

At House Creation, you start with 8 skill points to spend.

At House Creation, you get a base amount of 5 members of your House. If you wish to have more members, you can spend 3 skill points per member to gain more house members. If you wish to have less members, you can trade in members for 2 skill points per member.

Maladies give you additional skill points but add a negative trait to your character and restrict what gifts they can take. **Each Character can only take up to One Malady.**

Gift	Effects	Points Cost
Financial Genius	2% bonus to all House's incomes, excluding Trade Points and Labor. Bonus to developing lands.	5
Clever	Bonus to countering enemy schemes, catching spies, and foiling assassination attempts.	4
Leader	Bonus to rally attempts, Battle Commands, and persuasion attempts against subordinates.	4
Logistician	Bonus to establishing supply lines in both enemy and friendly territory (Costs 20% less trade points), 10% reduced upkeep costs in food and coin for armies.	4
Beautiful	Bonus to persuasion attempts against people attracted to your gender, added chance of successful betrothals.	3
Fertile	Bonus to pregnancy attempts, higher chance of multiple births, less chance of dying in childbirth.	3
Master Trader	Decreased Costs in Trade Points for all Trades made. (10%)	3
Covert	Bonus to spying, assassination attempts, and other covert activities.	3
Warrior	Bonus to Battle Actions, bonus to success rate in personal duels.	3
Tactician	Bonus to Battle Commands, added bonus from defensive terrain and fortifications.	3
Navigator	14.3% (1/7) decrease in travel times for ships, armies, and individuals.	3
Diplomat	Bonus to persuasion attempts.	3
Survivor	Bonus to chances of survival in dangerous situations. (i.e. poisonings, battle wounds, etc.)	3

Banker	3% bonus to coin production	3
Overseer	3% bonus to raw materials and luxury good production	3
Agriculturalist	3% bonus to food production.	3
Architect	Bonus to development of lands and building structures and fortifications. Small bonus to sieging settlements.	2
Admiral	Significant bonus to ship combat.	2
Spymaster	Bonus to building and managing spy networks.	2
Duelist	Significant bonus to success rate in personal duels.	2
Drillmaster	Bonus to development of Troop CV, Troop CV degrades slower.	2
Multilingual	Can take multiple times for multiple extra languages, each time it's taken accounts for two extra languages. (Examples: Spanish, Latin, French, Greek, German, Turkish, Arabic, etc.) (Existing Cardinals automatically know Latin, and some Houses know other languages based on their recent origins within the past hundred years. For example, the Borgia know Spanish.)	1

Malady	Effects	Gift Restrictions	Points Added
Blind	Effectively useless in battle, must communicate through the spoken word (cannot read or write), bonus to enemy assassinations and spy attempts.	Duelist, Warrior	2
Deaf	Must communicate entirely through the written word or primitive sign-language, bonus to enemy assassinations and spy attempts.	Leader, Diplomat	2
Mute	Must communicate entirely through the written word or primitive sign-language,	Leader, Diplomat	1
Hideous	Malus to all persuasion attempts and betrothals.	Leader, Diplomat	1
Dwarf	Generally considered to be lesser, malus to Battle Actions, slight bonus to enemy assassination attempts.	Duelist	1
Deformed	Malus to all persuasion attempts and betrothals.	Leader, Diplomat	1

Maimed (Arm)	Malus to battle actions, slight bonus to enemy assassination attempts.	Duelist, Warrior	1
Crippled (Leg/s)	If one leg: Malus to battle actions, slight bonus to enemy assassination attempts. If two legs: Effectively useless in battle, bonus to enemy assassination attempts.	Duelist, Warrior	1-2
Infertile	Incapable of having children. Any attempts to do so end in miscarriage.	Fertile	1
Sickly	Small malus to most actions. Must roll for death chance every year as if they were elderly. (If already elderly, added chance of death)	Duelist, Hardy	2
Obese	Small malus to most actions, effectively useless in battle.	Duelist, Warrior, Survivor	1
Martially Incompetent	Malus to battle actions, and duels, bonus to enemy assassination attempts. (Cannot be taken by women)	Duelist, Warrior	1
Financially Incompetent	Malus to all financial actions. (Cannot be taken by Unlanded Characters)	Financial Genius, Master Trader	1
Poor Strategist	Malus to battle commands and other warfaring actions. (Cannot be taken by Unlanded Characters or Women.)	Tactician	1
Elderly	Small malus to most actions, particularly those involving physical action. Must roll every year to see if they will die that year. (Every character gets this malus once they reach the age of 55, but they do not get the extra points unless they are elderly at House Creation)	Duelist, Warrior, Fertile	2