

Men, Merchant

(from the Monster Manual)

FREQUENCY: Common

NO. APPEARING: 50-300

ARMOR CLASS: See below

MOVE: See below

HIT DICE: 1-6 Hit points

% IN LAIR: 0%

TREASURE TYPE: See below

NO. OF ATTACKS: See below

DAMAGE/ATTACK: By weapon type

SPECIAL ATTACKS: See below

SPECIAL DEFENSES: See below

MAGIC RESISTANCE: Standard

INTELLIGENCE: Mean: very to high

ALIGNMENT: Neutral

SIZE: M

PSIONIC ABILITY: See below

Attack/Defense Modes: See below

LEVEL/X.P. VALUE: **

Merchants are, as the name implies, traders in goods and similar merchandise. These traders travel in caravans - pack animals and/or wagons - from city to city in order to do business, so they are found nearly everywhere.

Only 10% of any band of merchants will actually be tradesmen. 10% will be drovers. The balance (80%) of the party will be mercenary guards.

The guards will be led by a fighter of 6th-11th level, with a lieutenant 1 level lower (5th-10th). These leaders will have 12 guards of 2nd level.

For every 50 persons in the merchant caravan there is a 10% chance for a magic-user of 6th-8th level. There is a 5% chance per 50 for a cleric of 5th- 7th level. There is a 15% chance per 50 that there will be a thief of 8th-10th level with 1-4 lesser thieves (roll for the level of each, 3rd-7th).

All the leaders, guards, and special characters will be in addition to the numbers indicated by the dice.

The mercenaries guarding a caravan will be mounted, armored, and armed as follows:

heavy warhorse, plate armor & shield, lance, sword*	10%
medium warhorse, chainmail & shield, lance, sword	20%
medium warhorse, chainmail & shield, flail, mace	10%
light warhorse, scale mail, light crossbow, sword	10%
chainmail, pole arm, mace	10%
chainmail, heavy crossbow, mace	10%
ringmail & shield, spear, morning star	30%

*All 1st level fighters

All higher level fighters and clerics will have plate armor and shield.

A caravan of merchants will have various sorts of treasure. Merchants will individually have J, K, L, M, N, and Q treasures with them. The mercenaries will individually have type K, leaders type M. Somewhere in the caravan will be hidden the pay chest containing (100% certain) 2,000-4,000 gold pieces, 100-400 platinum pieces, and 4-16 base 100 gold piece gems. The merchandise will be worth from 10,000 to 60,000 gold pieces, being carried on the pack animals, and/or wagons. It requires 10 pack beasts or 1 wagon for each 5,000 gold pieces worth of goods.

The merchants will always be mounted on very swift, light horses.