Welcome to Isphu	sTables, brought to	you by u/Isphus							
These are tables i	have created for pe	rsonal use and Exce	el practice (though i	have later converte	ed them all to the su	perior LibreOffice	Calc)		
The Character tabl	e creates a characte	er with a random ra	ce, class, age, etc.						
It even includes th	e entire scope of Xa	anathar's life events	tables, along with	all published trinke	ts and a handful of	homebrew ones.			
The name generat	or in particular was	made because all r	name generators i co	ould find online we	re no generators at	all, and just picked	existing names at ra	andom from a list.	
Mine actually mak	es the names on th	e spot by combinin	g prefixes and sufixe	es. The downside is	that sometimes the	ey are weird, but yo	u can reroll with a	:lick.	
Note: In order to r	eroll, try deleting a	n empty cell with th	ie "del" key. Alterna	tively, ctrl+R seems	to be the tecnically	correct way to do	it.		
Once the name tak	ole was made, it wa	is easy to make a na	tive brazilian name	table, as well as a j	japanese name tabl	e.			
Note that editing i	s disabled for obvio	us reasons. If you v	vould like to edit an	y table, feel free to	copy it to your own	Google Drive or do	ownload it in the for	rmat of your prefere	nce.
There are notes ar	ound that should e	xplain some of the	trickier aspects of m	y tables, and i'm al	ways open to feedb	ack on new tables	or good additions to	existing ones.	
I am making these	public in the hope	that they may be o	f use for other DMs	And also for karma	a, i guess.				
Hope the mods of	r/d100 dont get ma	ad from the lack of	actual d100s.						
Keep the rocks fall	ing,								
Isphus									
P.S.: I was once ba	nned from a DnD-re	elated Discord serve	er for posting a link	to a reddit thread t	hat had a patreon li	nk in the comment	s. In order to get th	at sweet sweet	
passive-aggressive	revenge on them,	here is a link to son	ne random patreon	just to make sure m	ny tables can't be po	sted there: https:/	/www.patreon.com	/cgpgrey	
NEW TABLE: Wild I	Magic.	NEW SHEET: F2Edi	t, where anyone ca	n add stuff.					
The "weight" on/o	ff cell in Character l	has been made edit	able, as have the da	ata entry cells for In	isurance.				
New tables: Arcan	eStuff, Herb and Vil	lain							
ArcaneStuff has a	familiar and a focus	generators.							
Herb has a generat	tor for natural object	cts one can find in a	forest or similar ar	ea					
Villain has a BBEG	generator and a he	nchman/local villai	n generator						
New table: Dunged	on								
Creates a random	dungeon with inhal	bitants and a goal fo	or the PCs						
Edited permissions	on the Names tab	le: now you can edi	t everything except	the area with the g	eneration itself. The	at means anyone ca	an delete a random	square to reroll all.	

	European	Native Brazilian	Japanese	Title/clan name			"Weighting" a character means it will take into account "wei	ght"
lame	Lanceleouf	Pindaberaíba	Zasuki	Brightspear			variables in the PCCreation sheet.	
Race	Aven	34 years old			Strength	13	The weights make certain races and classes more or less like	ly
Class	Cleric				Dexterity	14	to show up. Class weight makes mundane classes such as	
Gender	Male				Constitution	15	Fighter, Barbarian and Rogue more common, while race weig	ght
lignment	Lawful Evil				Intelligence	11	makes Humans, Elves and Dwarves more common.	
Background	Archaeologist				Wisdom	14	Weights can be changed in the PCCreation sheet, and are sa	fe
evel [1]	5				Charisma	17	to modify. Use positive integral (whole) numbers.	
rinket	The notes an apprentice wizar	rd tried sneaking into a	a test		Extra stat [2]	13	In order to disable weight variables, enter 0 in the red cell.	
avorite curse	Gutless junk burglar				Stat avg (6)	14	In order to enable them, enter 1 in the red cell instead.	
					Stat avg (7)	13.85	0	
Raised by	You grew up with your mother	r and father.					Permissions have been changed, now anyone can edit the re	d tile
Parents	You know who your parents a	re or were					Keep in mind anything other than 1 will disable weight calcu	lation
if absent parent)	Your absent parent was impris	soned, enslaved or tak	en away.					
iblings	You have 4 siblings						For "saving" a character, use ctrl+shift+v to paste the copied	text
lome city	North Norfall						rather than the formulas that originated it.	
Birthplace	You were born on an outer pla	ane of your choice					Using "right click -> paste special -> values only" also works.	
hildhood home	Your childhood home was a ru	undown shack.						
amily lifestyle	Your family lifestyle was mode	est.						
Childhood	You remember your childhood	d being normal, with a	few close friends.					
ou made an ener	my of an adventurer but you ar	re NOT to blame.						
ou caught a disea	ase and recovered from it, but	still have a cough, poc	kmarks, or gray ha	sir.				
ou were accused	l of counterfeiting and served 2	2 years for it before eso	caping or being fre	ed.				
ou were accused	l of extortion and served 1 year	rs for it before escapin	g or being freed.					
ou made an ener	my of an adventurer but you ar	re NOT to blame.						

Town name	North Norfall	New Crystalville	Mid Orange Valley
Flower	Tiny pink orchid with a metallic fragrance.	25cm green jasmine with a strawberry fragrance.	Small pink daffodil with a acidic fragrance.
Town economy	its lantern oil production.	its spell component production.	its breeding of war rams.
Title	The Hidden	Brightspear	Krakenmaster
Faction	Midnight Sword Baronate	Dread Servants Brigade	Mystic Hilt Inquisition
Artifact Location	being experimented on by a mage	in a lost city in Mithardir	in the belly of a sea serpent
Gemstone	sugilite	diamond	garnet
Weapon	makeshift dragonforged adamantine trident	ceremonial halfling meteor nunchucks (club)	traditional witchmade gold shotgun
Armor	weird halfling ice hide shirt	unique gnomish stone heaume	worn human bronze hoplon
Inn	The pilgrim's keep	The pirate's keg	The sugilite lute
Wild Magic (All)	A familiar appears next to you, taking the form of your childhood pet and follows	you around for an hour.	
Wild Magic (PHB)	Creatures have disadvantage on saving throws against the next spell you cast in t	he next minute that involves a saving throw.	
Trinket	The notes an apprentice wizard tried sneaking into a test		
Familiar	Crimson seagull with two atennae	Brown guinea pig with an extra set of wings	White parakeet with an extra tail
Spell Focus	Copper orb with carved runes	Iron staff with tribal drawings	Stone bracelet with thin mist coming out of it
Major Villain	Your BBEG is a vampire trying to sacrifice the whole world to show his power	Your BBEG is a wizard trying to corrupt a continent to fulfil his destiny	Your BBEG is a cultist trying to sacrifice a country as a prank
Local Villain	Your local villan is a awakened animal gathering secrets to lift a curse	Your local villan is a serial killer gathering slaves for vengeance	Your local villan is a serial killer gathering magic items for his experiments
The dungeon is	an isolated den full of yuan-ti where the players must lift a curse	an overgrown mine full of undead where the players must hire its inhabitants for a job	a hidden fortress full of spies where the players must deliver an item
Deity	Lanceleouf, god of Beauty, Tempest and Unity. His symbol is a bloody dagger and skull.	Khaean, god of Tempest, Unity and Nature. His symbol is a black dragon and lion.	Kenmir, god of Unity, Nature and Life. His symbol is a black scythe and ouroboros.

Prefix		Midfix	Sufix		Possibilities		
vi 🛛	6 Za	ki	do	Zasuki	27200		ctrl
ia	12 Ki	ka	moto	Kibare			shift
(yo	29 Ga	ru	kura	Gadawa			f9
Shi	21 Ino	ma	mura	Inotomaru			
Sa	25 Ka	ba	kuro	Kakuma			
Za	24 Wa	bu	za	Wasuki			
Na	11 Hi	ga	ta	Hinaru			
Во	28 Se	chi	shi	Semama			
Mi	9 Mi	su	to	Mizudai			
Ко	24 Wa	ra	ki	Watsujin			
Hi	31 I	tsu	ke	Inomoto			
Ki	30 Gai	bi	da	Gaitsumaru		This table is meant to simulate japanese names	
Aka	14 Cho	no	ki	Chonaketsu		It was made with the butchered names of anime characters, so take the names	
Cho	31 I	na	ha	Isahiro		generate here with a grain of salt.	
Pa	31 I	do	ru	Igakuro		When adding new syllables, make sure they start with consonants and end with	
4	4 Shi	su	ma	Shirato		vowels. It may not be a hard rule of japanese, but makes the names smoother	
Ku	30 Gai	re	nai	Gaikata			
Fu	19 Te	ji	maru	Tenano			
Ге	8 Bo	ku	ma	Bosuto			
Mo	2 Sa	to	dai	Sanore			
Ino	30 Gai	wo	jin	Gairudo			
Su	24 Wa	mi	re	Wanaki			
Na	8 Bo	da	no	Bobuwa			
Wa	3 Kyo	sa	bi	Kyogamoto			
Ka	7 Na	zu	to	Natoha			
0	16 A		ro	Anonai			
Ka	22 Su		mori	Sujiketsu			
Se	32 Iwo		ketsu	Iwosumori			
Ga	23 Na		wa	Nabumoto			
Gai	29 Ga		chi	Gamanai			
	17 Ku		hiro	Kusaketsu			
wo	17 Ku		hito	Kukuno			
Obi	7 Na			Nakamaru			
Oki	1 Ai			Aisuma			
	10 Ko			Kozuki			
	26 O			Orumori			
	24 Wa			Wanake			
	3 Kyo			Kyosadai			
	25 Ka			Kadoza			
	17 Ku			Kugaki			
	25 Ka			Kababi			
	29 Ga			Ganoru			

Franks and Mirror	T	A sector sectors	1	Tall days fill by	El a se de se se se	Description of the second	D	0	talah menung	Frankson Frank	46.1	T1 - 611
antasy Name		Arab name	Japanese name	Tolkien Elf Name	Fiend name	Dwarf name	Drow name	Dragon name	Irish name	Eastern European		Tiefling
anceleouf	Pindaberaíba	Aadraheb	Zasuki	Fëlinbor	Nisargduk	Gamus	Tarnkoph	Karchan	Chudalac	Minvita	Ulilu	Streak
Chaean	Marapengaranga	Khadadour	Kibare	Arefin	Nizazor	Thelrom	Ordrunet	Domvdum	Calbreuid	lvin	Jlego	Bold
Cenmir	Traranrica	Ghabifah	Gadawa	Lúlegtan	Kosargar	Gadur	Vhonzenern	Amaith	Lornin	Krysgolaj	Emekar	Passion
Maroh	Iriguera	Khasimbia	Inotomaru	Duiairë	Zanbelhal	Gagrek	Thalbkiir	Diandor	Ruaibabhe	Krysos	Ywoko	System
Valster	Pindaguádir	Haahad	Kakuma	Gallor	Xigburlis	Fregurn	Tarzfein	Tromouth	Murnasster	Emlalai	Makpi	Virtue
Chenhar	Jujaratehy	Zadabad	Wasuki	Aegdaniel	Zakselgduk	Dwador	K'yodravmnic	Diagalth	Britharna	Dradoova	Uunke	Sapphire
Vixna	Soporim	Subsimra	Hinaru	Angdanen	Hiszenlis	Krummil	Baedravkiir	Andor	Clíchdre	Valtiov	Atidi	Arsenal
Jrard	Ipaneranha	Musalhir	Semama	Míon	Kurbelrik	Kromlin	Tagoghar	Kolzgan	Cloithine	Jarus	Zaiwan	Mere
Kirora	Caraírama	Zulamhin	Mizudai	Círar	Grikalphax	Gamar	Tefakoph	Domgot	Cuglgh	Sererski	Mezlipo	Temptation
Davmin	Jericirapira	Alsabbad	Watsujin	Ëdirar	Vukrikrahd	Frerigg	Gaudrurak	Shumix	Doibaona	Andrma	Rininwe	Faith
iochra	Tabaipujaú	Edahda	Inomoto	Mamofin	Ragutrax	Dudor	Dridriinet	Orfarith	Raibdagus	Isilich	Selakge	Alacrity
Dalbert	Ipaíraoca	Badlamraf	Gaitsumaru	Leantan	Zokbeldur	Fahal	Thaldriitha	Ovomor	Blichofe	Dangorroi	Slowi	Trick
arter	Abatatiranha	Khaveeuq	Chonaketsu	Aegghil	Drumenped	Adra	Gaubden	Ivoeth	Clocthech	Mineg	Jwile	Sapphire
Heprin	Sutorica	Mujauq	Isahiro	Elddorlas	Xigkathrad	Barmus	Phalaquess	Kolkdum	Diartanlin	Sorbel	Zaumpi	Lucky
oleela	Jeritatituba	Zarehba	Igakuro	Erdrim	Vargutdahl	Kramdor	Mantrara	Ehishka	Fearchonait	Minos	Berla	Art
Swatrice	Voporatã	Aaddulhad	Shirato	Nelmarthil	Zekthendor	Thorigg	Tsadriimnic	Kolsdum	Ullaran	Darintin	Dwuka	Ideal
Folas	Guarayahy	Jadaher	Gaikata	Nelië	Pharxidaal	Hjulgram	Orbrmnic	Shuvoka	Maoilganlach	Bogya	Monda	Merry
Dirnes	Bitoaçu	Musfriahl	Tenano	Cardanwë	Ekanlok	Gamond	Phagofein	Ekolrith	Faoilsheahbar	Raoral	Rininpe	Treat
Dwoith	Miyaga	Alidashia	Bosuto	Id	Nihurdahl	Gimmond	Velgokyn	Kolrix	Ciaganta	Elgos	Nzinwu	Sugar
Ravund	Jericarú	Khatadour	Sanore	Anúkil	Zokbolis	Dwabur	Zszenozz	Smamorith	Athnascht	Fregomir	Jengo	Hot
ulaika	Mayaba	Mujbarad	Gairudo	Ailoryë	Barlbellis	Faruith	Drifakiir	Malsat	Ruibthster	Dragorvan	Chokde	Creed
Valrin	Jaguaguajá	Muskhaar	Wanaki	Vorrodöl	Ekrikgduk	Krumgurn	Vhongoghar	Kolfoor	Fiahulona	Andrnzsha	Aginki	Lily
roberta	Matatidir	Aljadba	Bobuwa	Fegirë	Zakkathdahl	Grenmar	Baqykoph	Malmaith	Earcthdre	Ivon	Osonza	Amber
loaika	Jacaruíba	Tajadrim	Kyogamoto	Olthor	Arthendur	Kromgarn	Zartraston	Atginth	Finthnta	Niktiral	Rinikpa	Serenity
alka	Matiarã	Dusabb	Natoha	Angeintan	Xigselphax	Bargrek	Ortrakoph	Elat	Faolchhe	Nyanova	Nzikdi	Diligence
uerios	Ubeboravara	Aadahshia	Anonai	Saemarirë	Wizaoth	Thardek	Manlyden	Karfus	Aflabhe	Klavov	Agenpo	Far
Azina	Ariuguá	Dudaruf	Sujiketsu	Mírothír	Arhurhal	Thardor	Manzenquess	Diaigalth	Earogh	Nigortha	Matakki	Rowdy
Deklos	Jeritirapu	Mashara	Iwosumori	Cedorië	Kardekdahl	Thurbun	Vhonxydriil	Britith	Earghalinn	Yesosly	Béwi	Sorrow
Dolev	Berêririca	Zuroulsim	Nabumoto	Anamar	Hiskanrik	Barruith	Bariuston	Zimaath	Clochobre	Elich	Rinako	Bright
Richet		Tabihir	Gamanai			Bardek				Draenral	Zaile	Profit
	Voçarú			Angrothië	Zokrarik		Gauxyzt	Ogmar	Scáthdre			
ranala	Ituricaia	Muskaba	Kusaketsu	Thurrothiel	Hiskrikhaz	Bodr	Cemrnzt	Karvaka	Cloiath	llo	Osonma	Kitty
Balzan	Trapepira	Mujbideh	Kukuno	Neldirthír	Grithendor	Thurkûn	Zarzyen	Darhuth	Doihulche	Oliral	Plalu	Avarice
Ansilmir	Sotiara	Habadin	Nakamaru	Tileb	Nenendahl	Thelmand	Tefaak	Diathix	Dúnbhdan	Воуа	Bwapu	Unity
Nothrien	Marabupuã	Munzibruf	Aisuma	Tu	Zekselgul	Mabur	Golfakyn	Attmar	Gormoghus	Boenya	Kuiklu	Lucky
arziz	Guaraciracum	Rakdabal	Kozuki	Elerihil	Maghurrax	Krumhal	K'yodruden	Gravdor	Lubhith	Fregorov	Mzlegu	Trick
Dekhas	Maranabora	Malomria	Orumori	Gilanros	Nithenhaz	Ammil	Gollaozz	Grafoat	Raibtinait	Clanzej	Emwidé	Temptation
Moasa	Caçagueraxi	Mubanra	Wanake	Carthidir	Belfedaal	Bombun	Velgodriil	Amalrat	Diarghalchúr	Niniya	Agakma	Lord
rnid	Piraberaaçu	Sababaan	Kyosadai	Alodöl	Wifethok	Bogrek	Manzen	Grafeishka	Clooeig	Nyanven	Kuepu	Magnanimit
Mazthrid	Ipabiúba	Musroulfri	Kadoza	Angloddel	Karthenped	Gakohm	Baetratha	Ibrat	Oirgancht	Svasibel	Yengu	Jolly
Jrward	Ubirayagui	Dumeedour	Kugaki	Gildangol	Kozrped	Krambur	Dridravra	Shumointh	Murchtaigh	Yesgus	Atewan	Sassy
Tomza	Jaguaranga	Musmeera	Kababi	Elemomoth	Grikaldor	Torgram	Phadriinos	lggor	Maelgannge	Dragorova	Uinda	Elloquence
itoost	Macupu	Khaveefri	Ganoru	Mahladirë	Ethongduk	Domar	Baxyston	Grachus	Calaililán	Olii	Rinwepi	Mercy
Stoost										00 00		
	0											

After being reincarnated you		
snore loudly		
became lactose intolerant	Allerg	y table
became allergic to X	nuts	
became unusually short for the race	dust	
became unusually tall for the race	docor	ut
became the opposite gender	healin	g potions
have oddly strong body odor	alcoho	ol
can no longer hold your liquor	spore	s
have horrible acne		
are bald		
have oddly colored hair		
have oddly colored eyes	Odd color table	
have and odd skin color	red	
are always hungry	purple	
are always thirsty	green	
are always horny	pink	
have nightmares about your old body	orange	
have a constant nasal congestion	blue	
can't feel taste very well	teal	
still see your old body in the mirror	cyan	
have no body hair outside your head		
are always chilly		
are not sure you're still you		
have memories of someone else in this body		
have nightmares about your last death		
have an itchy body part		
hear a popping noise from your knees		
hear voices attributed to the departed		

Scheme	Objective	Scheme		Weakness			Methods		
	7 1 Immorta			5		holds the villain's soul	5	1 Agricultural devast	
	2 Influence	Win a contest or tourn	ament DMG page 94		2 Their power is t	oroken if the death of their true love is avenge	d	2 Assault or beating:	gs
	3 Magic	Open a gate to anothe	r world		3 They're weak in	the presence of a specific artifact		3 Bounty hunting or	r assassina
	4 Mayhem	Fulfill an apocalyptic p				extra damage to the villain		4 Captivity or coercis	
	5 Passion	Destroy rivals for anoth				stroyed if it speaks its true name		5 Confidence scams	
	6 Power	Conquer a region				hecy or riddle reveals how to deafeat t hem		6 Defamation	
	7 Revenge	Avenge a past imprisor	iment or injury			when an ancient enemy forgives it		7 Dueling	
	8 Wealth	Marry into wealth			8 The villain loses	power if a bargain struck long ago is fulfilled		8 Execution	
								9 Impersonation or o	disguise
								10 Lying or perjury	
Immortalit								11 Magical mayhem	
		legendary item to prolong their	life					12 Murder	
	2 Ascend to	godhood						13 Neglect	
	3 Become	ndead						14 Politics	
		ounger body						15 Religion	
		nar creature's essence						16 Stalking	
	5 5000 0 pr	nar creature a casence						17 Theft or property of	crime
Influence								18 Torture	Cinne
Influence		11 A 111							
		sition of power or title						19 Vice	
		test or tournament						20 Warfare	
		with a powerful individual							
	4 Place a p	wn in a position of power							
Magic									
	6 1 Obtain ar	ancient artifact							
	2 Build a m								
		a deity's wishes							
		fices to a deity							
		lost deity or power							
	6 Open a g	te to another world							
Mayhem		pocalyptic prophecy							
		vengeful will of a god or patron							
	3 Spread a	ile contagion							
	4 Overthro	a government							
	5 Trigger a	atural disaster							
		stroy a bloodline or clan							
	,-								
Passion									
183801	4 1 Prolong t	e life of a loved one							
		thy of another's love							
		store a dead loved one							
	4 Destroy r	vals for another's affection							
Power									
	1 1 Conquer	region							
	2 Incite a n								
		rol of an army							
		e power behind the throne							
		avor of a ruler							
	5 Gain the	nor or a fuler							
Revenge									
		past humiliation or insult							
		past imprisonment or injury							
		e death of a loved one							
	4 Retrieve	olen property and punish the th	slef						
Wealth									
(Concert	2 1 Control n	tural resources or trade							
	2 I Control II								
	2 Marry int 3 Plunder a								
		goods or money							
	5 Acquire s								
	6 Sell illega	anode							

Name	Roll	RandomName
Cherry	67	Streak
Норе	46	Bold
Serendipity	115	Passion
Serenity	121	System
Art	90	Virtue
Chant	49	Sapphire
Creed	113	Arsenal
Excellence	82	Mere
Fear	88	Temptation
Glory	64	Faith
Ideal	42	Alacrity
Music	107	Trick
Random	49	Sapphire
Quest	40	Lucky
Poetry	5	Art
Reverence	11	Ideal
Sorrow	36	Merry
Weary	94	Treat
Violet	53	Sugar
Mercy	98	Hot
Able	7	Creed
Valiant	50	Lily
Dapper	48	Amber
Just	4	Serenity
Соу	78	Diligence
Earnest	95	Far
Randy	28	Rowdy
Rowdy	17	Sorrow
Humble	63	Bright
Breezy	92	Profit
Frank	85	Kitty
August	80	Avarice
Major	57	Unity
Belle	40	Lucky
Bliss	93	Trick
Merry	88	Temptation
Willowy	66	Lord
Hardy	76	Magnanimity
Purity	69	Jolly
Lucky	81	Sassy
Freight	59	Elloquence
Alacrity	20	Mercy
Azure		
Rakish		

	I
Brazen	
Bold	
Drowzy	
Amber	
Sapphire	
Lily	
Rose	
Rich	
Sugar	
Chastity	
Holy	
Maddie	
Unity	
Unique	
Elloquence	
Brilliant	
Idyll	
Muse	
Bright	
Faith	
Elder	
Lord	
Streak	
Humble	
Jolly	
Amnisty	
Joy	
Loony	
Courage	
Ambition	
Zealous	
Magnanimity	
Magnificent	
Diligence	
Perseverance	
Avarice	
Sassy	
Mere	
Puzzle	
Thot	
Kitty	
Chivalry	
Mischief	
Mischief Temptation	

Virtue	
Tome	
Profit	
Trick	
Treat	
Far	
Covert	
Chill	
Hot	
Dread	
Shine	
Truth	
Dare	
Acumen	
Allure	
Hazel	
Arcane	
Trick	
Secret	
Chaos	
Anarchy	
Order	
Tempest	
Arsenal	
Love	
Passion	
Spoiler	
Problem	
Solution	
Question	
Answer	
System	
Blank	
Aurora	
Solemn	
Eulogy	
Grace	
Shrewd	
Delight	

Diamond cost of Raise Dead	500	
Priest/bard hiring cost (transportation included)	200	This is not a random generator, but instead a calculator for the cost and expected price of
Total cost	700	resurrection insurance in a standard D&D setting.
		The yellow-highlighted parts are data to be entered according to the price of resurrection,
Life expectancy	70	life expectancy of the customer's race, and their income.
Chance to die at any given year	0.0142857142	Everything else calculates itself, resulting in two prices: One in case resurrection insurance
		is a monopoly, another in case it is a perfectly competitive market.
Break even cost of insurance (yearly)	10	Realistically, the price can be anywhere in between the numbers highlighted in green.
Break even cost of insurance (monthly)	0.8333333333	When the price says "not profitable" it means at least one of of the parts finds it so, which
Insurance cost (yearly)	10	in turn means the exchange does not happen and the person goes uninsured.
		Keep in mind large catastrophes or world-ending disasters cause lots of death, which would
Daily income in gp [3]	2	bankrupt such a company. As a result, they are generally not insured.
Yearly income (22 workdays/month)	528	
Utility (no death) [4]	22.97825059	High-risk professions, such as adventurers, would be charged too much for insurance.
Utility (death) [5]	0	If this service is provided to them at all, it would be by the appropriate guild.
Expected utility (uninsured) [6]	22.64998986	For high risk professions, just use a lower life expectancy. Example: if a gladiator is expected to die
Insured utility (PPD) [7]	22.64998986	within 10 years in the arena, set life expectancy to 10 and see what the price would be.
Insured utility (free market) [8]	22.75961335	
		Consider having the church(es) selling this service, as a form of indulgence/tithe.
Willingness to pay insurance (yearly) [9]	14.97795918	
Perfectly Price Discriminating Monopoly Profits	4.977959184	A few potential plot hooks:
		Transport a corpse to a large city within 10 days
Yearly price (perfectly competitive market)	10	Desecrate a corpse before it can be raised
Yearly price (price-discriminating monopoly)	14.97795918	Figure out who desecrated a corpse
		Perform a personal favor for a Bard/Cleric who is reluctant to join the insurance company
		Protect a shipment of diamonds
		Steal a shipment of diamonds
		Transport a corpse and the diamonds to a vacationing cleric/bard
		Kill a cleric before he can raise someone specific
		Disable a cleric until a corpse is too old to be raised

			Results:	
		93	A commoner of the DM's choice within 10 miles of you becomes a wild magic sorcerer.	
	t attribute is decreased by 1.		Each creature within 30 feet of you takes 5 necrotic damage. You regain hit points equal to the sum of the necrotic damage	
	attribute is decreased by 1. of silence is created around you. It lasts 4 minutes and moves with you.		You split in two, creating a nude clone of yourself under the DM's control. It has all your memories and abilities but no iter You age 6 years.	ems.
4 You age 6 ye			You lose your memory of the last 8 hours. A Modify Memory spell can end this effect, regardless of how long it takes to b	e cast.
	o a potted plant until the start of your next turn. If you drop to 0 hit points your form reverts.		For 8 hours you forget Common and learn another language of your choice.	
	lymorph on yourself. If you fail the saving throw, you turn into a sheep for the spell's duration. The you roll a Wild Magic Surge within the next hour, roll twice and choose a the worst result.		You are sent forward in time, and reappear in your current location at the beginning of your next round. Up to one dead creature of the DM's choice from your backstory who is dead is brought back to life.	
	reature of the DM's choice from your backstory who is alive is struck by falling rocks and dies.		You cast Polymorph on yourself. If you fail the saving throw, you turn into a sheep for the spell's duration.	
	shed 100 feet up. If something prevents this movement, you take 1 bludgeoning damage for every foot prevented.		You emit magical darkness within 5ft of you. This effect lasts for an hour, and fades gradually.	
	you forget Common and learn another language of your choice.	28	9 bananas are added to your inventory. Each either heals 1d10 or deals 1d10 necrotic damage to whoever eats it.	
	thin 10ft of your current location becomes an antimagic zone for 5 hours.			
	thin 10ft of your current location becomes a Wild Magic zone for 3 hours. Imps out of your head. It has the stats of an Intellect Devourer, and returns to your head after a minute.			
	eball as a 3rd-level spell centered on yourself.			
	verything you eat or drink intoxicates you as though it were alcoholic.			
	points of Force damage. ur memory of the last 8 hours. A Modify Memory spell can end this effect, regardless of how long it takes to be cast.			
	ears on the back of your head. For the next minute you have 360° vision if you're bald, and horrible itching if you're not.			
19 You feel a su	udden urge to visit the privvy and empty your bowels. Make DC10 concentration checks every round until you do.			
20 You shrink 7				
	ars in your mouth. ne of Truth centered on yourself. The zone moves with you.			
	ease centered on yourself.			
24 Each creatu	re within 30 feet of you becomes invisible for the next minute. It ends on creatures that attacks or cast a spell.			
	ntened by the nearest creature until the end of your next turn.			
	door to a dead wizard's Demiplane on a surface you can see within 30ft. It stays open for 1 minute. are added to your inventory. Each either heals 1d10 or deals 1d10 necrotic damage to whoever eats it.			
	creatures within 30 feet of you gain vulnerability to piercing damage for the next minute.			
29 27 mice app	ear all around you. They follow you for an hour, then skittle toward the horizon.			
	nfusion centered on yourself.			
	ou can see within 30ft farts loudly. t forward in time, and reappear in your current location at the beginning of your next round.			
	eak for the next minute. Whenever you try, pink bubbles float out of your mouth.			
34 If you were I	left-handed you become right-handed, and vice-versa.			
	e suddenly thirsty.			
	w leaves and acts on its own for 2 days. erflies and flower petals flutter in the air within 10 feet of you for the next minute.			
38 Radiant light	t bursts from your body. Creatures within 30ft of you must make a Constitution saving throw or be blinded until the start			
39 You cast For	g Cloud centered on your current location.			
	minute, you must shout when you speak.			
	minute, any flammable object you touch that isn't being worn or carried by another creature bursts into flame.			
	ho was attempting a Teleport spell appears at an unnocupied space next to you.			
44 You are surr	rounded by faint, ethereal music for the next minute.			
	creases by one size category for the next minute.			
	Is out but grows back within 24 hours. inket and a perfect replica of it appear in your pocket. You have no idea which is the original.			
	eature within 60 feet of you becomes poisoned for 4 hours.			
49 You glow wit	th bright light in a 30-foot radius for 1 minute. A creature that ends its turn within 5ft of you is blinded until the end of its r	next t	urn.	
	y die. After a minute passes, you return to life with full hit points.			
	re within 30 feet of you takes 5 necrotic damage. You regain hit points equal to the sum of the necrotic damage dealt. phrolled by the DM appears in a space within 5 feet of you, then disappears 1 minute later.			
	ppears in an unoccupied space within 5 feet of you, then disappears 1 minute later.			
54 Up to three of	creatures you choose within 30 feet of you take 33 lightning damage.			
	sistance to all damage for the next minute.			
	isported to the Astral Plane until the end of your next turn. e invisible for the next minute. During that time, other creatures can't hear you. This ends if you attack or cast a spell.			
	rns a vibrant shade of blue. A Remove Curse spell can end this effect.			
59 You cast Mir				
	hield hovers near you for the next minute, granting you a +2 bonus to AC and immunity to Magic Missile.			
	lothing of your choice that a creature of the DM's choice is wearing disappears. /our lowest-level expended spell slot.			
	vitate on yourself.			
	ears on your forehead for 1 minute. During that time, you have advantage on Perception checks that rely on sight.			
	the form of another race for 24 hours, as per the Alter Self spell. thin the next minute, you immediately come back to life as if by the Reincarnate spell.			
	thin the next minute, you immediately come back to life as it by the Reincarnate spell. e damage of the next damaging spell you cast within the next minute.			
	minute, you can teleport up to 20 feet as a bonus action on each of your turns.			
	is reversed. A Remove Curse spell can end this effect.			
	ou can see can use their reaction to cast one of your Sorcerer spells for free using your modifiers.			
	f chalk of various colors appear in the unnocupied space nearest to you.			
73 Your skin be	comes luminescent, shedding dim light in a 5ft radius for the next 1 hour and fading gradually.			
74 You emit ma	agical darkness within 5ft of you. This effect lasts for an hour, and fades gradually.			
	all expended sorcery points. Intinual Flame without material components on an object you are touching.			
	wo, creating a nude clone of yourself under the DM's control. It has all your memories and abilities but no items.			
78 You cast Ma	igic Missile as a 5th-level spell.			
	minute, all your spells with a casting time of 1 action have a casting time of 1 bonus action.			
80 You are imm 81 You grow 5 i	nune to being intoxicated by alcohol for the next 18 days.			
	mones. minute, you regain 5 hit points at the start of each of your turns.			
83 You gain 10	pounds of fat. Lesser restoration removes 5 pounds if cast within the next 24 hours.			
	up to 60 feet to an unoccupied space of your choice that you can see.			
	e ethereal for 1 minute, at the end of it choosing whether to reappear where you were or where you are. ave disadvantage on saving throws against the next spell you cast in the next minute that involves a saving throw.			
87 You regain 1	12 hit points.			
88 The creature	e with the least current hit points within 30ft of you is polymorphed into a duck for the next minute.			
	ppears next to you, taking the form of your childhood pet and follows you around for an hour before disappearing.			
	m of you appears in the nearest unoccupied space. It lasts for a minute, then melts away.			
92 A commone	r of the DM's choice within 10 miles of you becomes a wild magic sorcerer.			
	ead creature of the DM's choice from your backstory who is dead is brought back to life.			
	ie you roll a Wild Magic Surge within the next hour, roll twice and pick a result. wings for 1 hour. You have full control over them, but they are too weak for anything more than gliding.			
	ppear around you. For the next one hour whenever you would die, one of the cats dies instead and you regain 1 hp.			
96 Eight cats at				
96 Eight cats ap 97 You become	e 3 years younger			
96 Eight cats an 97 You become 98 Roll twice or				

Devastate		Destroy table	Destroy	Wreck	Annihilate	Stomp	Burst	Demolish	Finish	Kill	Devastate		
Bosses		Who table	Bosses	Enemies	Everything	The Heart	The Spire						
Easy Peasy		How much	Like its Nothing	Instantly	Effortlessly	Easy	Easy Peasy	Fast	Til They're Dead	Casually			
ts		Is table	Its	That's	Absolutely	Flawlessly							
Overkilling		Awe table	Awesome	Working?	Great	Amazing	Actually good	Working	Stupid Fun	Winning	Overkilling		
got		Am table	l got	This Run Is	Becoming								
Vild		What am i?	Wild	Broken	OP	Too OP	Stupid Fun	Unethical					
Abused		L I did	I Abused	I did									
Bug		What i did	A Bug	An Exploit	A Combo								
luge		3 Superlative (good)	Unethical	Superb	Huge	Crazy	Insane	Amazing	Nasty	Deadly	Absurd	Busted	Disgusting
nfinite		Object (good)	Damage	Deck	Combo	Synergy	Cards	Infinite	Power	Strong	Powerful	Scaling	Build
One Shot	1	Superlative (bad)	RIP	Be Gone	Bonk	Punch	One Shot						
The Heart		Object (bad)	Bosses	Enemies	Everything	The Heart	The Spire						
Гуре													
estroy	Devastate Bosses	Easy Peasy											
	Its Overkilling												
m	l got Wild												
Did	I Abused A Bug												
uperlative G	Huge Infinite												
uperlative B	One Shot The He	art											

teacher's pet	Price [10]	chance	Quality [11]		Grade	Price	Random	Boni	Avg	Effect	
teacher 3 per	95%	1	does the opposit	e of advertised	teacher's pet	95%	97	0	95.6	has a positive side	effect
A	90%	11	has a negative sig	de effect	A	90%	14	0	64.6	4.6 malfunctions 10% of the	
В	75%	36	malfunctions 50% of the time		С	50%	58	0	52.6	6 malfunctions 50% of the tim	
с	50%	61	malfunctions 10% of the time		D	40%	44	0	41.3	3 malfunctions 50% of the tim	
D	40%	76	works normally		с	50%	92	0	64	malfunctions 10%	of the time
E	30%	91	has a positive sid	e effect							
F	20%										
This sheet is for	a shop in a magic scho	ol setting.									
The idea is to ha	ve items made by stud	lents for sale at a	discount.								
Its cheaper, but	you get what you pay f	for.									
The school takes	no responsibility for it	tems purchased h	ere.								
Rules:											
Identify does no	t reveal side effects, or	nly what the item	is meant to be.								
	the true effect, but is	only allowed afte	r the purchase.								
Attuning reveals	the true effect, but is o is for you to add a mo			case the teacher is	s particularly good	or some	thing.				
Attuning reveals				case the teacher is	s particularly good	or some	thing.				
Attuning reveals				case the teacher is	s particularly good	or some	thing.				
Attuning reveals The "boni" table Tips		difier to the quali	ty of the item. In		s particularly good	or some	thing.				
Attuning reveals The "boni" table Tips Have several ide	is for you to add a mo	from a guy that f	ity of the item. In a line of the class 2-4		s particularly good	or some	thing.				
Attuning reveals The "boni" table Tips Have several ide Give players a ch	is for you to add a mo	from a guy that f	ity of the item. In a line of the class 2-4		5 particularly good	or some	thing.				
Attuning reveals The "boni" table Tips Have several ide Give players a ch	is for you to add a mo ntical F-tier items all ance to meet the craft	from a guy that f	ity of the item. In a line of the class 2-4		s particularly good	or some	thing.				
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Attuning reveals The "boni" table Tips Have several ide Give players a ch	is for you to add a mo ntical F-tier items all ance to meet the craft	from a guy that f	ity of the item. In a line of the class 2-4		s particularly good	or some a b a b b b b c </td <td>thing.</td> <td></td> <td></td> <td></td> <td></td>	thing.				

church
cathedral
chapel
prasat
shrine
temple
meeting house
mosque
pagoda
stupa
synagogue
wat
abbey
monastery

[1] As with everything in this file, this is a suggestion. For levels of random NPCs i use 4d20 and pick the lowest one, which is the number you see here.

[2] Some DMs allow players to roll an extra stat to replace their lowest, or have them roll extra stats for attractiveness or luck.

It can also be used when a reroll is needed due to low stats.

[3] Commoner = 0.01

[4] Assuming a "standard" utility curve where U = sqrt(\$)

Utility is an economic term for "happiness" or "enjoyment". It assumes you enjoy things more if you have more things, but there are diminishing returns. Eating ten times more food won't make you ten times happier and so on. Hence these formulas generally being based on a square root.

[5] Zero if the person cannot afford resurrection with their yearly income. If resurrection is affordable, it becomes based on income – resurrection costs.

[6] Weighted average between your utility on a year you die, your utility on a year you don't die, based on the chances of each happening.

[7] The insured utility of a Perfectly Price-Discriminating monopoly should be the same as the uninsured expected utility, as the company adjusts the price in order to keep the customer just as happy as he was before, but safer because of risk-aversion.

[8] In a perfectly competitive market, companies don't profit. If a market is profitable, more companies move in, making it less profitable until the company revenue equals company costs.

So the insured utility for a free market assumes insurance cost = break even insurance cost.

[9] How much the person is willing (and able) to pay for the added safety.

In a free market, the person gains utility from the difference between what they're willing to pay and what they truly pay.

In a perfectly price discriminating monopoly, the price of insurance will be equal to your willingness to pay.

[10] Price relative to an item made by a professional enchanter.

[11] If the item has a passive effect, roll once (in secret) when it is purchased.