially Retainers, are a good source of convenient replacement PCs.

Hireling, Combat

Typically 1 HD fighter types. They are willing to fight as long as they think they have a chance to survive.

Hireling, Non-Combat Skilled

People who are willing to follow you for pay, but who are unwilling (or unable) to fight. They may, however, have other useful skills justifying better pay. Examples include cooks, trackers, artisans, musicians, and the like.

Hireling, Non-Combat Unskilled

These are run of the mill folks with no particular skills beyond what the average peasant might have. Good for carrying and holding things.

Retainer

These folks have class levels and will adventure and level up alongside the party. They could be apprentices, bodyguards, close friends, someone whose life you saved, or anyone else who's decided to follow you through thick and thin .

Magical Supplies

Potion Brewing Kit

In order to brew potions, the Magic-User or Elf must be 3rd level, know the specific recipe, and have the appropriate ingredients to hand.

Religious Items

Amulet of the Bright Mother

This amulet is dedicated to the Life Giving and All-Bright Mother, the Supreme Goddess, the Lady of the Sun or maybe to one of her many saints. The amulet gives Lawful or Neutral wearers a +1 bonus to all saving throws.

The higher level the wearer, the more precious the materials of the amulet must be to confer any benefit.

Amulet Material	Effective Level
Wood	Level 1 or less
Gold	Level 8 or less
Silver	Level 5 or less
Pewter	Level 2 or less

Incense

Incense is often used when paying respect at shrines or bargaining with spirits. Sometimes, doing so will result in a die being rolled to determine an outcome. Higher quality incense gives a bonus to such rolls.

Incense Quality	Bonus
Cheap	--
Exotic	+2
Fine	+1

Warding Amulet

The Pure Light Sect - who worship the One God, the Divine Patriarch, the God of the Sun - often sell small strips of paper inscribed with holy phrases and blessed by their initiates. Those who are Lawful or Neutral can use the amulet to Turn Undead as a Cleric of the indicated level.

Blessed By	Turning Level
Abbot	1
Acolyte	3
Patriarch	6

Each amulet crumbles to dust upon use.

Room & Board

Characters get bonus points depending on the quality and duration of their room and board as follows:

Quarters	Day	Week	Season
Rough*	1	d4	d6
Common	d4	d6	d8
Fine	d6	d8	d10
Opulent	d8	d10	d12
*Requires gear to counter any weather effects			

Rough - Sleeping out of doors and eating thin fare. If it's raining, you better have a tent, and if it's cold you better have some blankets and a fire. You'll also need a bedroll or to improvise sleeping on something other than just the ground to get the Bonus HP.

Common - How most people live. As long as you have a decent roof over your head, square meals, and a comfortable place to sleep, this applies.

Fine - You're living the good life, with people attending to your needs and bringing you high quality food and drink. Equivalent to the standard of living of successful city merchants, average nobility, and the like.

Opulent - you live like a King, Empress, or someone otherwise in the top 1%.

Peasant Hospitality

When travelling in settled or semi-settled lands, adventurers can typically count on finding hospitality (which includes food and board) with a local peasant for a night or two. This counts as Common quarters.

The common expectation is that the guests give the hosts a few coins to show their appreciation according to their status. A common benchmark 1 sp per level of the highest member of the party or 0.2 sp per person, whichever is the higher amount.

Alternately, the visitors could be asked to help with an appropriate problem, which could lead to all sorts of adventures....

Shelter In A Barn

Another option when travelling in settled or semi-settled lands is to seek shelter in a barn. This is typically free and counts as rough quarters (protected against the elements). However, no food is provided.

Town Room & Board

Towns typically have establishments to feed and house travellers, with a range of quality available depending on budget.

Quality Hospitality

Another option - in town or the countryside - is to seek hospitality from local magnates and other important folk. This can often lead to a better level of room & board, but conversely the hosts may look to the adventurers for help with their problems... especially if they stay for a while.

The tone of the reception and the quality of hospitality provided often correlates directly with party level.

Sundry

Backpack

Useful for carrying things but keeping your hands free.

Bees-wax Candle

Each candle burns for two hours (12 turns), illuminating in a 10'. Easily blown out.

Pipe & Pipeweed

If you spend a turn resting and smoking pipeweed, you have a chance of getting bonus HP as follows depending on the quality of the weed.