Markets & Merchandise

By David Caffee

Avalon Games

4TH EDITION

SYSTEM COMPATIBLE

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Markets and Merchandise

By David Caffee

"Two high-priced courtesans, a fine meal, a jug of ale, and a tattoo. The best ten gold pieces you ever spent!"

Introduction

Markets and Merchandise is the ultimate guide to buying and selling in a fantasy setting. More that just a bunch of expanded equipment lists, this book contains almost anything that your newly wealthy adventurers might ever want to purchase. It doesn't matter if your characters are interested in building a fortress, establishing a business, or just hitting the town for supplies, they will find everything they could possibly want right here. This book covers all sorts of goods from the magical to the mundane and everything in between.

How to Use This Book

This book serves as a guideline for DMs when they are deciding what goods and services will be available in a given area. It also serves as a tool for establishing currency systems, handling large scale trade, and dealing with financial transactions. The idea is to make purchasing things quick and easy for the players, without creating the impression that a merchant's shelves magically stock themselves with everything that the characters would ever need (though there may be a shop where the shelves do just that.) Use this book to build treasures, flesh out NPCs, and fill in the details of your campaign world. This book is more than a list of things that characters can buy; it is a comprehensive look at the marketplace as an adventure setting and a crucial component of any fantasy world.

Markets and Merchandise is a supplement for DM's who want to present realistic economic systems in their fantasy worlds. This book is also an excellent resource for players who have a little gold to spend. The goods and services in here can make life easier for a character or help give your equipment list its own unique flair.

Chapter One: Currency and Wealth

In any economic system, the most important facet of trade is currency. Even in a purely barter driven society, there will be certain items whose perceived value makes them indispensable as symbols of wealth and standards by which the value of other things is measured. The type of things people value tells you a lot about them. By the same token, the way the characters deal with money and wealth is going to strong influence the way they view the campaign world. Consider the following scenes where the characters are approached by a shady looking merchant;

"I have a job for you," he says. "If you do this thing for me, I will pay you one hundred pieces of gold." To illustrate his point, the merchant tosses a bag of coins on the table.

"I have a job for you," he says. "If you do this thing for me, I will pay you ten thousand drachmas." To illustrate his point, the merchant pounds the table with two small bars of gold.

"I have a job for you," he says. "If you do this thing for me, I will shower you with silver." To illustrate his point, the merchant motions to his servant who presents you with a chest filled with twenty pounds worth of silver trinkets.

"I have a job for you," he says. "If you do this thing for me, I will give you three fine ponies or ten of my fattest cows." To illustrate his point, the merchant points out the window to a nearby herd of cattle and the mounted drovers attending them.

"I have a job for you," he says. "Do this thing for me and you can have the woman." To illustrate his point, the merchant shoves a frightened looking woman onto your lap.

In all of the above scenes, the monetary amount being offered to the characters is roughly the same. The only differences between them are differences of style. Neither is better than the other, they each have their own distinct flavor. A DM can use situations like these to introduce his or her own special twist to a setting, storyline, or NPC.

Currency

One of the easiest ways to give your campaign world a unique flavor is to create your own coins of the realm. By moving away from generic "gold piece, silver piece" descriptions, you can add atmosphere and local character to your kingdoms. Playing with currency and barter also adds an extra dimension to situations where the player characters have to deal with wealth (which is a lot). It is fine if you just want to stick with the conventional gold, silver, copper approach. If you do decide to create your own monetary system, it is advised that you stay with the standard exchange rates for gold and silver coins. Focus instead on the naming of the coins and their physical appearances.

Copper Piece

Copper coins hold little inherent value and may not be widely accepted outside of the region where they were minted. Treasury coins are backed by the wealth of an individual kingdom or city and may have to be exchanged for local currency before they can be spent in another region. These lesser coins are usually minted from bronze or brass, though some are made from reddish copper or a mixture of copper and lead. These coins are often pressed with crude images of animals, monsters or historical and political figures. The name of the mint is often displayed and sometimes the coins are stamped with the name of the monarch and the year of his rule in which the coins were minted. The quality of these coins varies greatly from one type of coin to another. Older copper coins are often turned into crude trinkets after their official markings wear off.

Some common names for copper coins include the following.

As

Kruger

Drachma

Sestertius

You find two thousand sestertii in a pair of worn leather satchels. The irregular brass coins are marked with the head of a dragon on one side and the olive branch heraldry of the Free States on the other.

Silver Piece

The smallest coins of any real value, silver coins must be pure in order to be worth anything. These coins are often pressed with the images of lesser gods or figures from myth and legend. These coins always have the name of the mint displayed proudly on their surface, along with the name of the local monarch and the year of his rule in which the coins were minted. Silver coins are often crafted with great care, though some mints stamp them with cruder methods that result in oddly shaped coins.

Some common names for silver coins include the following.

Danarius

Farthing

Hekte

Nomos

Obol

Shekel

Stater

Talent

Ten-coin

You find two hundred danarii in a fine silk purse. The worn silver disks are stamped with image of a grand temple on one side, while the other bears the sword-and-star motif of the kingdom of E'non.

Gold Piece

Gold is gold no matter how it is minted or by whom. Naturally gold coins have to be minted from the purest metal in order to represent an honest exchange value. These coins are almost always pressed with images of important gods, sacred places or holy symbols. Gold coins are always marked with the name of the mint where they were pressed, along with the name of the monarch who was ruling at the time and the year of his rule. Gold coins are pressed with the finest methods available and only rarely will you find coins that are irregular or misshapen. Many gold coins have security features such as raised ridges around the edge that prevent coin shaving. Some gold coins are even marked with individual serial numbers that allow the treasury to track their movements and slow the movement of coins that are leaving the country. Other mints will change their molds frequently and remold older coins in order to hamper counterfeiters. These criminals will melt a gold piece down in order to create ten false coins that are made of base metals and then plated with gold.

Sometimes people will split a gold coin in half in order to make change during a transaction. Generally speaking though, it is illegal to shave, split, melt or otherwise deface a gold coin. There are exceptions to this rule, of course, such as in the case of coins that are extremely old or worn down. Once a gold coin has been dilapidated to the point that the images and symbols become hard to read, the coin is no longer considered currency and is merely a chunk of gold.

Some common names for gold coins include the following.

Aureus

Crown

Guinea

Solidus

Sovereign

Stater

Hundred-coin

You find twenty aureii clutched in the palm of some poor dead soul. The glittering golden coins bear the image of a six-armed goddess on one side and the bull's head symbol of the Kordyan Empire on the other. The local people don't like the Kordyans much, but gold is gold.

Other Coins

Platinum coins are actually quite rare, though some dwarven kingdoms make a habit out of minting platinum coins, if only for the challenge of crafting money out of the rare metal. Platinum is an expensive metal, usually found in jewelry. Platinum is also smelted into bar form and stored in the treasuries of wealthy kingdoms. This metal is sometimes favored by merchants and nobles as a status symbol.

Electrum coins have been used by different nations at different times, often favored in situations where pure gold is hard to find. Electrum is a naturally occurring mix of gold and silver. Typically speaking, an electrum coin is worth five silver pieces or one half of a gold coin. However, the mixture of gold and silver varies greatly from one coin to another, producing coins that differ greatly in appearance. Crafty swindlers and opportunists take advantage of this fact and will spend coins that have a low ratio of gold to silver, while keeping the coins with a higher percentage of gold. These gold-heavy coins are then melted down and the gold separated from the silver. Hence it is possible that ten electrum coins can be smelted to yield six coins worth of gold and four coins worth of silver. The normal exchange value of ten electrum coins would be five gold pieces.

There are coins in existence that are worth less than a copper piece. These base coins are usually minted from iron or tin, though some of them are just smaller versions of standard copper coins. The value of a base coin is of little significance, usually one half, one quarter, or even one eighth of a copper coin. Such coins rarely get wide circulation, as nobles and traders have no use for them. Common folk tend to do business with each other by bartering goods and labor, so they have little use for coin to begin with. A base coin of this type will usually buy a handful of vegetables, a dry biscuit, or a swig of sour beer.

Building a Currency System

The first task that needs to be completed when putting together a currency system for a kingdom or city is to choose the types of coins that are being used. The next step is to name these different types of currency and decide what is pressed onto their surfaces. Finally, one should consider what type of foreign money might be honored in this land. These descriptions can tell a lot about the kingdom that you are creating. A kingdom that only uses copper and silver coins is obviously an impoverished nation while a kingdom that does business in platinum and gems must be quite wealthy. Currency can tell you a lot about a people; their gods, their kings, their calendar.

There are many ways for a GM to put a fantastic twist on the coin of the realm. Suppose a kingdom is governed by an evil theocracy, one devoted to a cult of death. What would the currency look like? Perhaps the coins would be gold skulls, complete with eye holes. Or maybe the coins are decorated with detailed reliefs that portray gruesome acts of torture. Whatever the DM decides on, the resulting coins would be an accurate reflection of the culture

that uses it. A more primitive culture may trade in decorative seashells, beads, and semi-precious gemstones. Furs and pelts may also be used as a type of currency.

You should feel free to toy around with the conventions of the fantasy genre. A GM may want to create a kingdom that trades in paper money, with each note equal in worth to a copper piece. Silver and gold pieces would logically be minted as ten and hundred-note coins. This simple change in the currency system brings an atmosphere of advanced culture to the setting without actually altering the currency values.

Example One

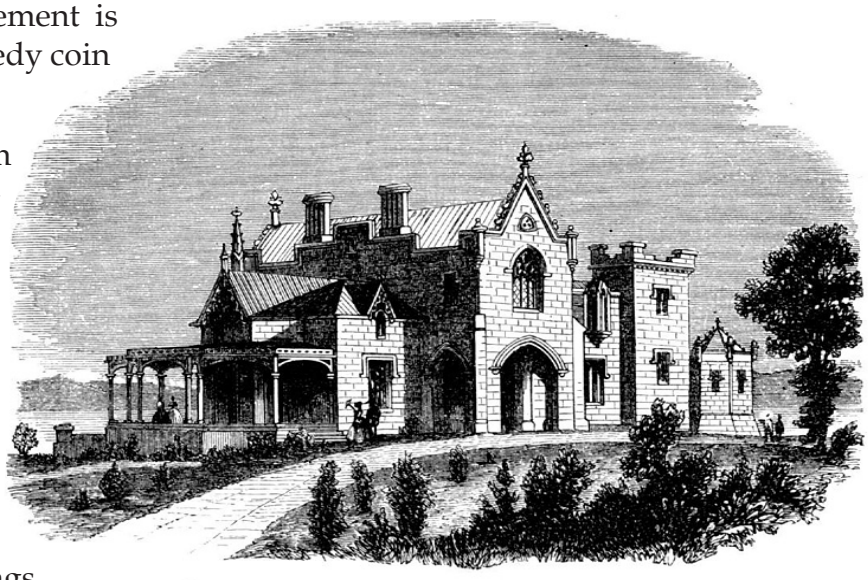
The GM decides that the kingdom of Fallsbright uses three primary types of currency; bronze krugers, silver talents, and gold crowns. He then decides that a kruger is pressed with the image of the sitting king along with his name and the year of his rule. The other side of the coin is blank. When creating the design for a silver talent, the GM decides that the kingdom honors he goddess of the harvest on one side and the goddess of love on the other. Gold crowns are pressed with the visage of the sea god on one side and a picture of the royal lighthouse on the opposing surface. The edges of the coins are slightly irregular, leading to rampant coin shaving. Some coins get chiseled away to nothing over time. This defacement is mostly the work of shady merchants, greedy coin changers, and crooked tax collectors.

The kingdom also honors a platinum coin that is minted by a dwarven city-state with whom the people of Fallsbright trade. This platinum piece is nicknamed the "axe head" due to the urgosh stamped on its surface. The edges of the axe head platinum are perfectly formed and rimmed by a raised border. The border is a uniform thickness all the way around, making any attempt at coin shaving easily noticeable. These coins are fairly rare and are sometimes made into earrings or pendants.

Example Two

The GM decides that the kingdom of Bright Falls bases its currency around a reddish copper coin called the dulcer. A silver coin is referred to as a ten-coin or simply ten dulcarii. A gold coin is a one hundred dulcarii piece or hundred-coin. A dulcer is stamped with the image of a hawk on one side and the royal crest on the other. When creating the look of a ten dulcarii coin, the GM decides that these silver pieces are pressed with the image of a great battle, while the other side honors the date of the historic victory. Golden hundred-coins are stamped with the visage of the god-king Yeshua, who founded the royal line and established the sacred temple at Bright Falls. All of these coins are minted using superior methods and gold pieces have raised ridges along the edges to foil coin shavers.

The people of Bright Falls are wary of outlanders and by law any foreign coin brought into the kingdom must be exchanged for dulcarii. Merchants will not accept foreign copper at all but they will take gold or silver from foreign lands, as long as no one is looking.



PAULDING MANOR.

Alternate Currency Standards (Primitive)

In a less advanced setting, the local people might not have developed the use of coins. Any currency system that exists is going to have to be based around other standards. Anything that is both intrinsically valuable and easy to carry can be used as a standard of currency. Primitive cultures tend to have less emphasis on industry and generally trade in items at the copper and silver level more than the gold and platinum level.

Copper Piece

Small shell

Glass bead

Animal tooth

Silver Piece

String of beads

Large shell

Chunk of turquoise

Gold Piece

Small monster tusk

Large animal hide

Small of jade

Platinum Piece

Large pearl

Large chunk of jade

Astral Diamond

Set of dragon's teeth

Other

Small pelt (5 cp)

Iron bar(5 sp)

Alternate Currency Standard (Trade Glyphs)

This currency system is favored by people who live in remote areas or kingdoms with developing economies. A trade glyph is a clay disk, wooden plaque, or other small object that bears two seals. One of these seals is the crest of the person, family, or trade house that is issuing the glyph. The other symbol represents an item that is to be traded. The bearer of a trade glyph needs to simply find the person who issued it to exchange the glyph for physical property. In a manner of speaking, issuing glyphs allows a wealthy person to print their own money. These glyphs are backed by the issuer's personal holdings the same way that coins are backed by treasury gold. As long as the bearer's name and reputation are in good standing, the trade glyphs can be exchanged just like currency.

Copper Piece

Grain

Firewood

Silver Piece

Rabbit

Iron bar

Gold Piece

Goat

Knife

Platinum Piece

Horse

10 cows

4 oxen

Astral Diamond

200 acres of land

Other

Chicken (2 cp)

Cow (10 gp)

Ox (25 gp)

Acre of land (50 gp)

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An exciting adventure game of magic, glory and exploration. Set for 2 or more players, the game uses a unique chip system to resolve all events and encounters. Now with four great expansions.

Board Games
Avalon makes some great board games, great games at a great price. Arcanum, Mystic Adventures, Dragon Lords and Junkyard Wars are but a few of our great titles.

Battle Tiles
Battle Tiles, Avalon Games, is a fun, and exciting way to improve your gaming experience. Use these high quality map tiles to create new and challenging battle arenas for your miniature gaming, or use them to create maps for role playing games of all types.

Each square is set to a 1" to 5 foot scale, and each tile is created so you can interconnect them with other tiles to create massive settings for adventure and battle.

At a cost of less then fifty cents a page, and hundreds of possible combinations, you can't go wrong with Battle Tiles, so get started and have a battle to remember.

Avalon Clip Art
Avalon has tons of artwork, all ready for you to use. Great art for a great price is our goal, so grab a handful right away.

Character Portraits
Need a fast picture of what your character looks like. These professional, full color works will fit the bill.

Each set comes with 10 full color portraits of different fantasy characters, each suitable for use in all of the most popular role-playing games.

Sets 1, 2, 3, 4, 5 and 6 are all ready for download, so go get 'em.

Mini-Games
Avalon Games is happy to offer tons of little games, that we like to call Mini-Games, and with over 30 titles, you are sure to find one or more games that will blow your mind. Little, however, does not mean lame. No, these are great gaming gems, just in small bite sized forms. Fun, fast and cheap, they are a great way to get some gaming fun into a short block of time. Have a look, you might be surprised at what you find.

Worlds of Wonder
Worlds of Wonder is a fast, simple to play RPG system designed for use by advanced players who wish to create detailed characters without having to roll on endless charts and deal with endless rules.

After 30+ years of playing, running and designing games, be they RPG's or board games, we at Avalon have come to one conclusion. Its not the game's rules that make it enjoyable, but the people you play with. With that in mind, Worlds of Wonder takes the most important aspect of any RPG, the character creation, and tries to offer players, and their GM, the tools needed to make the time spent playing together well worth the time spent creating the characters.

Worlds of Wonder Expansions
Want more Worlds of Wonder? Try one of the many expansions for the system. More monsters, foes, magic, skill sets and gaming stuff to keep you occupied for weeks, months, hell maybe for a lifetime. Ever expanding, the WoW system is made for gaming fun, so don't wait, have an adventure and enter Worlds of Wonder.

Arcana
Arcana is generic world, designed for use with any Fantasy RPG System, and so the information presented here and in other Arcana expansions will of course be a bit vague as to stats, levels and powers. The intention is to give the GM and players a world rich in personality, history and depth, one where they can seek adventure, but use any RPG system they feel most conferrable with.

The basics of the game world are presented here in the core book, but as expansions are released, the complexity of the world will grow as more and more of its history, dangers and wonders are explored. When it is all said and done, Arcana will become a vast world of detailed and expansive depth, one where that you and your friends can full explore.

Game Geek
Avalon's Monthly game magazine, inside you will find tons of gaming goodness, free games, add on materials for many of Avalon's titles, and a monthly sections dedicated to S&G, Battle Axe and Arcana. Great game stuff each and every month.

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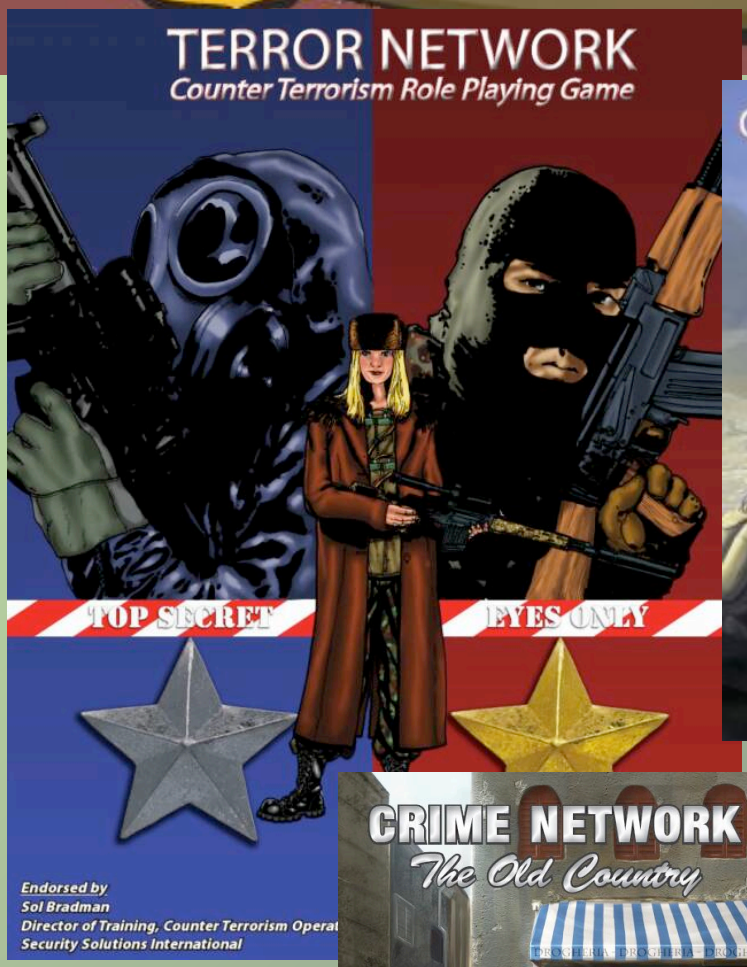
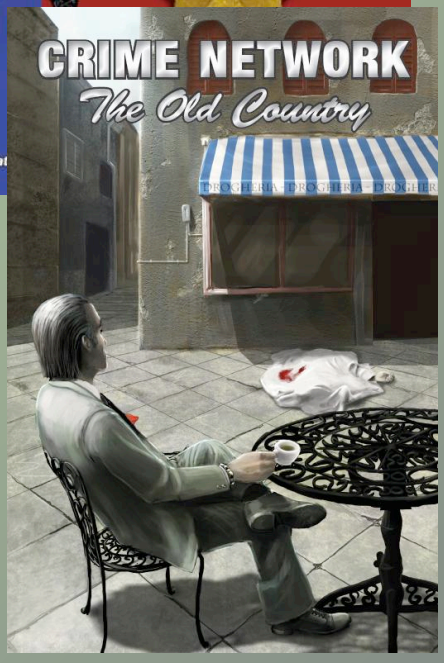
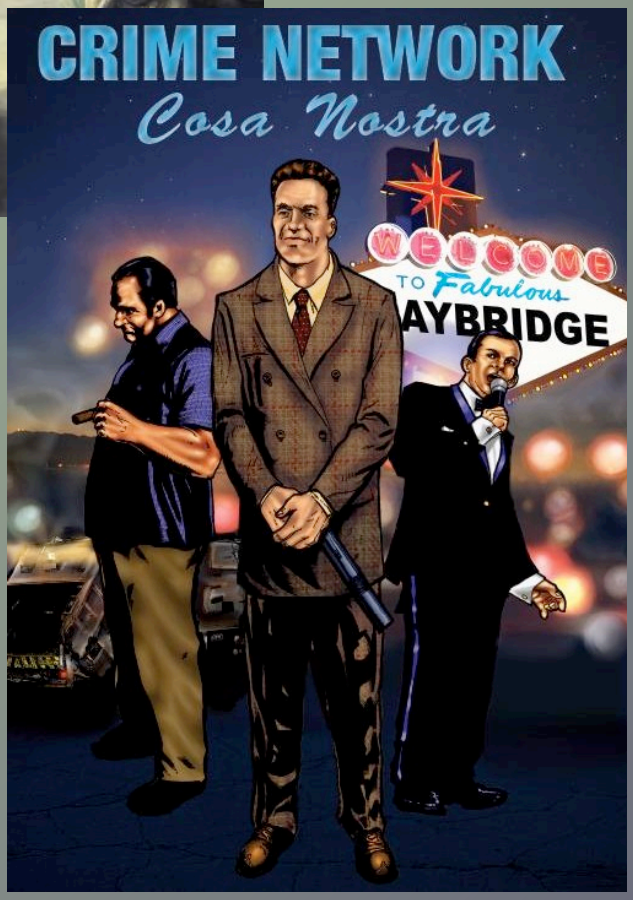
S & G Battle System

Avalon's premier game system the S&G battle system allows you to play skirmish level engagements, and do so with a fast, easy to learn system that also allows for endless expansions and genres. With S&G you can fight battles between fantasy based elves and orcs, or blast off into the cold hard future with space marines and aliens.

BEDROCK GAMES™







Battle Axe is a simple to play tabletop system for skirmish level battles. Using cards instead of dice, you will find the game to be less luck based and much more tactical in nature. The rules and cards provide here will be enough to get you started, and new characters and rule expansions are on the way so you can continue to increase both the size and composition of your War Bands.

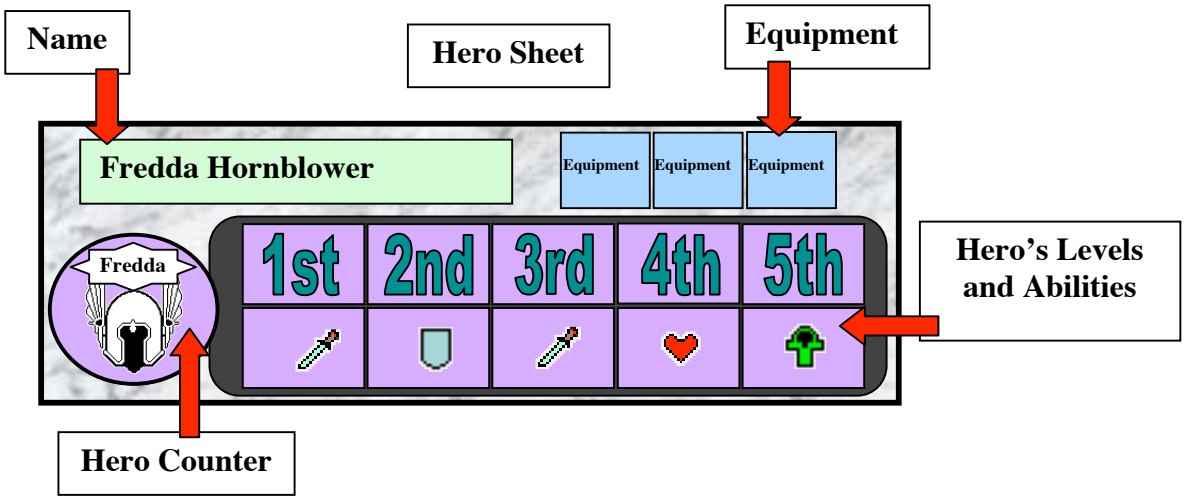
If you liked this game then try one of Avalon Game's Mini-Games, such as Heroes for Hire.

(Click here to visit this product's Page at RPGNow)

The magistrate leaned back from his desk and sighed. He had so much to do and little time or money to get it all done. In his hand was a report of goblin raiders attacking farms to the north. On his desk where other requests for aid, complaints about bandits along the high road, undead shambling about a local graveyard and many more calls for aid.

Leaning forward the high magistrate called in his assistant, a small, frail looking man with small eyeglasses perched on his thin nose.
"Yes milord?" the small man asked with a swift bow.

Handing the report on the goblin raiders to the his assistant, the Magistrate told him to give the job to, "That dwarf, what was his name? You know, the one that help us out with the troll some weeks back. He and his band of adventurers did a good job on that assignment, let us see how they fair with goblins."

With a bow, the bespectacled man turned and left, calling for a runner to go find the dwarf, who know doubt was drunk in some tavern, rewarding himself with the gold he had earned on his last job for the city's chief trouble shooter.

This is Heroes for Hire, another great Mini-Game from Avalon Games. Take the role of a city bureaucrat, as you seek to solve one problem after another. Most of your day-to-day dealing though, has to do with adventurers, their hiring and then sending them off to solve one of the many problems that plagues your city. Can you build up a stable of reliable heroes who will slay the dragon you need dead, or find the grand treasure that you need to offer as a wedding present to the king's third cousin. Seek glory through the blood and sweat of others, and rise to the top position within the realm.