

WRAITH WRIGHT'S EXPANDED WEALTH MANUAL

SUPPLEMENTS by RANDALL RIGHT

DUNGEON MASTER TOOLS

Make treasure a useful and exciting party of the adventure
with this supplement for the world's greatest roleplaying game



WRAITH WRIGHT'S EXPANDED WEALTH MANUAL



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ON THE COVER

Street Market by Dean Spencer

Flush with coins from a successful adventure, this party is buying up everything in sight! But what will they do with the rest of the dragon's hoard once they own the whole town?



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Chapter 0

CHAPTER 0: INTRODUCTION

UCH CAN BE SAID ABOUT THE USE TO which adventurer's put their treasure. In editions past, most of a party's coins were spent on magic items, a direct conversion of discovered wealth into enhanced character power. In the fifth edition, the purchase of magic items falls mostly outside the standard setting (and the standard mechanics), leaving players to wonder what use vast sums of gold may be put to. The *Expanded Wealth Manual* answers these questions.

USING THIS PRODUCT

This product is intended for Dungeon Masters. While players may enjoy understanding the many potentials provided in these pages, these systems are the sole province of the Dungeon Master, who alters and administers them to suit the campaign.

The purpose of this product is to give ideas to Dungeon Masters, story ideas and system ideas, to better manage campaigns with complex moving parts. If you've ever wished you'd given more thought to the balance of treasure in your campaign, or if your players have ever had too much gold to spend, this book is for you!

This product contains myriad guidelines for the ways that players acquire and use wealth. It starts with a focus on assets in material and non-material forms, including a system for balancing the starting wealth of characters made beyond 1st level and the rates at which treasure appears during a campaign. Its other chapters describe the investment of wealth into crafts and businesses, land and properties, and the acquisition and maintenance of armies.

COMPREHENSIVE MANUALS

You are looking at one of Wraith Wright Production's interrelated products addressing the acquisition and use of wealth, equipment, and magic items.

The first book, the *Comprehensive Equipment Manual*, presents a vast quantity of additional armor, weapons, adventuring gear, and other equipment, as well as new rules related to the use and customization of equipment.

The other books in the Comprehensive Equipment line, including this one, the *Animal Handler's*

Handbook, and *Magic Item Management*, were once a part of that book, but the content grew too large to contain in a single product.

WHAT'S IN THIS PRODUCT?

This product includes six chapters, summarized here.

CHAPTER 1: WEALTH & ASSETS

This chapter's first sections are dedicated to moderating the party's treasure, including nuanced mechanisms for equipping characters created beyond 1st level. It continues to catalogue assets in various forms, from tangible wealth like coins and trade goods, to intangible assets like rights, favors, and renown. This chapter also addresses the liquidation of assets of various kinds.

CHAPTER 2: LABOR & INVESTMENT

This chapter includes alternate and expanded rules for mundane crafting. It also expands the core rules for the construction of buildings, shifting them into rules to cover investments and their financial returns.

CHAPTER 3: STRUCTURES & VESSELS

These rules guide the process of acquiring and improving property, plus the creation, expansion, and maintenance of features on the land. It also covers ships over various kinds and improvements they can undergo, as well as a full range of siege weaponry and engines suitable to defending fortifications and ships.

CHAPTER 4: SERVANTS & SOLDIERS

A brief examination of hirelings and specialized services continues into a larger look at the various methods and the (normally prohibitive) costs of raising armies, plus story ideas for participating in clashes between such forces. Additionally, this chapter contains a lightweight system to help measure the outcomes of large-scale battles without resorting to mini-games or complex rules that distract from regular play.


WHAT'S NOT IN THIS PRODUCT?

Of all the ways to spend gold, this book does not cover the costs of magic item purchasing and creation; those details are left to Wraith Wright's *Expanded Magic Item Management Manual* supplement.



Chapter 1

CHAPTER I: WEALTH & ASSETS

 HIS CHAPTER ASKS THE QUESTIONS, HOW MUCH gold should characters get when they are created at levels higher than 1st? How much gold should they get as treasure as the campaign progresses? How many magic items? Regardless of edition, these difficulties have long-haunted even experienced Dungeon Masters. Major “errors” in distribution can have far-reaching effects on a campaign, something this section attempts to steer DMs away from. The chapter’s second half presents a variety of forms and uses for wealth.

STARTING WEALTH

Poling data indicates that more than half of all D&D campaigns start at higher than 1st level. This section addresses starting wealth for characters made at such advanced levels.

Naturally, the question of starting equipment is important in such cases. Likewise, when a new player joins an existing campaign, or an old player makes a new character, a rational system of starting wealth is required if these new characters come in at a level higher than 1st.

EXISTING SYSTEMS

Prior editions had robust systems and uniform charts for starting wealth by level. From this wealth, magic items could be purchased. The fifth edition takes a different approach. The *Dungeon Master’s Guide* envisions four “tiers” of character power and, for new characters above 1st level, it provides a table that separates wealth and magic items.

Because this additional wealth cannot be spent on more magic items, readers are left wondering what else a starting character could buy with such gold. The starting equipment systems in the *Player’s Handbook* already tend to ensure that characters have enough equipment to use their class features and functions.

The table on page 38 of the *Dungeon Master’s Guide* has problems, but those can be ignored if your whole campaign (every player character) is beginning at the same level. Your characters will be relatively balanced against one another and, if they are too weak to face the challenges of the game, the Dungeon Master can reduce those challenges to suit.

Unfortunately, the table fails utterly where new characters enter an existing campaign. Existing characters will likely have wealth and magic items (at least) conforming with the guidelines on page 37. Those treasures will significantly exceed what is held by new characters made with the table on page 38. A new character with this system can feel unfairly underpowered, and it can be a detriment to the party if not suitably equipped to face the same challenges.

Moreover, the divisions on the table are problematic. The table makes abrupt jumps at each of the tiers, lacking a smooth and useful level-by-level progression. Imagine a situation where a new character is made at level 10 (+525-750 gp and no magic items). Another player joins the game only one level later and makes a new character at level 11 (+5,250-7,500 gp and 2 uncommon magic items). By coming in a level later, the character is many times wealthier and it possesses magic items!

For the above reasons, this product does not recommend that DMs use the table on page 38 of the *Dungeon Master’s Guide*. Instead, this section provides a more-nuanced table for new characters above 1st level. Large jumps still exist between each tier, but these are mitigated somewhat by distributing wealth more evenly across each tier.

WEALTH BEYOND 1ST LEVEL

The following table provides wealth for characters made higher than 1st level. A newly made character adds the gold listed in the table’s Wealth column and may buy mundane or magic items with it to the degree allowed by the Purchasable Magic column.

Magic items can be purchased using the prices set by the Dungeon Master, or the prices in Wraith Wright’s *Magic Item Management* supplement. The Purchasable Magic column shows the maximum number of *major* magic items by rarity that a character may purchase. This column functionally limits the maximum number of such items that a character may start with. As a default assumption, characters’ magic items must conform to the Magic Item Restrictions sidebar.

A character may purchase an item of lower rarity than indicated. For example, a 10th level character is allowed to purchase 1 rare item but may instead elect to purchase an uncommon item with that allowance.

STARTING TREASURE BY LEVEL

Level	Wealth	Purchasable Magic
1st (Tier 1)	0 gp	—
2nd	15 gp	—
3rd	45 gp	—
4th	135 gp	1 UN
5th (Tier 2)	325 gp	1 UN
6th	1,265 gp	1 UN
7th	2,390 gp	2 UN
8th	3,765 gp	2 UN
9th	5,515 gp	2 UN
10th	7,765 gp	2 UN, 1 RA
11th (Tier 3)	10,390 gp	2 UN, 1 RA
12th	16,015 gp	2 UN, 1 RA
13th	23,515 gp	2 UN, 1 RA
14th	31,015 gp	2 UN, 1 RA, 1 VR
15th	40,390 gp	2 UN, 1 RA, 1 VR
16th	51,640 gp	2 UN, 1 RA, 1 VR
17th (Tier 4)	62,890 gp	2 UN, 1 RA, 1 VR
18th	162,890 gp	2 UN, 1 RA, 1 VR, 1 LE
19th	262,890 gp	2 UN, 1 RA, 1 VR, 1 LE
20th	387,890 gp	2 UN, 1 RA, 1 VR, 1 LE

Minor magic items are not affected by this table and may be purchased without restriction. Minor magic items include all consumables and a handful of permanent items. The latter includes all common-rated magic items and any uncommon items found on Magic Item Tables A-E in the *Dungeon Master's Guide*.

OTHER OPTIONS

Where campaigns begin with new characters made above 1st level, consider these additional options for generating starting equipment and wealth.

OPTIONS: FEATURE-DEPENDENT GEAR

Some class features require great wealth expenditures to fully realize their potential, particularly wizards and any character proficient with medium or heavy armor.

Spellbooks. To effectuate the intended versatility of a wizard's spellbook, allow it to include 3 spells per spell level that the character can prepare, instead of the class's default of 2. This simulates the wizard having had an adventuring career.

Additional spells can be purchased as *spell scrolls*, automatically and freely transcribed into the spellbook.

Expensive Armor. To allow classes that need expensive armor to realize the potential of their armor proficiency class features, a character may select a mundane suit of armor from the normal Armor table.

This typically means a breastplate or a suit of splint or plate armor. Gaining this suit replaces the character's ability to purchase a single uncommon magic item, so it should not be given below 4th level. However, it does not reduce the character's starting wealth. (Wealth can be used for ornamentation or masterwork features, if the suit is to be enhanced by mundane means.) Instead, it creates a debt that the character must repay.

At the Dungeon Master's discretion, this suit might be mechanically identical to a normal suit of armor but come with restrictions. It could be old, battered, or otherwise shabby in appearance such that the character will never cut an imposing figure. It might also be ill-kept armor from an armor-using monster.

Alternately, the armor may come with strings attached, like association with a demanding noble patron or membership in a knightly order that imposes strict behavioral standards. The armor might even bear heraldry or religious markings that can cause trouble in some parts of town.

These limitations can be overcome by later purchasing a suit with found treasure, allowing the battered or borrowed armor to be discarded or returned.

OPTION: WHOLE PARTY TREASURE

When a completely new campaign begins, with all characters starting together at a level higher than 1st, the Dungeon Master might choose to forego normal starting treasure in favor of this option.

The Dungeon Master in this scenario pools all the wealth and starting magic items for all the characters and makes one list of it. The players or their characters then select from the list in turn, or through some other fair system, to divide the pile of treasure.

This option is particularly suitable for certain kinds of campaigns. For example, the characters begin as professional gladiators until, one fateful day, they are ordered to go on an important mission in service to the city. The lord mayor escorts the characters to a treasure room where they may outfit themselves as desired before embarking.

MAGIC ITEM RESTRICTIONS

When players get to select their own starting magic items, problematic combinations often crop up, particularly with any items that provide exploitable numerical bonuses. Exploitation in this sense means gaining an unfair advantage during character creation or stacking bonuses to break out of the balanced ranges intended by the game. Certain nonsensical arrangements result when building a character from the ground up with knowledge of what magic items it will have. Such arrangements should not be allowed.

Each of these suggested limitations can be overcome with explicit DM permission.

- Characters may not start with an *amulet of health*, *belt of giant strength*, *gauntlets of ogre power*, *headband of intellect*, or any similar ability-setting items. These are too potent when combined with character-creation decisions because they replace ability scores. A player can create a character with an important ability as a low-rated “dump stat,” distributing markedly higher scores into other abilities with the knowledge that a magic item will replace the dumped ability score.
 - Neither may characters start with more than one item that gives a magical bonus to Armor Class or to all saving throws unless such bonuses are incompatible. The fifth edition of DUNGEONS & DRAGONS utilizes a “bounded” system to balance the chances of success in combat, and too many of these bonuses place characters too far beyond the range the game relies upon.
 - For spellcasters, items that overcome the game’s inherent spell-balancing mechanisms are also restricted. Characters may not start with more than one item that stores spells or spell slots, or that restores or provides additional spell slots to the user. A spellcaster’s daily slots are intended to balance casting between cantrips and higher-level spells within the span of various rest periods. Selecting too many items of this type negates, rather than mitigates, the intended balance.
 - Likewise, spellcasters cannot start with a *mizzium apparatus* if you allow the Multiclassing optional rule. The spell list of a multiclass spellcaster is broader than a single-class spellcasters, balanced by the fact that it does not contain the highest-level spells a single-class caster can achieve. The *mizzium apparatus* lets characters ignore this limitation, fully exploiting this item when the high-level character can be created from scratch.
-

This sort of system avoids many of the pitfalls that come with players choosing their own equipment and magic items for their new high-level characters.

OPTION: LARGE SHARED ITEMS

New campaigns usually begin with a party-unifying background or piece of property. This often takes the form of some shared thing that might otherwise cost a lot of wealth to obtain.

For example, the characters lead a band of merry men in the king’s forest, stealing from the rich to give to the poor. They already have a small band of military hirelings, fully financed, along with some safehouses and a fortification deep in the forest. Similarly, the characters might own a ship from which they operate their privateering enterprise and employ a trained crew. Perhaps the characters begin as powerful merchants and their allies, and they begin the campaign with a large merchant inventory for various story reasons.

Whatever the nature of the shared item or items, the Dungeon Master can simply award ownership of it to the group without any cost or can reduce each character’s starting gold to compensate. The method used should probably depend on the nature of the item; the merry men or the privateers have set goals that require them to make use of the items in question. These should not call for starting wealth reductions. On the other hand, with a bit of work, the powerful merchants could fully liquidate their inventory and directly bolster their own wealth. In this case, a shared reduction of starting wealth is appropriate.

TREASURE DISTRIBUTION

Having an established rate of distribution can guide Dungeon Masters in the allocation of treasure and rewards. A peek behind the curtain reveals what impacts this can have on a campaign.

ARE RATES IMPORTANT?

The rate of treasure distribution in your campaign is only important under certain conditions (when the amount becomes far too high or far too low). The fifth edition of the DUNGEONS & DRAGONS Roleplaying Game reduces the importance of treasure relative to prior editions, revising what “too high” and “too low” mean in this context.

The official rules provide little to buy with mundane wealth, such that a few thousand gold pieces is enough for an adventurer to retire on. Gold is no longer a route to power since the ability to purchase magic items is discouraged and hindered by the official rules. Moreover, magic items themselves are greatly reduced in potency, equip-able quantities are reduced, and fewer monsters require magical weapons to harm. This set of new features creates an environment where a much greater range of treasure distribution is “safe.” Characters can only be said to have too little treasure or too much treasure when they are at the extremes of this broad range.

Unfortunately, it is still quite easy for a party to reach one of these extremes. Dungeon Masters are prone to pay more attention to the progression of the

WEALTH CALCULATIONS

A character that saved its entire share of treasure for levels 1 through 19 (an impossible task) would have almost 776,000 gp upon achieving level 20. This figure is based on average results of the hoard rolls in the *Dungeon Master's Guide*.

Each table has an anticipated number of times a party will roll on it (page 133). The average roll for each table was multiplied by its anticipated number of rolls and divided by four, the number of party size probably contemplated by those rules.

The result for each tier was distributed across each level within it, using a ratio to match each level's XP requirement, rounding off to whole-gp figures. The ratio of gp to XP earned is 2:20 in the first tier, 5:20 in the second tier, 15:20 in the third tier, and 100:20 in the fourth tier.

The value of treasure bundles in this product was determined by splitting the standard per-level wealth gain for each tier by five, the average number of treasure bundles earned at each level.

story rather than the characters. They may become surprised deep into a campaign to discover that the party's treasure ill-suits its character levels. Either the party is too poor to afford equipment and services appropriate to the challenges it faces, or the party easily overwhelms its foes with wealth and magic items. When the party has too much wealth, it also ceases to find motivational value in reasonable offers of pay or treasure, requiring the DM to tune up such rewards in a dangerously rising spiral of wealth.

Somewhere between these extremes, there is a happy medium. Finding that balance can be harder than it appears. The rates of distribution in this section aim to help DMs premeditate their distributions and maintain a healthy balance of party wealth.

IS THERE AN OFFICIAL RATE?

The official fifth edition rules have a prescribed rate of treasure distribution, both for mundane wealth and for magic items. The official rate is broad, based on the random results of the tables where it is hidden, and official adventures mostly ignore it.

Previously, to approximate the official rate, a Dungeon Master would need to perform a rigorous analysis of the three data points in the *Dungeon Master's Guide*. These points are (1) the random outcomes of rolling the prescribed number of times on the Treasure Hoard tables, (2) the indefinite references to magic items in the Tiers of Play, and (3) the Starting Equipment table for higher-level play. The official rate exists within the range where all three data points overlap.

The later release of *Xanathar's Guide to Everything* provided much more certainty in the realm of magic items. It confirmed the standard rate for magic items, but it did so by tier rather than level. It also officially recognized the difference between “minor” (usually consumable) magic items and “major” (permanent) magic items.

Ostensibly, the exposure of the official rate in *Xanathar's Guide to Everything* was first motivated by a desire to guide adventure-designers in the placement of treasure. However, the official published adventures greatly exceed these numbers. An in-depth analysis of all fifth edition adventures published to-date shows a wealth and magic item distribution rate more consistent with prior editions, *assuming players are diligent and collecting most of it*. Not only are

treasure rates doubled or tripled, but characters often get access to magic items of a too-high rarity either one or two whole tiers early.

A Dungeon Master concerned that the party is hovering too close to the upper range of what is safe and balanced in terms of magic items should closely-regulate the official adventure books. Once players accept such treasure rates as the norm, rather than expecting the numbers in the *Dungeon Master's Guide* and *Xanathar's Guide to Everything*, they may be disappointed if the normal rate is later adhered to.

TREASURE BUNDLES

This system is inspired by a prior edition of DUNGEONS & DRAGONS, but it is designed to overcome some of the important criticisms that system engendered. It mitigates the lack of flexibility and the over-serving of player requests the prior edition suffered from.

Treasure bundles are discrete collections of wealth and magic items designed for you to distribute one or two at a time. The Dungeon Master pre-calculates the treasure anticipated at each level and divides that into bundles for ease of distribution.

This guidance can be enormously helpful, so long as the Dungeon Master does not feel constrained and knows how to raise or lower treasure values to reward or penalize the party's actions. Clever and heroic deeds call for greater rewards, while significant bungling means the party overlooks opportunities to find treasure. Tips for flexible implementation are given later in this section.

Perhaps the most beneficial result of premeditating the party's treasure awards is the ability for the Dungeon Master to fully flesh out the treasure, to give rich descriptions to objects of art, vary the type of coins found, carefully integrate special features for magic items, or otherwise make the treasure interesting and unique. Awarding treasure ad hoc, particularly by rolling on the treasure tables during play, does not give the Dungeon Master time to make such rewards as richly detailed as they deserve.

WEALTH BUNDLES

To get the true wealth value of each bundle, multiply the gp number in the wealth column by the number of party members (the number of characters that will get an ostensibly fair split of the treasure).

For example, five 11th level characters should collect treasure valued at about 11,250 gp in each bundle, doing so about five times before reaching 12th level (a party total of 56,250 gp).

If characters in the party are different levels, use the average level for this calculation, rounding up.

MAGIC ITEMS

In addition to five wealth bundles, a magic item or two might be among the treasure. Multiply any indicated "1/4" item values by the number of party members (the number of characters that will get an ostensibly fair split of the treasure). At the level where that value reaches a whole number, one magic item of the indicated rarity will also be among the treasure for that level. *Carry forward any remaining item fractions.*

For example, six 1st level characters should reach a total uncommon magic item value of 1½ during 1st level, meaning one uncommon magic item is among their treasure. The remaining 1/2 uncommon value carries forward. Nothing is added during 2nd level. At 3rd level, the six characters accrue another 1½ uncommon magic item value, for a total of exactly 2

TREASURE VALUES

Party Level	Wealth	Magic Items
1st (Tier 1)	x 6 gp	x 1/4 UN
2nd	x 12 gp	—
3rd	x 36 gp	x 1/4 UN
4th	x 76 gp	—
5th (Tier 2)	x 375 gp	x 1/4 UN
6th	x 450 gp	x 1/4 RA
7th	x 550 gp	x 1/4 UN
8th	x 700 gp	x 1/4 RA
9th	x 900 gp	x 1/4 UN
10th	x 1,050 gp	x 1/4 RA
11th (Tier 3)	x 2,250 gp	x 1/4 UN, x 1/4 VR
12th	x 3,000 gp	x 1/4 RA
13th	x 3,000 gp	x 1/4 UN, x 1/4 VR
14th	x 3,750 gp	x 1/4 RA
15th	x 4,500 gp	x 1/4 UN, x 1/4 VR
16th	x 4,500 gp	x 1/4 RA, x 1/4 LE
17th (Tier 4)	x 40,000 gp	x 1/4 UN, x 1/4 VR
18th	x 40,000 gp	x 1/4 RA, x 1/4 LE
19th	x 50,000 gp	x 1/4 UN, x 1/4 VR
20th (per 30,000 XP)	x 30,000 gp	x 1/4 UN, x 1/4 LE

uncommon items, including their prior remainder. The party finds two uncommon magic items during their 3rd level and has no remainder value to carry forward.

LEVEL 20 TREASURE

Characters at 20th level continue to earn treasure, doing so at “virtual levels.” A character gains a virtual level for every 30,000 experience points earned above 355,000.

The party also calculates additional magic items at those intervals. When the party reaches at least 1 legendary item per member, exchange future indicated LE fractions (and any remainder) for VR fractions. When the party reaches at least 1 legendary and 2 very rare items per member, exchange future-indicated VR fractions (and any remainder) for R fractions.

AWARDING TREASURE

This segment talks about awarding treasure and the circumstances that can change the distribution. Over the course of each character level, the party should find four to seven wealth-related bundles and might find a magic item or two.

Bundles aren’t divided by encounter; most monsters have no treasure, while other encounters might provide pieces of a single bundle or multiple bundles at once. Bundles might be found in a lair or be given by a noble as a reward for rescuing his grandson, while other challenges do not receive such rewards.

The standard number of bundles the party should find is five for each level they gain, but poor or exceptional play should earn fewer or more bundles. For each party level, the Dungeon Master should have five bundles written out ahead of time, and perhaps a couple of spare bundles for exceptional player results.

If you already know the number and nature of the encounters a party will face, you can determine how the party will acquire each bundle. Otherwise, you may consult your campaign’s treasure chart and select bundles (or parts of bundles) and magic items ad-hoc as players search monster lairs, execute heists, or get rewards from the king.

Characters often meet their experience or milestone requirements after dramatically changing plans or otherwise foiling the DM’s attempt to give out some treasure in a timely, measured manner. The nature of bundles allows you to easily catch up if you forget or

are unable to dispense bundles within the applicable level, adding remaining bundles onto those awarded at later levels. (In such instances, the wealth bundle system is invaluable for reminding the DM to keep the party from missing their rewards.) Characters don’t have to get everything on the treasure chart before they go to the next level.

The suggested number of treasure bundles per character level is 5 (a “baseline”), but *the party should earn up to 1 less or 2 more in any given level, based on their own actions*. For particularly notable deeds or failures, the DM can also adjust the number or nature of magic items discovered.

STOCKING THE TREASURE CHART

For ideal results, the Dungeon Master can make a “treasure chart” of each character level at the start of the campaign, each level having five “bundle” lines, a couple of “magic item” lines, and maybe a couple of spare bundles charted in case of exceptional play. (Keep these latter bundles separate from the others.)

For a balance of items, consider making two bundles of coin, one bundle of minor magic items like potions, one bundle containing an object of art, and one bundle of sellable mundane items. Try to make bundles in themes to keep their treasure logical to the setting or the treasure’s previous owner.

SAMPLE TREASURE CHART (PARTIAL)

Sample for a 1st-level party of *five* characters:

LEVEL ONE (30 gp per bundle):

- **Coins (34):** A sack of 18 gp, a stack of 6 ep, a string of 27 sp, a purse of 30 cp, one azurite (10 gp)
- **Coins (15):** Three 1-lb. silver trade bars (5 gp each)
- **Magic (50):** A *potion of healing*
- **Art (25):** A gold locket containing the painted portrait of a medusa (25 gp)
- **Mundane (26):** Calligrapher’s tools (5 gp) and three more vials of bright purple ink (5 gp each) in a carved box (5 sp), thirty sheets of clean paper (1 sp each) in a scroll box (25 sp)
- **Uncommon:** A +1 battleaxe, with 1/4 UN remainder

Charting bundles just a few levels ahead of time is probably a more reliable system; it allows you to calculate bundles in the context of recent events. The DM should make sure not to fall behind in the charting process, lest treasure awards be forgotten.

On each bundle line, the DM should write in treasure with a wealth value based on the chart and the number of players. If one bundle goes a bit over, remove the excess value from one of the coin bundles. Likewise, if a bundle is a bit under-valued, add the difference to one of the coin bundles.

On the magic item lines, the DM should write in the items to be discovered that level. These results are again based on the chart and the number of players.

ADJUSTING THE CHART

Sometimes the characters acquire additional bits of treasure, often things not planned by the Dungeon Master and not on the five bundles of the treasure chart. Here are the primary ways treasure gains occur, and the recommended ways to handle them, whether you wish to encourage them or not.

Earned Reward. Earned rewards should be the most common deviations from the treasure chart. They occur when characters go above and beyond what is expected, using bravery, cunning, or just excellent dice-rolling, to earn rewards the DM would not normally have provided. Earned rewards (and earned deficits, described in the next section) are critical for tying treasure to player deservedness. Without these, treasure rewards will feel too automatic or predestined; they won't satisfy the players' sense challenge and reward.

Investment income is one example of earned rewards. Successful business ventures should earn rewards that exceed the treasure chart. Otherwise, why would anyone bother? The various degrees of deviation are discussed more in a later chapter. At the same time, investments should not be allowed to exceed the chart by so much as to unbalance the game. After that point, it's likely that the focus of the game has shifted into whatever activity is causing the additional gains. For example, if the characters' investments are so lucrative as to exceed the suggested limitation for bundle gains, the characters have probably stopped adventuring to focus on banking. The DM should therefore strike future rewards from the treasure chart to keep in balance;

the characters start getting normal game rewards, doing so by investment instead of adventure.

Whatever their form, earned rewards should flow from competence and diligence, heroism and risk. But they should not become commonplace. Even if the players are constantly playing well, you should only reward the very best instances of play.

Earned Deficit. Treasure bundles and magic item finds are not guaranteed rewards. The treasure chart exists so the DM doesn't have to continually calculate the balance of existing treasure in the party each time a treasure hoard is found. Nothing says the characters must accrue everything on the chart. When the characters operate particularly poorly, miss multiple or obvious clues, or simply refuse to correctly perform the tasks that would otherwise be rewarded, the DM should reduce the value of a bundle or strike off a whole bundle instead of distributing it.

For example, the characters agree to bust a ring of bandits operating out of the nearby forest. They discover that the mayor has been in on the operation the whole time, tipping off the bandits and collecting half of their take. Fearing political reprisal, the characters decide not to confront the mayor, despite their good alignments. The town is safe again (and experience points or milestones thus earned) but the party does not get the cut of ill-gotten plunder that the mayor stored in his basement. The DM strikes a single bundle of coins from the treasure chart for that level.

Importantly, poor results on Wisdom (Perception) check or Dexterity check using thieves' tools, the failure to decipher a treasure map, or other disasters of the dice might also lead to the reduction of a treasure bundle. It is important to enforce that the characters' own successes and failures are what drives their rewards, and to let players know that such rolls are not meaningless. However, luck-based results (poor rolling) should not be used too frequently or to reduce treasure too much. It is usually better to reward good rolls than punish bad ones.

Chart Balance. The easiest way to rebalance an excess treasure, whether intentional or unintentional on your part, is to simply mark off an equal value from the bundles later on your chart. Did the players get an extra magic item because they let an NPC ally die in battle, hoping to get his enchanted armor off him? Simply mark off the next magic item the party would have found of the equivalent rarity. In this way,

keeping a treasure chart is an incredibly useful system, not just to distribute treasure in a balanced way, but to cure naturally occurring imbalances to whatever degree you find useful.

Chart balancing is a great way to use published adventure modules designed by others. Instead of changing where magic items are found, or changing the treasure these adventures award, the DM can maintain balance by simply crossing off equivalent wealth and magic items from later on the treasure chart. Only if the chart is fully depleted would the DM need to reign in what the published adventure provides. Likewise, an adventure that gives too little treasure will be evident by the remaining wealth and magic items on the treasure chart. If this is the case, the DM can easily add in some or all the leftovers from the chart to keep things fair.

This technique is also appropriate if a player character dies, leaving her equipment to the party. If new characters are made with more than the starting wealth for 1st level, and the party keeps the old character's items, you can offset the value of those items by striking off equivalent treasure from later in the chart. This prevents a series of replacement characters from being a significant source of additional wealth and magic items for the party.

STORY TREASURES

Sometimes you want the party to acquire something costly but story related, like a stronghold, a sailing vessel, or a legendary magic item that will drive the characters into the quest of a lifetime. Story treasures of these types typically fall outside of the regular rates of distribution. With the right approach, providing access to such items should not be a concern.

PARTY FEATURE VS. PLAYER POWER

A story treasure should not be the type that magnifies an individual character's power; it should instead unlock new modes of play or allow access to otherwise-unreachable story features.

Where there is crossover, perhaps an intelligent artifact that is also a useful weapon in combat, you can attempt to value-rate just the features that enhance a party member's personal power. Alternately, you can restrict the item's features. Perhaps an intelligent artifact weapon only allows its powers to be used when the item so desires, or the item activates its

features at inopportune moments. Curses or cultural restrictions can help balance these treasures as well.

Finally, make such items have a value limited to their time owned by the party; if the players stop making use of the item for story purposes or try to sell it for additional wealth, have a plan in place to remove the item or mitigate how the sale impacts the party's treasure rate. Perhaps the item was on loan or only rented to the party; when the players are done or want to move on to other things, the true owner can return for it. Perhaps the intelligent artifact turns against the party for failing to pursue its goals or the queen recalls her grant of title to land.

ACQUISITION

Obtaining story treasures can be as simple as finding a magic item. However, for some acquisitions, official ownership is important to establish. For example, acquiring a stronghold or a pirate ship may require a deed or provenance of some sort.

For the buildings and ships described in later portions of this product, the *Dungeon Master's Guide* suggests that characters come into such ownership after 11th level, in the Masters of the Realm character tier. Some groups would instead prefer to acquire these items sooner, and there is no reason to use the party's lack of wealth to prevent such a thing. Indeed, many parties in the Masters of the Realm tier still can't afford a stronghold.

Where a purchase is desirable, and the item also is a story device desired by the Dungeon Master, prices can be adjusted to suit the party's current level of saved wealth. Perhaps there is a problem; the castle is haunted, the ship needs a full refit, or some other problem exists that reduces the cost.

Loans or investment might bridge the gap between the party's current wealth and the item's purchase price. A mortgage is a powerful—though banal—motivator for adventuring. Alternately, the gap could be paid by a backer or investor who expects a percentage of the party's treasure going forward. Finally, a governmental authority, like a king, might grant an item. Such grants typically come with strings, like the expectation that the party will swear fealty, direct the productive use of the surrounding land, collect taxes for the crown, and maintain soldiers to help protect the realm. Moreover, a grant of this nature typically reverts to the crown if the party

abandons it or dies. It cannot be sold because the crown remains the true owner. In this way, the value

NONMATERIAL ASSETS

Nonmaterial assets are not physical things, yet they can still be extremely valuable. The *Dungeon Master's Guide* calls these "marks of prestige." These assets are explained and expanded upon as follows.

LETTERS OF RECOMMENDATION

An influential person or organization will often show its favor by granting a letter of introduction (or letter of recommendation). This finely-calligraphed letter is probably offered in an ornate scroll case or leather folio. It is marked with a signature, seal, or coded message that confirms its authenticity.

A letter is typically only valuable in a way that reflects the importance of the person who wrote it; a noble's favor probably has no value in a neighboring kingdom. If a letter is used frivolously, used too often, or otherwise used to the writer's detriment, a messenger might come to revoke it.

A letter of recommendation usually names the intended bearer(s) and provides a brief description of the bearer to prevent the letter from being transferred or stolen. Selling or trading such an item constitutes a fraud, typically with dire results. Likewise, forging such a letter is a risky prospect; while potentially profitable, anyone granting favors to the bearer of a letter of recommendation notes the event with a formal observation or record-keeping, and suspicious uses may get investigated.

Letters of recommendation are an appropriate treasure for characters that earn the notice of powerful individuals, prior to the characters themselves becoming well known. They are therefore best suited to the "local heroes" or "heroes of the realm" tier of play, depending on who issues the letter.

Here are some common letters and their effects.

DECLARATION OF AUTHORITY

This letter typically conveys the authority of an important person, instructing and allowing the bearer to function as the issuer's agent in a limited capacity or for a limited task.

For example, the bearer might be empowered to negotiate a certain border dispute on behalf of the duke or settle a trade disagreement on behalf of a

of the property is not a true gift to the party and does not offend the expected rate of treasure distribution. guild. Such letters typically come with a mandate to function as well as the authority to do so. They are distinguished from similar letters in that they are very narrow in scope.

A particularly gruesome form of this letter, sometimes called a death warrant, comes from a ruler and obliges the bearer to hunt and kill a named person, perhaps a political enemy or a spy in the court. This letter might come from a ruler who wants the target killed. The ruler might also direct the letter to a bearer who wants to kill that target, as a favor to the bearer. Such letters are expected to be shown only if the bearer is caught and has no other option.

HOSPITALITY

A letter of hospitality allows the bearer to command room and board at any public inn or eatery within the affected region. The owner may record these expenses and pass them along to the letter's issuer to receive repayment, but often the cost is not worth the effort. Ingratiating business owners may find it commercially useful to host a famous or well-regarded patron. Repayment is more commonly sought if the bearer is requiring several days of support, and the establishment's owner may well follow up with a complaint to the issuer if the bearer imposes longer.

INDULGENCE

A religious authority grants this letter, which can be used to demand forgiveness for a religious or moral crime, typically the "victimless" sort, or to demand a favor from a member of the faithful. The letter might specify the exact crime, or it might be open ended. Such letters typically have no influence on civil authorities but carry great weight to the followers of that religion.

An indulgence is often used to preemptively protect the faithful from the moral weight of certain duties. When sought out sincerely and issued with the proper authority, such a letter can function as preemptive forgiveness or divine intercession for a cleric or for a paladin belonging to a religious order. For example, a paladin who breaks an important oath to go undercover and rescue a group of innocents may seek out an indulgence from the master of her order to salve her conscience and prevent her being an "oathbreaker" in a mystical sense. A cleric may have to

make a bargain with the clergy of an opposing faith for the good of their congregations, and an indulgence would grant confidence that a higher authority within the religious hierarchy approved of the act. Any divine retribution is likely to fall upon the issuer, rather than the bearer of the indulgence.

LETTER OF MARQUE

This letter grants license to the bearer, a private citizen, to function as a military agent of the issuer. The bearer may enter enemy territory, attack military and commercial interests, and personally profit thereby. If captured, the law of nations probably requires that the bearer be treated as a prisoner of war rather than a brigand or pirate. A letter of marque can only be given by a person who governs an area and has the authority to make war. It is only useful during a time of war.

NOBLE'S FAVOR

This letter explains that the bearer holds the favor of the undersigned noble. The bearer, and any companions, might receive preferential treatment by showing the letter. It can open doors and grant access to parties and people who would otherwise only associate with the nobility. It can also be used to clear up "misunderstandings" with local authorities, excusing minor infractions of law.

The value of this letter depends on the importance of the noble who granted it. Some people may react poorly to a letter from a noble based on politics or past grudges; showing a noble's favor can occasionally get the opposite of the desired reaction!

TRADE OPTION

Granted by a trading conglomerate or merchant's guild, this letter allows the bearer to buy and sell goods at *standard* rates at the conglomerate's many shops and trade houses, even when these rates might otherwise be unfavorable due to regional shortages, fluctuations in the market, or the presumed foreignness of the bearer.

Another type of trade option allows the bearer to make and sell goods of a particular sort without paying taxes or dues to the guild.

GENERAL WARRANT

A ruler so well trusts the bearer as to grant broad investigative and policing powers. A warrant is proof against retribution or prosecution for any offense given or minor crimes committed in the course of the bearer's investigations. It requires all citizens to cooperate with the bearer's inquiries, under penalty of law for failure to do so. The bearer of a warrant may also carry weapons in places where normally disallowed, like in the presence of the issuing monarch or in a city or district where weapons are forbidden.

This is an appropriate reward for characters who have repeatedly aided a kingdom by foiling criminal enterprises or intrigues.

A "lesser warrant" is a weaker version of this letter that grants only the right to bear weapons where they are otherwise forbidden.



OTHER SOCIAL ASSETS

These work like letters of recommendation, but they take other forms, often more difficult to counterfeit.

MEDALS

Typically fashioned in intricate forms using precious materials, medals are symbols of favor or accomplishment granted by a ruler.

They are meant to be worn prominently.

A medal can provide the wearer with a certain measure of respect. Members of the realm to which the medal applies are likely to recognize the medal and its meaning.

Under the right circumstances, a medal can give social benefits. For example, a member of the royal army who recognizes a military medal may approach the wearer with a better starting attitude in a social interaction. (See "Resolving Interactions" in the *Dungeon Master's Guide*.)

A medal sometimes comes with a degree of military, religious, or civil authority. A medal in such cases can function as a letter of recommendation. For example, a medal in the shape of a star or shield is commonly associated with the bearer of a warrant, signaling that authority to everyone around without the wearer having to present the paperwork. A special pin

indicating a lesser warrant could serve to notify the city watch that the wearer has the right to carry weapons in public.

A medal might be bought or sold for 2-50 gp, at least for its material value, but this is a dubious prospect. Wearing unearned medals is often a crime.

TITLES

Rulers can dispense titles, as can many nobles or lesser authorities within a government. A title usually comes with a grant of land, if it is a noble title in a feudal system, but it can instead convey the mere status and authority of a political or military position.

Political and military positions often grant the same benefits as a letter of recommendation, but without having to show the paper. This is because the character's identity becomes widely known as a function of office.

Noble titles come with grants of authority, nobility, lands, strongholds, or royal stipends. They typically come packaged with these and other rights but are subject to removal at the whim of the sovereign.

A character can hold multiple titles. Some titles end with the holder's death, while others pass down to the holder's primary heir. Some titles come with actual duties; failure to attend these duties—or otherwise acting in a manner not befitting such a title—can result in revocation of the title plus the authority, benefits, or lands that go with it.

RIGHTS

Rights are typically granted by the maker of the right, or its previous holder, often in written form. A right is indicated by a letter of recommendation, an awarded medal, a possessory interest in certain land, or a title.

Rights typically flow from a ruler, but they might simply be granted by the owner of the thing over which the right is granted. For example, a deed is normally the written expression of a right to possess and use land, given by the sovereign. Such writings can describe other rights; a lease is a secondary right to possess and use land, given by a deed-holder. A license is a right to possess and use items, or to operate as a franchise or under the banner of a known entity.

Mercantile rights can be extremely important, often acquired as part of a business investment. These might let the bearer move inventory along shipping lanes, trade in select markets, or buy and sell assets regulated by the crown. These rights typically have

upkeep costs in the form of annual taxation or dues owed to a trading guild.

Feudal rights often come with titles. They allow the grantee to build a stronghold on selected land, raise armies, and tax the peasants living in the bearer's territory. These rights require payment of taxes to higher-ranked nobles or royals whose larger lands include the character's smaller property. For example, a duchy contains many counties, and each count pays taxes to the duke. Most require the right-holder to keep knights or soldiers employed that can be called upon for service by those nobles or royals.

Rights can also come in the form of allowances, perhaps to break certain laws or even to worship certain gods. They are often campaign specific.

FAVORS

Favors are less spendable than rights and their worth is harder to evaluate. Characters themselves often owe favors to others, debts which can be called in at unexpected times or in unanticipated ways.

Players should keep track of favors (due and owed) along two lines: who owes (or is owed) the favor, and what it is owed for.

The more important the person who owes the favor, the more valuable it is, but the more mercurial a result you can expect. Very important people often fail to grasp the true value of money and land, their daily attentions being drawn to matters of state or religion. Nobles often return favors in ways that they themselves appreciate, such as the lauding of praises and acknowledgement, grants of privileges related to political power, or bestowal of lofty-sounding titles that otherwise have no associated benefits. While these will not fill an adventurer's pockets, they might help her renown.

Favors held against skilled persons can be valuable to adventurers in the right context. Particularly when such persons cannot afford a monetary repayment, they might craft items for the character (if provided materials), train the characters in skill or weapon proficiencies (given sufficient time), or otherwise use their time on the characters' behalf without pay.

Also important is the nature of the favor. When the king grants a favor for saving his life in a heroic fashion, that is worth quite a bit. Conversely, the favor owed for returning his fifth-favorite horse, found running wild near the castle, is worth much less. Of

course, demanding that the king return (“cash out”) a favor of any magnitude is a politically risky tactic.

RENOWN

Renown is interconnected with rights and favors. (See “Renown” in the *Dungeon Master’s Guide*.) This system abstracts the standing of a character (or a party) with factions like national governments, religious organizations, and similar institutions.

Renown often plays a role in the value of favors as they are called in. Having greater renown than someone you owe can provide the social leverage to reclaim favors in unusual or inequitable ways.

Renown also limits the use of rights and letters of recommendation. The granter of a right is associating with the receiver of the right, and few important people want to associate with people who have bad reputations. Conversely, having a high applicable renown makes it easy for a right to be granted, such as the right to build a stronghold.

Remember that renown is an optional system. It is not necessary to this book’s treatment of rights and favors; the DM can abstract the party’s reputation to determine how effectively rights and favors can be leveraged with various groups.

TIME AS TREASURE

Free time is a nonmaterial asset dissimilar to the marks of prestige described above. It means valuable breathing room for the characters, a few days to pursue their own downtime activities rather than having to chase the story. Along with gold and magic items, an award of “days off” functions like other treasure, except that players get to customize the benefit to suit themselves.

Time awards take the form of downtime days, between adventures or during lulls within adventures. Each downtime day represents potential wealth that characters can earn from crafts or professions.

DOWNTIME INCOME

For characters who spend the day working (see “Practicing a Profession” in the *Player’s Handbook*), the income varies. The innate “cost” of other downtime activities, like training a new proficiency or researching a new spell, is relative to what a character could earn with the Practicing a Profession activity.

For this activity, unskilled labor is worth 1 gp per day, with an additional amount that the *Player’s Handbook* assigns to maintain a lifestyle in that period.

A general labor earns a further 1 gp (2 gp total each day) because the work affords a “moderate” lifestyle.

Members of a temple, guild, or another organization that provides gainful employment can support a “comfortable” lifestyle, earning 3 gp daily.

Finally, characters proficient with the Performance skill can maintain a “wealthy” lifestyle, 5 gp daily.

DOWNTIME EXPENSES

Downtime activities must be balanced against a character’s lifestyle expenses, paid out over the same period, changing net income.

The *Player’s Handbook* assumes that characters will elect to enjoy a modest lifestyle. For most characters, this will reduce (to 1 gp) the net income for the Practicing a Profession activity. In this way, players who don’t want to manage downtime can simply ignore it, converting awarded downtime days to gold pieces on a one-for-one basis.

In search of greater efficiency, a player will often try to earn the maximum income from this activity and pay only for the cheapest tolerable lifestyle. There is nothing other than unfortunate story events (fostered by the Dungeon Master) to prevent characters from living rough and keeping their entire incomes. But few players want to think of their characters as sleeping in alleys and drinking from ditches or horse troughs. Some lifestyle expense, even a minor one, is typical.

AWARDING DOWNTIME

Often, the pacing of the story will control whether characters get any downtime or how many days they get when they do. There is no official guideline for how many downtime days a Dungeon Master should award, despite the inherent value of time. The DM must balance the competing needs of the game and the story to determine an appropriate award.

Too many downtime days will allow the characters to generate excessive wealth, while too few will prevent them from crafting or accessing various other options available only in downtime. Many characters have tool proficiencies or class features that are invalidated if downtime is not part of your game.

Even when downtime is available, some players will have no interest in downtime activities. Downtime rules call for lifestyle expenses and other bookkeeping

that players might not want to deal with. On the other hand, some players might be quite interested in downtime. It is up to the DM to make sure it's available in reasonable quantities if the players want it, or to dispose of those rules entirely if they don't.

TIME IS MONEY

In addition to trading time for things of value, some campaigns may benefit from allowing an exchange in the opposite direction.

Player groups that have little interest in downtime, or in campaigns with little room for it because of frenetic activity, travel, and racing against a clock, might benefit from the use of hirelings to accomplish downtime activity.

For example, if the players need research done but don't have time, a paid hireling could do the work and write a report that will catch up to the party later.

As this shows, downtime is truly a treasure like any other, one that is convertible to gold and vice versa.

RIVALS AND COMPLICATIONS

If using the rules for rivals and complications from *Xanathar's Guide to Everything*, be aware of their effect on the value of the downtime days you award. Value is reduced if the player characters cannot use downtime activities for fear of interference or attack. This reduction can only be calculated ad hoc, but it should consider the number of rivals, as well as the magnitude of those rivals' assets and activities. For example, if you think the characters can only get value for about half their downtime days, halve the value of days awarded.

MATERIAL ASSETS

Material assets are immediately useful, tradable for an adventurer's present needs of goods and services, or for expenses like bridge tolls and taxation.

In contrast to nonmaterial assets, material assets are less portable but much more spendable. Material assets are easy for adventurers to carry, exchange, invest, store, or otherwise reserve for future needs.

COINS

Currencies in fantasy worlds typically take the form of conveniently sized bits of rare metals, each with distinct weights, sizes, purities, or other factors that make them fungible and interchangeable.

PIECE COINS

In *DUNGEONS & DRAGONS*, standard coins are called "pieces." These get value from the rarity of their metal, not from local customs or regulations. A uniform weight (1/50th of a pound each) gives these coins consistent value across political and regional boundaries. A merchant's scale (see "Adventuring Gear" in the *Player's Handbook*) is a common tool used in markets and during other exchanges of piece coins.

When tension between regions would incline local markets to devalue foreign currency, pieces resist this devaluation; melting coins into trade bars or into local coins recaptures the inherent value of the metal, cleansing them of the stigma of their foreign origin. Conversion fees may be customary, but fees above 10% are unheard of.

Where regions differ is in the coins their markets make use of. Gold pieces, silver pieces, and copper pieces are "common" coins, known and used everywhere. Electrum pieces and platinum pieces are "rare," used only in select markets or major

STANDARD EXCHANGE RATES (EXPANDED TABLE)

Coin	ip	cp	sp	ep	gp	ap	mp	pp
Iron (ip)	1	1/5	1/50	1/250	1/500	1/1,000	1/2,500	1/5,000
Copper (cp)	5	1	1/10	1/50	1/100	1/200	1/500	1/1,000
Silver (sp)	50	10	1	1/5	1/10	1/20	1/50	1/100
Electrum (ep)	250	50	5	1	1/2	1/4	1/10	1/20
Gold (gp)	500	100	10	2	1	1/2	1/5	1/10
Adamantine (ap)	1,000	200	20	4	2	1	2/5	1/5
Mithral (mp)	2,500	500	50	10	5	5/2	1	1/2
Platinum (pp)	5,000	1,000	100	20	10	5	2	1

metropolitan areas. Adamantine pieces, mithral pieces, and iron pieces are “very rare” coins, new features of this supplement.

Although iron is common in trade bars, only poor societies with weak economies mint iron into coins.

Adamantine and mithral are more precious than gold, but less valuable than platinum. Coins of this type appear only in closed societies where their metals are relatively accessible, such as dwarven citadels.

OTHER COINS

Most governments, as well as some large institutions and major religions, are powerful enough to issue coins of their own design. These derive their value from the worth of the issuing institution, from the value of the coins’ material, or a combination thereof. The governments, temples, and other powerful factions that issue these coins guarantee an exchange rate, on demand, from their own treasuries. The value of these coins might fluctuate based on the perceived content of that treasury or the distance one must travel to make that guaranteed exchange.

For example, the City of Waterdeep mints a large coin of platinum with electrum inlay. This “harbor moon” is valued at 50 gp locally, but only 30 gp away from the city. Similarly, the Temple of Gond issues “Gond bells,” brassy bells with ornamental stone clappers, each worth 10 gp in open trade or 20 gp when traded to the Temple of Gond.

Societies that use non-piece currency as their primary tender go to great lengths to discourage forgery. Minting (and printing if the campaign world has such tinkering wonders) often includes subtle or complex features to defeat counterfeiting. Detecting fake money may come down to a skilled (or magical) examination performed by merchants. Because the survival of the whole economy relies upon the currency’s value, along with the survival of the nation and its subjects, societies that use such representative currency tend to punish counterfeiting with death.

COIN NAMES

Regionally, even piece-coins have unique names assigned by the institutions that mint them or by the people that use them. These names remind players that the game world is not generic; that nations of your setting have their own ways of doing things and their own unique modes of commerce.

For example, Waterdhavians in the Forgotten Realms, use “dragon” as a term for their gold piece. (Locally minted gold pieces have the image of a gold dragon on one side.)

ALTERNATE CURRENCY

Some game worlds use different basic currencies, things other than coins. Perhaps valuable metals are hard to acquire. Maybe some other convenient things have been used since the beginning of time and no one ever thought to use coins. Or maybe the gods have dictated a type of currency and none can gainsay them.

As examples, an undersea kingdom may use rare seashells because it has no mining traditions. A society of necromancers might trade glass beads to which souls are bound; merchants can identify the power of the souls, which correspond to various denominations. On a harsh desert world, wizards might know how to convert water into small, gelatinous blobs of standardized sizes, which can later be turned back into water.

Whatever the case, the new currency should be portable, identifiable as roughly equivalent to other alike pieces (interchangeable) and should probably have an innate value based either on material rarity or

VALUATION: ADAMANTINE AND MITHRAL

Adamantine and mithral values are extrapolations of the official costs for magic items (*adamantine armor* and *mithral armor* in the *Dungeon Master’s Guide*) and from the exact price of an adamantine bar given in *Waterdeep: Dragon Heist*.

If you prefer the higher implied value of prior editions, feel free to adjust these numbers to suit. Multiplying their table-listed values by 10 is an easy way to go. However, note that doing so alters the stated costs of other adamantine and mithral equipment in various Wraith Wright supplements (and should affect prices in the *Dungeon Master’s Guide* and *Xanathar’s Guide to Everything*).

If you want to enhance the rarity of these two metals, it might be enough to simply say they aren’t available as coins, even in their currently restricted regions, or that their coin values reflect the use of alloys or less-refined ore.

a value based on a useful function of the item other than commerce.

TRADE BARS

These bars are short, thin bricks of precious metals. They appear in standardized, whole-pound weights. One-pound, five-pound, and ten-pound trade bars are common, but most trade bars appear in the two-pound “commercial” variety, equivalent to 100 “piece” coins of the same metal. This might be why merchant’s scales top out at exactly two pounds in their measuring capacity. (See “Adventuring Gear” in the *Player’s Handbook*.)

Even more than piece coins, trade bars hold their value across vast political and geographical expanses. Trade bars are important to regular high-level commerce because they exist without the political implications carried by minting; there are usually no marks of origin to offend the peoples of one nation or another, letting commerce pass unhindered.

GEMSTONES

Gems are sometimes used in place of coins, often by the very wealthy. They can appear in any size and quality (any gp value), but the *Dungeon Master’s Guide* standardizes gems to list them at consistent values, shown in the table here.

Halve the value of a “small” version of any gem and double the value of a “large” version. A “giant” version will fetch ten times the listed value. If a gemstone is raw (uncut, not polished or otherwise treated to enhance its luster by a skilled user of jeweler’s tools) halve its value.

Loose gemstones should not have appreciable weight unless carried in bulk. When it does matter, weights can be difficult to calculate; the *Dungeon Master’s Guide* does not provide official weights for gems, nor would a standard gemstone of one type be equivalent in weight to another type. As an abstract system, simply assume that 200 “standard” gemstones weigh 1 pound, as do 100 “large” versions or 20 “giant” versions.



TRADE GOODS

Coins are only used by those of middling wealth. The very poor and the very rich exchange trade goods instead. When there is no coin to be had, or when barter is simply more convenient, people commit commerce by exchanging items with static, widely accepted and understood values.

For an urchin on the street, trade goods might consist of captured rats or collected scrap iron, the key to acquiring a hot bowl of soup. For a poor farmer, this might mean trading wheat and livestock for a few luxury items. On the other end of the spectrum, a guild-sanctioned master merchant’s trade goods might include huge shipments of raw textiles exchanged for platinum trade bars. For the nobility, trading hunting birds or exotic beasts is a matter of fashion as well as expedience.

Dry Goods. These common household items are in demand everywhere; moving large quantities of them is what keeps many merchants in business.

Creatures. Of all the trade goods, beasts have the greatest variance in value. From the common and domestic, to the wild and exotic, the market for animals varies greatly based on the accepted purpose of each creature and its geographical rarity.

Comprehensive tables of animal prices, for trained and untrained species, can be found in *Wraith Wright’s Animal Handler’s Manual*.

Slaves. Slavery is a commercial trade appearing only in evil societies. Slaves are intelligent creatures “owned” for labor, status, consumption, ritual sacrifices, and other vile purposes. Most slavers prefer to own members of their own race, but some trade in a variety of races and creature types they deem less civilized or less technologically developed.

Where slavery is a feature of a campaign, it must not be reduced to a mere commercial enterprise that player characters engage in. This type of real-world evil is something that a game would struggle to reflect with accuracy and sensitivity. Too often it merely

reinforces real-world notions of racism, colonialism, and other evils that people play games to escape.

CRAFT COMPONENTS

This category of wealth covers unfinished materials suitable for crafting specific items.

Craft components are materials like trade goods, but they do not hold the same value. Craft components sell for half the amount they would be purchased for; it is more cost-effective to craft from found craft components and sell the resulting products.

For example, raiding an abandoned alchemy lab reveals ingredients to craft one flask of alchemical fire. The craft component substitutes for having to pay 25 gp in material to make a dose of alchemical fire, an item with a market of 50 gp when finished. If the components are sold as-is, without turning them into a finished product, they fetch a mere 12 gp and 5 sp, half their value as crafting materials.

Craft components typically weigh the same as the products they can be made into. Otherwise, the weights and composition of various craft components are determined ad-hoc by the Dungeon Master.

Craft Usage. A craft component is a material resource used to make a specific sort of item. The material cannot be used for other crafting purposes, except that the Dungeon Master may allow a component to qualify for several very-similar crafts.

Raw herbs are the quintessential example of craft components. For example, spectral lotus petals found in the wild are craft components usable only for a spectral lotus infusion, with no other crafting purpose.

For a broader example, the DM might determine that the unfinished blade “blanks” in a treasure pile are craft components that can be made into any type of one-handed sword.

Variant: Universal Components. This option gives effect to the Alchemical Crafting mechanism in *Xanathar’s Guide to Everything* and expands its application to include other areas of artistry.

With this variant rule, a crafting component can apply universally to any byproduct of a particular set of artisan’s tools. For example, an adventurer might purchase raw alchemical ingredients to stock a set of alchemist’s supplies before leaving on a quest. These components are good for anything that alchemist’s supplies can create.

TRADE BARS (1-POUND)

Value	Goods	Value	Goods
1 sp	Iron	50 gp	Gold
5 sp	Copper	100 gp	Adamantine
5 gp	Silver	150 gp	Mithral
25 gp	Electrum	500 gp	Platinum

GEMSTONES (“STANDARD” SIZE)

Value	Goods
10 gp	Azurite, banded agate, blue quartz, eye agate, hematite, lapis lazuli, malachite, moss agate, obsidian, rhodochrosite, tiger eye, turquoise
50 gp	Bloodstone, carnelian, chalcedony, chrysoprase, citrine, jasper, moonstone, onyx, quartz, sardonyx, star rose quartz, zircon
100 gp	Amber, amethyst, chrysoberyl, coral, garnet, jade, jet, pearl, spinel, tourmaline
500 gp	Alexandrite, aquamarine, black pearl, blue spinel, peridot, topaz
1,000 gp	Black opal, blue sapphire, emerald, fire opal, opal, star ruby, star sapphire, yellow sapphire
5,000 gp	Black sapphire, diamond, jacinth, ruby

DRY GOODS

Value	Goods
1 cp	1 lb. of wheat
2 cp	1 lb. of beans, cheese, flour, potatoes, or turnips; per board ft. of unusual lumber
5 cp	1 lb. of coffee, salt, or sugar
1 sp	1 sq. yd. of canvas or per board ft. of rare lumber
5 sp	1 lb. of cooking herbs or tobacco or 1 sq. yd. of cotton cloth
1 gp	1 lb. of cooking spices, ginger, or honey
2 gp	1 lb. of cinnamon, pepper, wool, or per board ft. of exotic lumber, or 1 common pelt (beaver or wolf)
3 gp	1 lb. of cloves or 1 uncommon pelt (fox or mink)
5 gp	1 sq. yd. of linen or 1 rare pelt (ermine or seal)
10 gp	1 sq. yd. of silk
15 gp	1 lb. of chocolate or saffron

Some universal components might apply to multiple crafting methods. For example, iron ingots can be useful with smith's tools and tinker's tools. Universal components are uncommon, and those useable with multiple types of tool sets are somewhat rare.

Universal components are considered trade goods, but their values are not halved when sold in raw form because of their additional usefulness.

The weights and divisible increments of these components are harder for a Dungeon Master to judge since the same materials can create products of different weights and sizes. (For alchemy and herbalism, use the guideline of 1 pound per 50 gp.)

The flexibility of this variant rule can suit a campaign that prefers to abstract the crafting process, but it can be unexpectedly problematic in the context of certain types of crafting.

WHEN METAL IS SCARCE

Some published, official campaign settings make metal a rarity in their worlds, like iron in Krynn and, most famously, the missing metals of Athas. However, scarcity alone does not account for all metal-poor settings. The worlds you create, or areas within them, may simply have differences in the rarities of metal, turning the value of piece coins on their head.

When metals have nonstandard rarities, it may be enough to adjust the value of piece coins in your campaign. However, when iron becomes rare, it affects the value and availability of most tools, turning the regular notion of adventuring equipment on its head.

Iron might be rare in "primitive" cultures that have not invented or adopted advanced mining and metal shaping techniques, regardless of those societies' other technologies, arts, or urbanization. Similarly, wholly aquatic races are unable to heat-shape iron in their underwater industries. While an aquatic race might be technologically sophisticated, some crafts are utterly impossible given the environment.

ALTERNATE COINAGE

A world without much metal isn't likely to use metal coins since the value of rare metals becomes too high to justify their use as common currency. A metal-poor world values metals at 100 times their standard worth. (This assumes a world where all metals are equally rarer than they are in the standard game.)

Trade instead relies on trade goods and alternate forms of currency.

Gemstone Example. In a world where metals are rare, other minerals can substitute for coinage. A currency system of this sort might use low-value crystalline gemstones like zircon, which comes in a dozen different colors. Instead of cutting them into shapes useful for jewelry, these stones are made into tiny "commercial cuts," the size and color of which correspond to different denominations.

This currency model probably relies upon government-trained gem cutters that work in facilities like mints. Counterfeiting might be deterred by the rarity of this specialized training, or by a system of magical imprinting that marks each cut gem.

An underwater variation of this coinage might employ rare molluscan seashells from creatures that only inhabit dangerous regions or that must be cultivated in government-controlled facilities.

Ceramic Coin Example. Ceramic is a functional alternative when it comes to minting coins, one used in the Dark Sun setting. In this metal-poor apocalypse, the standard coin is the ceramic piece (cr). Its spoked-wheel imprint allows the coin to be broken into 10 pie-shaped wedges called "bits" (bt), each valued at one-tenth of a ceramic piece. An even smaller unit, a tiny ceramic-glazed lead bead (bd), often with a central hole for threading, is valued at one-hundredth of a ceramic piece.

This formulation allows you to easily convert standard item costs from their listed gp/sp/cp prices to equivalent cr/bt/bd prices.

Other Examples. For additional ideas on how to replace metal coins, see the Material Assets suggestions earlier in this chapter.

AVAILABLE EQUIPMENT

Metal is a major component of armor, weapons, and other gear useful for survival in a dangerous, magical world. Those who adventure without it, because they lack the industry to shape metal or because metal is a rare and precious commodity, do so at a tremendous disadvantage.

If you impose this set of limitations on the campaign, the available equipment is limited as described here, both during character creation and later during play. Metal items are available, but usually only those with small amounts of metal, and usually at an inflated cost.



In the following subsections, a “restricted” item is hard to find for sale and its price is inflated as described. Any available restricted items cost an additional amount equal to 50 gp per pound of the item. Restricted armor and weapons are also available in an ersatz alternative. (See Wraith Wright’s *Expanded Armor Manual*, *Expanded Weapon Manual*, and *Expanded Tool & Gear Manual*.) Some of the items in these subsections are new ones found only in those supplements or in Wraith Wright’s *Comprehensive Equipment Manual*.

Any standard items not mentioned in these subsections have replaced their metal components with non-metal ones. Alternately, they use only small amounts of low-quality metal such that their costs and rarities are unaffected.

Armor. All medium and heavy armors are restricted, except hide, layered hides, and layered furs.

Weapons. The following simple weapons are restricted: Crossbow (all types), dagger (all types), dart, hammer, handaxe, hatchet, hook, javelin, mace (all types), pick (all types), scythe, sickle, spear (all types), and stiletto.

Additionally, all martial weapons are restricted except blowgun (all types), bolas, boomerang, longbow (all types), and net (all types).

Tools. The following are restricted: Carpenter’s tools, glassblower’s tools, jeweler’s tools, smith’s tools, tinker’s tools, thieves’ tools, and woodcarver’s tools.

Gear. The following adventuring gear is restricted: Arrows (all except alchemical), ascender, ashlar, bell, block and tackle, blowgun needles (all), caltrops (any), chain, climber’s kit, coin grinder, crampons, crossbow bolts (all), crowbar, diver’s kit, glass breaker’s kit, grappling hook, hacksaw, hammer (any), holy symbol (amulet, ornamental amulet), hunting trap, lantern (any), lock (any), lockbox, manacles (any), mirror, pick, piton, pole (collapsible), pot, ritual sickle, saw,

shikaro, shovel, signet ring, sling bullets (dimpled, leaden), spikes, sprayer, and winch.

BALANCE CONSIDERATIONS

These adjustments change the availability and use of metal equipment. Consider the following methods of compensation to keep some classes from being disproportionately affected.

Starting Equipment. When characters receive restricted equipment from the class-and-background method for starting gear, replace the armor and weapons with ersatz versions and omit any other items. They also acquire a bonus of wealth in the amount of the difference between standard versions and the ersatz versions.

For example, a cleric that would acquire scale mail armor at character creation instead gets ersatz scale mail, perhaps made from the treated scales of a wild inix. Because ersatz armor is valued at only one-quarter of standard armor, the cleric receives 37 gp and 5 sp with this armor (or whatever wealth equivalent is used in the setting), the missing three quarters of the normal value of a suit of scale mail.

Refunding the price difference is important for wealth balancing because ersatz armament users must occasionally pay for repairs or must carry multiple weapons to replace items that break. The refund also helps to maintain parity with characters whose starting wealth is rolled for, since those characters can purchase their ersatz equipment at the reduced price.

The Need for Ersatz Armor. It might be tempting for a Dungeon Master to simplify the armor selection in metal-poor settings, allowing only the armor suits made with non-metal materials. This approach is discouraged because it has a few drawbacks related to game balance.

First, the bounded accuracy model of the fifth edition of DUNGEONS & DRAGONS expects that Armor Classes for player characters will exist within a set range. Reducing some characters’ Armor Classes this

way changes the balance of the challenge rating system, requiring the DM to put additional attention into re-tuning encounters to compensate.

Second, allowing only the armors that are already non-metal weakens every class whose balance of features includes proficiency in medium or heavy armor. Warrior-type characters are already disadvantaged by the drawbacks of ersatz-quality weapons—the main tools of those classes—which can break at inconvenient times.

Relatedly, because that approach would omit heavy and medium armor from normal use, the game's balance of the Dexterity and Strength abilities changes significantly. In the standard game, Strength-based characters can achieve the highest Armor Classes through their armor. Removing those armor types would instead relegate Strength characters to the lowest Armor Classes.

NEGATIVE ASSETS

This section covers negative assets, the party's debts and future costs that weigh against their net wealth.

All characters have expenses in one form or another. However, players are not often excited to engage with such costs. What could be less entertaining than charting downtime expenses? For this reason, such costs appear in this supplement for Dungeon Masters, rather than one of the related products designated as "Player Tools."

THE COST OF ADVENTURING

These rules cover food, lodging, and various services like getting equipment repaired. With the right approach and forethought, these costs can be managed without reducing the enjoyment of your game.

Many of these expenses are tied to the economy of downtime days, the time that (in some campaigns) takes place between adventures. They exist in part to balance the income of characters practicing a trade; their function is not simply to add accounting. Many campaigns either don't use downtime (their adventures tend to run back-to-back) or won't want to keep track of petty incomes and outlays. This is fine, but if your campaign does have downtime, and it does add income for regular artisanal or professional activities during downtime days, remember to balance that income against lifestyle expenses.

LIFESTYLE EXPENSES

Lifestyle	Price per Day
Wretched	—
Squalid	1 sp
Poor	2 sp
Modest	1 gp
Comfortable	2 gp
Wealthy	4 gp
Aristocratic	10 gp minimum

LIFESTYLES

The official rules provide seven levels of lifestyle quality, each with an associated daily cost.

To use these rules, choose a lifestyle to live at and pay in advance to cover it. Lifestyle costs can be paid daily, or they can be paid a week or a month in advance. Ideally, the DM predetermines how many downtime days will pass until the next adventure and calls for expense payments based on that number.

A character proficient in the Survival skill or possessing the Wanderer background feature can live in the wilderness, sustaining a "poor" lifestyle without paying for it, so long as the land offers berries, small game, water, and so forth.

Lifestyle choices have no set mechanics that affect the game. But the DM may create consequences in the form of downtime encounters or plot twists related to lifestyles. The lower the cost of your accommodations, the greater your risk of interacting with people who are poor, covetous, diseased, exiled, or otherwise dangerous to you. Similarly, the higher your cost of living, the greater your chance of interacting with the cream of society, the movers-and-shakers who might try to enmesh you in their political intrigues.

The following descriptions also apply to the individual components of lifestyles, priced in the sections below. The nature of meals, boarding, and stabling are the same, even acquired piecemeal.

Aristocratic. Living among the well-to-do allows you to rub elbows with the elites of society. Your food and lodging are top-notch. Servants are available to attend your every need, and your clothing is fashionable. This lifestyle is appropriate for politicians, guild leaders, high priests, and nobles.

Comfortable. Your accommodations allow you to easily maintain your clothing and equipment, keeping



them in good repair and proper appearance. You might rent your own cottage or other living area. This lifestyle is appropriate for merchants, skilled tradespeople, and military officers.

Modest. You can afford to live in a part of town where violence is not common. Your living conditions are clean, but simple. This lifestyle is appropriate for soldiers with families, laborers, students, priests, and hedge wizards.

Poor. A stable option, this lifestyle provides the bare necessities for civilized society. Your threadbare clothing still betrays your status as one of the poor inhabitants of the area, but you are not kicked out of shops or denied the protection of the law. This lifestyle is appropriate for unskilled laborers, street peddlers, thieves, and mercenaries.

Squalid. This lifestyle provides the basic forms of shelter, a hut, a boarding closet, or a temporary shelter run by a local temple. The food is barely palatable and hardly nutritious. This lifestyle is appropriate for successful street gangs and other unfortunates.

Wealthy. This lifestyle includes spacious accommodations in a good part of town, with a healthy (or even excessive) diet. It includes the security and comforts available only to those with significant wealth. This lifestyle is appropriate for successful merchants, favored servants of nobles, or the owners of successful businesses.

Wretched. A wretched lifestyle has no associated cost. The character must beg, scavenge garbage, or otherwise scrounge food from among anything freely

available. Without a home, the character is exposed to myriad dangers associated with the poorest elements of society. This lifestyle is appropriate for beggars.

SERVICES, LODGING, AND FOOD

Characters already paying for days of lifestyle have food, drink, and lodging included. The itemized costs on these tables are for characters not paying for a lifestyle or those wishing to supplement their “wretched” lifestyles, which are devoid of these things.

Ale. A sweet, full-bodied beer balanced with fermented grain or hops.

Banquet. A bountiful, multi-course meal suitable for a noble’s table.

Bread. A baked mix of flour and water. Bread is a nearly universal food staple.

Cheese. A congealed byproduct of milkfat.

Coach Cab. A coach is a passenger cart with flexible suspension, designed to provide a smooth, comfortable ride for passengers. A “coach-and-four” or a “coach-and-six” are descriptions that include the number of horses (or similar animals) that pull the vehicle.

Meat. Meat cooked and ready for eating.

A chunk is a cut of meat suitable for a single meal, while a flank is a portion of the animal equivalent to 12 cuts.

Messenger. Messengers are familiar with the area they work in and pride themselves on being able to deliver messages quickly and to the right recipients. They are suitably dressed to avoid trouble and to get into places where the rabble are excluded.

Pastry (any). Pastries are flaky, baked bread pieces containing cheese, fruit, or meat.

Ship's Passage, Ferry Crossing. Ferries can be private or government-run. For government ferries, the fee is typically in the nature of a toll, making some classes of people exempt.

Ship's Passage, Passenger Vessel. On large rivers or the open sea, passenger vessels follow set routes between cities or other well-inhabited points. Passenger vessels provide a slim measure of comfort for travelers, including food.

Ship's Passage, Shipping Vessel. Shipping vessels often ply routes that passenger vessels do not. Passenger fare can be had for a much lower cost, which includes the understanding that a passenger will work side-by-side with the crew. The accommodations aboard a shipping vessel are often cramped and miserable.

Spirits. An alcoholic beverage created by distillation and fermentation, usually followed by a set period of aging. The removal of diluting components like water gives spirits a high alcoholic content by volume.

Stew. This is a watery meal of stewed meat and vegetables, served out of a common pot or cauldron, typically one that simmers over a fire all day (or all week, depending on the quality).

Toll, Road or Gate. A common taxation system for civilized societies includes tolls for people passing through confined access ways like gates, bridges, and the like. Loaded wagons are typically charged an additional toll.

Government employees like soldiers and tax collectors are typically exempt from tolls, as are members of the nobility and royalty.

Wine. A common alcohol made of grapes with few additives. The better the production and the longer the

SERVICES

Service	Pay
<i>Coach cab</i>	
Between towns	3 cp per mile
Within a city	1 cp
Messenger	2 cp per mile
<i>Ship's passage</i>	
Ferry crossing	4 cp
Passenger vessel	1 sp per mile
Shipping vessel	1 cp per mile
Toll bridge, road, or gate	1 cp

FOOD AND DRINK

Item	Cost
<i>Ale</i>	
Mug	4 cp
Gallon	2 sp
Keg	2 gp
Banquet (per person)	10 gp
Bread, half loaf	1 cp
Bread, loaf	2 cp
Cheese, hunk	1 sp
Cheese, wheel	1 gp
Meat, chunk	3 sp
Meat, flank	3 gp
Pastry, fruit of cheese	2 sp
Pastry, meat	4 sp
<i>Spirits</i>	
Common (flask)	1 gp
Aged (flask)	10 gp
Premium (flask)	50 gp
Stew, bowl	2 cp
<i>Wine</i>	
Common (pitcher)	2 sp
Fine (bottle)	10 gp
Exceptional (bottle)	100 gp

ROOM AND BOARD

Item	Cost
<i>Inn stay (per day)</i>	
Squalid	7 cp
Poor	1 sp
Modest	5 sp
Comfortable	8 sp
Wealthy	2 gp
Aristocratic	4 gp
<i>Meals (per day)</i>	
Squalid	3 cp
Poor	6 cp
Modest	3 sp
Comfortable	5 sp
Wealthy	8 sp
Aristocratic	2 gp
<i>Stabling (per day)</i>	
Poor	5 cp
Comfortable	5 sp
Aristocratic	2 gp

aging, the more expensive a bottle of wine will be. Wine is sometimes made from fruits, rice, or other sources.

OTHER EXPENSES

Maintenance costs for real property, vessels, and investments are covered in a later chapter.

MARKETING ASSETS

When players acquire things of value, they usually want to liquidate them as soon as possible, turning them into spendable coin.

This section limits itself to the sale of material assets. Nonmaterial assets can be traded, but their values vary wildly, and are often based on the holder's imagination and skill at ingratiation. Where possible, the mechanisms to liquidate nonmaterial assets are given in their descriptions. More often, a nonmaterial asset is exchanged for another nonmaterial asset, a process that does not lend itself to easy quantification.

SALE VALUES

Selling treasure is an abstract process in the fifth edition of DUNGEONS & DRAGONS.

The *Player's Handbook* now provides four easy categories of sale value.

MONSTER ARMAMENTS (VALUE x 0)

Weapons and armor pieces used by monsters are rarely good enough to sell. This prevents parties from "scraping," looting absolutely everything not nailed down, regardless of how small its value. It also relieves the DM from having to contemplate mundane monster equipment values when building encounters and balancing treasure. Monster equipment has no resale value.

STANDARD EQUIPMENT (VALUE x 1/2)

Undamaged weapons, armor, and other equipment fetch half their sale prices when sold at market. DMs balancing treasure can consider mundane items, particularly found in bulk, as "loot" valued at half the items' standard cost. This applies to equipment the players have previously purchased, as well as good-quality gear taken from civilized foes.

INHERENT-VALUE GOODS (VALUE x 1)

Art objects, jewelry, and trade goods are fungible, they sell for their full noted values. Such items are already listed at their salable (or tradable) values. So static are the prices for these items that they are often used in the place of currency.

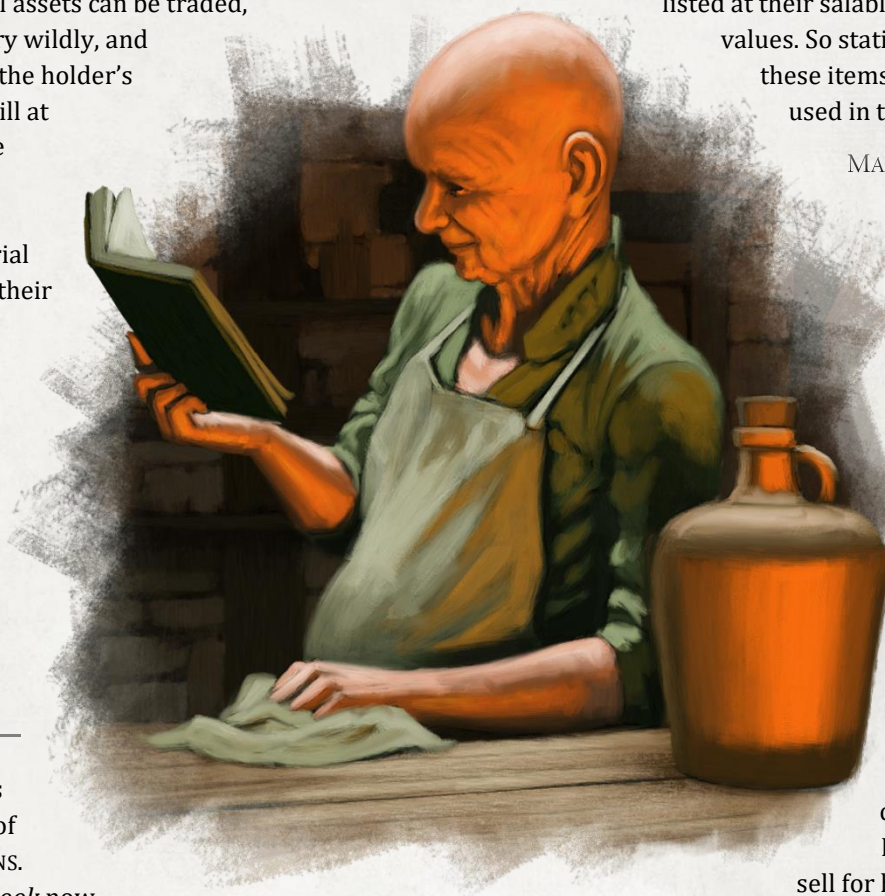
MAGIC ITEMS (VALUE x ?)

Magic items are valuable assets. Although the *Player's Handbook* maintains that their value is "far beyond simple gold," the guidelines of the *Dungeon Master's Guide* suggest that they are readily ratable in gold pieces, and that some of them are relatively cheap.

Magic items normally sell for half their purchase

costs. (The standard rules for finding a buyer suggest that this value may fluctuate, going as high as one and one-half times the value, or as low as one-tenth of the value.) Alternately, because they are the type of things that interest the very wealthy or important in society, magic items can sometimes be traded for rights or favors, or they can be gifted to organizations in the hopes of gaining renown.

Standardized, individual prices for magic items can be found in Wraith Wright's *Magic Item Management*, along with rules for converting party wealth into



magic items and vice versa. For the process of finding buyers and sellers, see below.

HAGGLING

Players love to haggle when buying and selling. They see it as a chance to earn additional treasure, or rather, to stretch their treasure further. Haggling also provides the exciting element of gambling. However, there are reasons that Dungeon Masters should be wary of allowing it.

First, treasure values have their best impact when revealed as the treasure is acquired. This temporal connection between finding the treasure and knowing its value strongly reinforces feelings of success in whatever process resulted in the finding. If the results of haggling later increase or decrease that value, nearly nothing is added to the game in terms of your players' feelings about achieving rewards.

Second, once you allow characters to haggle, particularly if you predicate results upon die rolls like Charisma checks, your players will want to haggle over everything they buy or sell, regardless of its significance. If you tell the players that "better prices" can be achieved this way, "better prices" become a feature of Charisma-based characters, one that players will want to implement for every exchange of goods. Allowing rolls rather than using standard pricing will drag your game into a mire of boring negotiations every time the party passes a market.

Third, there are no standard mechanisms for varying prices due to haggling. Unfortunately, to make player efforts feel rewarding, Dungeon Masters are too willing to fill this void with *significant* price fluctuations based on die rolls. These are typically too generous. In addition to being unrealistic, the additional wealth quickly adds up until it is impacting the Dungeon Master's intended rate of treasure distribution.

WHEN TO HAGGLE

As a counterpoint, a rare haggling scene can be interesting to your game. Keep these infrequent and make clear to your players that this is not normally how for-coin exchanges work.

To distinguish such scenes, only provide them when the players are attempting to buy or sell something that defies easy or standardized pricing. This particularly applies in the case of something worth

more than its material composition, a value that greatly transcends the materials and labor used to create it.

For example, selling the duke's signet on the black market may be good fodder for a haggling scene since the value is unrelated to the metal or craftsmanship of the item. That which is haggled over is the potential to cause mayhem once the ring is acquired, not the inherent value of a normal signet ring.

APPRAISING

Like haggling, appraising is a process that can vary the value of treasure. The *Player's Handbook* suggests an Intelligence check unrelated to any skill to "estimate the value of a precious item."

Unlike haggling, the value-randomization of appraisal checks almost never goes in the players' favor. An adventurer who underestimates the value of an item will not sell it for its true worth. Conversely, even if the character overestimates the value, merchants are usually more careful at their pre-purchase investigations, particularly when buying loot off adventurers. At best, an appraiser can only hope to find an item's true value and hold out for a merchant who will pay it.

Although the rules provide standard mechanisms for appraisal, such rolls should be rare. For the same reasons that haggling should be minimal, appraisal should be limited to scenes where an item's value is truly obscure, and the story will benefit from the price's uncertainty. Pedestrian treasure like gemstones and objects of art should particularly not be subject to price variance through appraisal.

FINDING BUYERS

The only obstacle the fifth edition provides for selling treasure is the availability of a buyer. The *Player's Handbook* repeatedly emphasizes this need but gives no guidance on the process.

AUTOMATIC BUYERS

For ease of play, assume that buyers are present in communities of certain sizes. This system is a particularly good option for campaigns that don't use downtime actions or where downtime rarely applies.

The Buying Power by Population table suggests the maximum value of an item that can be sold or traded in variously sized population centers. This table does not distinguish items sold, only their ultimate value.

BUYING POWER BY POPULATION

Type	Population	Max Value
Small village	Up to 300	150 gp
Village	Up to 1,000	500 gp
Town	Up to 6,000	3,000 gp
Large town	Up to 12,000	6,000 gp
City	Up to 25,000	12,500 gp
Major city	Beyond 25,000	Any value

While some sales might be possible in smaller locations, they might wipe out the buyer's life savings. This type of exchange can be harmful; if the buyer manages to resell the goods at a great profit, the local economy may become unhinged by that wealth.

SEEKING BUYERS

This system relies upon the concept of downtime, making it unsuitable for games that don't regularly make use of the downtime rules. Its official version comes from the "Selling Magic Items" section of the *Dungeon Master's Guide*, but these rules have greater potential when applied more broadly, when used for selling other valuable assets like exotic poisons or deeds to land.

This process treats downtime days as a commodity; someone seeking a buyer must "pay" varied amounts of days for each search conducted. This can get cumbersome, but it is rare that players need to find a buyer for something so valuable as a magic ring or a certificate granting the right to take lumber in the king's woods.

SELLING A PRECIOUS ITEM

Sale Total	Buyer Result
20 or lower	1/10 of the base price
21–40	1/4 of the base price (or a shady buyer offering 1/2)
41–80	1/2 the base price (or a shady buyer offering full price)
81–90	Full base price
91 or higher	A shady buyer offering 1½ the base price, no questions asked

Step One. For each item to be sold, the seeker attempts a DC 20 Intelligence (Investigation) check. If another seeker is assisting, also spending the same number of downtime days, roll with advantage.

Buyers for multiple items can be sought at the same time, their search times running concurrently with no additional cost in downtime days. Roll for each search separately, and track the times spent separately but concurrently. Accurate timekeeping here might require you to keep notes.

Failure on a check indicates that no buyer is found and that 10 days are used up in the search. Success indicates that a buyer is found, and a variable number of days were used in the search (1d4 days for a common magic item, 1d6 for an uncommon, 1d8 for a rare, and 1d10 days for a very rare magic item). For the sale of anything that is not a magic item, approximate the value to a magic item to determine the time for a successful search.

Step Two. When a buyer is found, the next step is to set the price. Generate a sale total and compare it to the table. A sale total is the sum of three values. These include a Charisma (Persuasion) check result, a percentile dice roll, and an item rarity modifier.

Item rarity modifiers are +10 for common items, +0 for uncommon items, –10 for rare items, –20 for very rare items, and –30 for legendary items. Again, if the thing being sold is not a magic item, approximate its rarity and value to determine an item rarity modifier.

Advice: Use with Care. This mechanism from the *Dungeon Master's Guide* has some problems, particularly when the players don't know how much downtime will be available to them.

What if the duke returns in eight days and demands the return of his signet ring? A successful sale will happen before the duke returns, but a failed sale will require a number of downtime days that the selling character is unable to spend based on unforeseen circumstances.

Moreover, variable treasure values aren't good for your game. You can mitigate the drawbacks by limiting this system to unique and important items. If you can't articulate why you're rolling for a buyer, switch to the automatic buyer system described above or simply let the players sell the item without interference.

FINDING SELLERS

Sometimes players need to find a seller instead of a buyer. Maybe they are looking for a rare magic item dealer or a shady purveyor of illegal poisons.

To find a seller, use the same system described above for finding a buyer of magic items. If the item is

illegal, the Intelligence (Investigation) check suffers disadvantage unless the seeker has the Thieves' Cant or Criminal Contact feature. The DM can remove this disadvantage under other miscellaneous circumstances; perhaps if the seeker has accrued sufficient renown with a criminal organization.

Again, this system should not be allowed unless the DM is fully comfortable letting the sought item into the campaign. It is also perfectly reasonable to limit this application to various rarities, perhaps only to uncommon magic items, cheap poisons, and the like.

BUYING A MAGIC ITEM

Buy Total	Buyer Result
20 or lower	10 times the base price
21–40	4 times the base price (or a shady seller offering 2 times)
41–80	2 times the base price (or a shady seller offering normal price)
81–90	Normal base price
91 or higher	A shady seller offering 3/4 of base price, no questions asked

FLAVOR: MAGIC SELLING PARTIES

These rules provide flavor and expansion for the additional magic-finding options in *Xanathar's Guide to Everything*. You can alter the nature of these events or simply ignore this option altogether.

A magic selling party is an event where a collection of magic items is for sale by one or more wealthy owners. Magic items are so expensive that these opportunities to buy must be found by ingratiating oneself into the upper crust of society in a place no smaller than a large town. Because these items are held by wealthy socialites, bargains are not subject to as much risk as those made with dealers of less repute.

This search requires setting a schedule of important high-society events to attend, requiring 5 downtime days and 100 gp of expenditures. This cost includes a wealthy lifestyle for the affected time. For every additional 5 downtime days and 100 gp spent to enhance and lengthen the seeker's social calendar, a +1 bonus will apply on the following roll, to a maximum of +10 following a 55-day schedule.

Once the seeker has networked with enough high-society types (at the end of this social schedule) she can make her bid to get invited to a magic market. The seeker rolls Charisma (Persuasion). In a high-magic

campaign, add a +10 bonus to this roll. In a low-magic campaign, instead apply a –10 penalty. If the result is 1 or higher, the character is invited to a private social event where magic items are for sale. The higher the roll, the better the party and the rarer the magic items available.

MAGIC PARTY ITEMS

Check	Available to Buy
1–5	1d6 rolls on Magic Item Table A
6–10	1d4 rolls on Magic Item Table B
11–15	1d4 rolls on Magic Item Table C
16–20	1d4 rolls on Magic Item Table D
21–25	1d4 rolls on Magic Item Table E
26–30	1d4 rolls on Magic Item Table F
31–35	1d4 rolls on Magic Item Table G
36–40	1d4 rolls on Magic Item Table H
41+	1d4 rolls on Magic Item Table I

The referred-to Magic Item Tables are found in the *Dungeon Master's Guide*. The Dungeon Master should roll secretly and adjust the results prior to revealing what is for sale.

A very influential character, one that makes waves in wealthy social circles, can try to arrange for the owner of a specific magic item to be at a party, and be willing to sell the item. If the Dungeon Master determines that the item sought is suitable to the campaign, it will be available if the check result meets the item's rarity: 10+ for common, 15+ for uncommon, 20+ for rare, 25+ for very rare, and 30+ for legendary.

Use with Care. This system is not intended to allow players access to anything they want; instead, the DM should specifically decide if a particular item is available before allowing its seller to be sought out.

As a general rule, applicable to any part of this section, do not make a magic item available if the rarity would exceed what the party should get access to according to its characters' levels.



Chapter 2

DEAN ZENGER

CHAPTER 2: LABOR & INVESTMENT

INVESTMENT IS THE PROCESS OF PLANTING WEALTH, hoping to grow it like weeds in a garden. With the right approach, and enough time, investment can be a profitable use for extra gold.

This chapter first addresses new options for artisan's tools. The rest covers business investment and similar money-making enterprises.

CRAFTING

Official crafting rules are found in the *Player's Handbook*. They are expanded upon in *Xanathar's Guide to Everything*.

To summarize, a character proficient with (and possessing) the appropriate tools may craft items with them. The material cost is half the total value of the item, and the project requires a number of eight-hour crafting work days equal to one-fifth of the item's standard gp value. (Items cheaper than 5 gp can be manufactured in less than a day.) Multiple proficient crafters can contribute to a project, reducing the time requirement proportionally. While crafting, a character maintains a modest lifestyle at no cost or a comfortable lifestyle at a cost of 1 gp daily.

The following optional rules allow Dungeon Masters to add variety and alternatives to this crafting process.

ALTERNATE HOURS

The creation system assumes that a character uses exactly 8 hours a day for crafting. The Pure Focus and Light Work options on the next page add flexibility, letting characters spend more time or less time on their daily craft projects.

MAKING CRAFT COMPONENTS

Every crafting project requires raw materials that cost half the item's market value. A character with the right tools, proficiency, and available natural resources can spend additional time to gather and process these raw materials instead of paying for them.

TOOLS AND MATERIALS

Processing craft components typically requires tools or implements, decided by the Dungeon Master. For example, to make the wood components of a weapon, a character must find a large enough tree or branch, cut it to size, plane and smooth it, etc. This requires

carpenter's tools (and proficiency with them).

However, some activities, like gathering plants for herbal brews, require no special tools or processing equipment to acquire.

Creating a craft component also requires a source for the material, usually a location where it appears naturally. A stand of good timber or a patch of potent wildflowers requires the character to stay nearby to harvest it. As the Dungeon Master, you might require a character to explore before finding an appropriate source location. Once gathered (see "Time to Craft" below), the craft component become portable.

A character determines the item a finished craft component will be specific to before gathering and shaping it. Once processed, the materials are unsuited to crafting any other item. At the DM's discretion, similar items of equal or lesser value could be made from the components; an iron blade blank for a longsword can be fashioned into the blade of almost any one-handed sword.

Advice. *Xanathar's Guide to Everything* gives a variant rule allowing characters to purchase generic crafting components for alchemist's supplies. These weigh 1 lb. per 50 gp of value and serve as components for anything one can make with that tool set. If you use this option, you must decide if such rules are specific to alchemy or if other crafts can benefit from "universal components" like these.

TIME TO CRAFT

To create craft components for an item, a character must spend **2 days of downtime per 5 gp** of the finished product's market value. This effectively triples the time it takes to craft an item when doing so from scratch.

For example, a dwarven fighter wishes to craft a glaive but she does not wish to buy processed lumber for the haft or a blade blank to shape into the polearm's head. Because she is proficient with woodcarver's tools and smith's tools, and because she lives in a dwarven hall beneath some wooded hills, she has the tools and materials necessary to make the craft components herself.

In the dwarven halls, the character mines, smelts, and shapes the ore using a shovel and miner's pick (adventuring gear), smith's tools (tools), and her

VARIANT: PURE FOCUS (CRAFTING)

With 8 hours used for sleeping, eating, and other personal maintenance, a character still has 8 available hours after a day otherwise filled with crafting. A character that has nothing else to do can choose to craft during this period too, working almost every waking hour. Using pure focus allows a character to complete 10 gp worth of effort toward the completion of the project in a day. However, this intense activity can be fatiguing, mentally and physically. A character that utilizes pure focus gains one level of exhaustion. This exhaustion cannot be removed by non-magical means until the character goes at least one day without using the pure focus crafting option.

VARIANT: LIGHT WORK (CRAFTING)

A character can perform light work, crafting for 4 hours and completing 2.5 gp of work toward a project in the day. This allows crafters to split effort between two projects in a work day or to work fewer than 8 full hours in a day.

Light work also suits traveling characters. Normal travel assumes 8 hours of movement and 8 hours of sleeping, eating, and other personal maintenance. This leaves 8 hours for standing watch, sharpening blades, grazing the horses, greasing wagon wheels, and other activities that adventurers perform daily. Within this non-traveling, non-sleeping time, a character with the right tools and materials can carve out 4 hours to craft with.

To perform light work while on the trail, a character must carry the appropriate artisan's tools and materials. Even before it is complete, the item being created has the same weight as a complete version, making some projects impractical outside of a workshop. While adventuring (not in downtime) it's easier to track "work days" by counting long rests. Light work on the road is a type of uptime activity, specific to crafting. (See below.)

For example, a dwarven fighter wants to craft a glaive during her upcoming adventure. She buys the raw materials needed, spending 10 gp (half the market value of a glaive). These materials already weigh 6 pounds, the full weight of a glaive. In addition, she must carry her smith's tools with her, requiring another 8 pounds in her pack. Because the market value of a glaive is 20 gp, and each light work day of crafting contributes 2.5 gp toward that total, completion requires 8 days of light work (8 long rests while traveling).

Advice. *Xanathar's Guide to Everything* provides an optional rule for Dungeon Masters to allow small craft projects to occur during adventures. The book suggests that a single dose of acid, alchemist's fire, antitoxin, oil, perfume, or soap could be crated with alchemist's tools as part of a long rest. Likewise, a character proficient with weaver's tools can craft a whole outfit within a single long rest, and a character proficient with woodcarver's tools can craft 5 or 20 arrows in a short or long rest, respectively.

The timing suggested for such small crafts is completely divorced from the cost of the product, totally upending the crafting system. Use that alternative (with the suggested artisan tool proficiencies) only if you favor abstracting the crafting mechanics selectively. Just be aware that players who have selected unaffected artisan tool proficiencies may want to reduce their crafting times as well.

VARIANT: UPTIME (ANY ACTIVITY)

The uptime activity variant allows access to the downtime rules, even while adventuring. Downtime is an important part of the game. When stories are too fast paced for breaks, players left with no access to these functions, often invalidating their selection of tool proficiencies. The uptime options seek to cure that ill.

Instead of spending downtime days, characters use this system to pursue "uptime" activities. After traveling and adventuring, sleeping and eating, and performing miscellaneous related duties, characters typically have a few hours available during a day, about half the time needed for a normal downtime activity. Uptime activities are therefore half as time efficient as downtime activities, providing about four hours of effective work.

For every day of uptime, the character accrues only half a day's worth of downtime results. (The light activity variant above provides an example related to crafting.) The character must have paid all associated costs and have all necessary tools, materials, research books, trainers, or similar resources with her while attempting uptime.

This system applies only to activities that could be performed while on the road, like crafting, researching, training, and gathering craft components, and only so long as conditions are appropriate.

Record uptime activities as the party takes a long rest. This is the usual time players record healing, mark off rations, and resolve other incidental bookkeeping. If the party can't take a long rest on a specific day, it is probably because the characters are too busy, and such distractions tend to get in the way of uptime activity as well.

ancestral forge (a workshop, described later in this supplement). Next, she collects lumber with a saw (adventuring gear) and shapes it with woodcarver's tools (tools).

The material cost to craft a glaive is 10 gp, half its market value; 4 days are needed to gather and process the raw material. With these components in hand, our fighter just needs another 2 days of the normal crafting downtime to put the glaive together with smith's tools.

VALUE

Craft components can be sold for full value (one-half the market value for the finished product). If the craft component requires no special tools or proficiency to gather, and if the raw materials are readily accessible to anyone, the DM can reduce this price.

COMMERCIAL MANUFACTURE

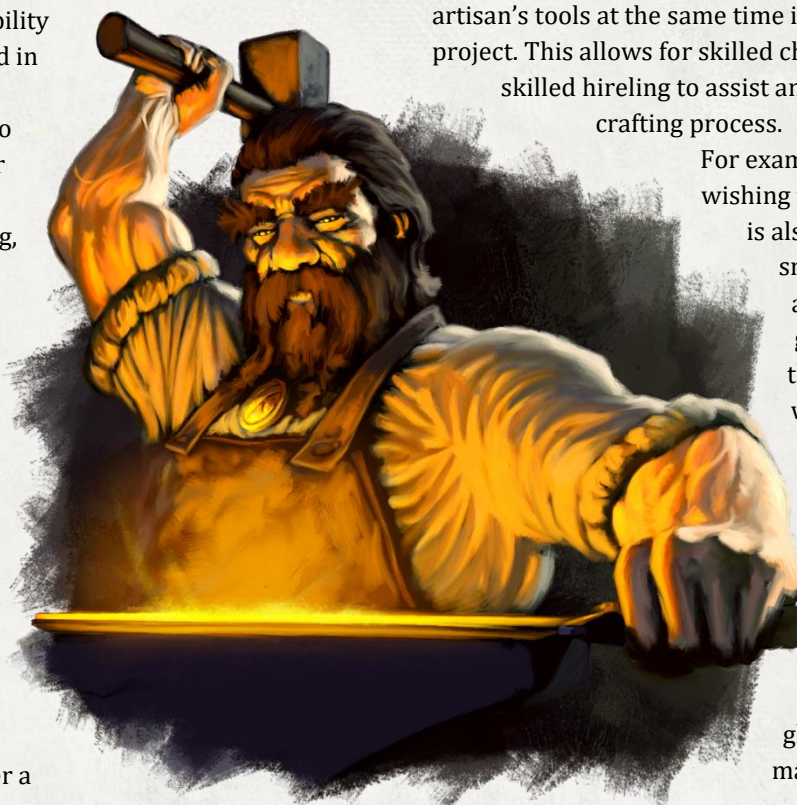
Characters often want to have items manufactured by others, typically when something is needed in a customized form.

COMMISSIONS

Commissioning crafts means paying skilled hirelings, costing an additional 2 gp each per day of the crafting process, above and beyond the cost of the materials. (This assumes the availability of skilled hirelings trained in the right artisan's tools.)

Commissioning might also require that the character provide tools and a workspace for the hireling, depending on the circumstances.

For example, our dwarven fighter wishes to commission a glaive. She stops at a small town where the local smith owns the town forge and has his own tools. For four days' hire (8 gp) and the cost of materials (10 gp), this skilled artisan is willing to make the product to order. After a



A DIFFERENT SORT OF GAME

DUNGEONS & DRAGONS combines a number of possible play types that interest different players to different degrees. Pursuing mass manufacturing will tend to dominate a campaign, but only in a way that interests the type of player who also likes math and resource-gathering games.

An operation like this can turn into an enjoyable campaign. The party might grow a small operation into a larger interest. Adventures might find material sources, defeat brigands that impede shipping, and strangle the competition (literally or figuratively). Profits will turn upon successful negotiations over percentages.

For groups not interested in these details, such an operation is better handled with the business investment rules, below.

four-day wait, the dwarf has her new glaive. By waiting around, the glaive cost her only 90% of the market value and is shaped particularly to her instructions.

MULTIPLE ARTISANS

Usually, up to two people can use the same set of artisan's tools at the same time if working on the same project. This allows for skilled characters to employ a skilled hireling to assist and speed up the crafting process.

For example, the dwarf wishing to commission a glaive is also proficient with smith's tools. She stops at the local town and gets the smith to agree that they will both work in his forge to make the item. The dwarf needs only to linger long enough for two days' hire (4 gp) and provide the cost of materials (10 gp), getting her a new glaive for 70% of the market value.

MASS MANUFACTURING

Under ideal circumstances, characters should be able to use adventuring profits to employ multiple artisans for mass-manufacturing.

A player who carefully tracks all the costs and percentages of mass manufacturing will find that such an operation profits 15 sp per day per artisan employed, after payroll and ingredient costs. This means a basic profit of 30%. Unfortunately, a lot of initial investment goes into this setup, and a lot of factors will reduce that profit.

Local Logistics. To pay artisans half cost for being “long term” (by providing room and board), sufficient barracks and cafeteria space for the workers must be provided. Additionally, these hirelings need enough sets of artisan’s tools to work with. Hiring is often more complex than just paying an outlay; finding so many skilled artisans to hire can be a challenge in and of itself, along with bringing them all together under one roof.

Adventures relating to this element could include buying or leasing the right property, recruiting skilled or famous artisans, and making deals to get ahold of a large quantity of second-hand tools.

Materials. Raw materials must be found to supply the operation. On a single-character scale, finding craft components is a simple matter of paying some gold. But in mass manufacturing, local supplies will be quickly exhausted. This can create its own logistical challenges depending on the size of the operation.

Adventures relating to this element could include finding a vast source of raw materials to set up near, after which the party must probably find a way to legally inhabit the space. If the party already has a facility, a business arrangement might instead be made with a materials-importer of some kind.

Markets. Items sold off the back of a wagon do not garner a profit; customers will value them as used goods and only pay half their market value. To sell items at full price, those items must be placed into official, customer-trusted markets. Customers will pay full price at established shops. Unfortunately, unless the party also owns those shops, the shops will demand their own profits, keeping about half of the basic 30% profit for themselves.

Adventures relating to this element can be as simple as negotiating the percentage, but they might also require “convincing” shop owners to abandoned

contracts of exclusivity with the competition, or to make such contracts with the party.

Shipping. Materials have to come into the crafting facility and finished goods have to go out. Few markets can handle the number of products contemplated by such an operation, so shipping must disperse goods between multiple towns and cities. The presence of rivers and well-kept roads can help to facilitate the additional overhead of getting goods to market. However, shippers need to be paid and import taxes may also apply.

Adventures relating to this element might include clearing threats or obstructions to land, protecting a bridge-building crew working in dangerous environs, or winning rights to import goods without local taxation.

BUSINESS INVESTMENTS

This section includes an expansion of the normal rules for investing wealth, along with a tune-up of those rules designed to simplify running their use.

STRUCTURAL INVESTMENTS

Many business operations are tied to their premises, the structure that houses the enterprise. Each of the properties on the Buildings and Maintenance Costs table can form the basis of a business.

While a property is typically directed by a manager, steward, or castellan, thus allowing the owning character to go out on adventures, the profits and losses are better managed if the character sticks around to direct things.

Where a structure includes or implies additional buildings, like the area around a palace or the boarding house for a shop’s workers, these are included in the building’s construction and maintenance cost.

Note that the Building and Maintenance Costs table has two columns used in a later chapter, its Garrison Strength and Skilled Hirelings columns

BUSINESS COSTS

Private land to build costs between 100 gp and 5,000 gp, and in some cases even higher. Once land is acquired, a property needs significant wealth and time to develop. Construction may continue without direct oversight by the owner, but each “day” of construction with the owner absent requires the passage of 4 actual

days. [This is a correction of the DMG's time-bending math error.]

If the opportunity presents itself, an available property can be purchased for an amount equal to its construction cost. If a property is in a run-down state, the DM will assign a percentage of ruin, usually 25%, 50%, or 75%. Repairing the property requires the equivalent percentage of the property's construction cost and construction time. A property purchased in a run-down state will have its price reduced by the same percentage to compensate.

Each property is staffed by a number of hirelings, including a steward who can take charge of almost everything. Hirelings' wages are included in the property's maintenance cost. Garrison members are skilled hirelings trained and equipped to fight; they use the **guard** statistics in the *Monster Manual*. For every full 10 members of a garrison, replace one guard with a **veteran**.

FEUDAL ENTERPRISES

Sometimes property is acquired as part of a feudal system. Examples include a noble estate, fortified tower, outpost, fort, keep, small castle, large castle, or palace. While these enterprises can be private, they more often represent a grant of land and title from a powerful sovereign.

Grants of this nature typically come with a noble title. Sometimes the grant is for land and permission to build on it, but more often it includes lordship over an existing estate or fortification. In the latter case, no construction costs or times are required for the owner to take up residence, but some spring cleaning might be in order. Sometimes a sovereign will assign title to a property that has been overrun by orcs or trolls, on condition that the new lord or lady of the land can secure it successfully.

Although these properties use the standard rules for businesses, they are non-commercial in nature. They earn income in the form of taxes collected from the surrounding peasantry and merchant class. They pay expenses in the form of upkeep for soldiers, maintenance and security for the surrounding land, and taxes tendered to higher-ranked nobles or royalty.

In the case of a failed "business" for unpaid debts in the feudal system, where there has been no up-front purchase of the property by the "owner," the whole enterprise simply reverts to the possession of the

sovereign. The original grantor will pay the outstanding debts and then assign a worthier trustee to manage things in the future. If the owner has invested construction costs, these might be lost or reimbursed on the whim of the sovereign, or other things of value might be given instead. Losing a business like this almost always means the character is stripped of any accompanying noble title.

MONTHLY BOOKKEEPING

Every month, a business checks for losses or profits and pays its expenses, referring to the two tables in this section. To check for losses and profits, roll d100 and add the number of downtime days the owning character or characters have contributed to the hands-on running of the business (maximum of 30 days total among all contributors). Compare this result to the Losses and Profits table.

LOSSES AND PROFITS

d100 days	Result
01-20	You must pay one and a half times the business' maintenance cost for the month.
21-30	You must pay the business' full maintenance cost for the month.
31-40	You must pay half the business' maintenance cost for the month. Profits cover the rest.
41-60	The business covers its own maintenance cost for the month.
61-80	The business covers its own maintenance cost for the month. It earns a profit of one-quarter the maintenance cost.
81-90	The business covers its own maintenance cost for the month. It earns a profit of one-half the maintenance cost.
91+	The business covers its own maintenance cost for the month. It earns a profit of three-quarters the maintenance cost.

If the roll result generates a maintenance cost (half, full, or one-and-a-half), this must be paid out of the owners' pocket. Failure to pay immediately creates a "debt" for the unpaid portion. Debts not paid right away can sometimes be wiped out or reduced by exchanging favors or services to whatever source or

BUILDING AND MAINTENANCE COSTS

Property Type	Construction Cost	Construction Time	Maintenance Cost / Month	Garrison Strength	Skilled Hirelings	Untrained Hirelings
Abbey	50,000 gp	400 days	600 gp	—	5	25
Cottage	50 gp	10 days	2 gp	—	—	—
Factory, large	3,500 gp	65 days	275 gp	—	2	—
Factory, small	1,000 gp	40 days	100 gp	8	10	—
Farm	100 gp	30 days	15 gp	—	1	2
Guildhall, town or city	5,000 gp	60 days	150 gp	—	5	3
Inn, rural roadside	400 gp	30 days	300 gp	4	5	10
Inn, town or city	800 gp	40 days	150 gp	—	1	5
Keep or small castle	50,000 gp	400 days	3,000 gp	45	50	50
Lodge, hunting	500 gp	20 days	15 gp	—	1	—
Noble estate with manor	25,000 gp	150 days	300 gp	2	3	15
Outpost or fort	15,000 gp	100 days	1,500 gp	18	20	40
Palace or large castle	500,000 gp	1,200 days	12,000 gp	180	200	100
Shack	10 gp	3 days	0 gp	—	—	—
Shop	2,000 gp	25 days	60 gp	—	1	—
Temple, large	50,000 gp	400 days	750 gp	4	10	10
Temple, small	1,000 gp	25 days	30 gp	—	2	—
Tower, fortified	15,000 gp	100 days	750 gp	8	2	—
Trading post	5,000 gp	60 days	300 gp	—	4	2

supplier owns the debt, perhaps as part of an adventure.

Each debt still existing at the time of the next month's losses and profits roll imposes a -10 penalty to the roll. Failure to pay off a specific debt within 12 months typically ends the business; properties and inventories are seized and sold at auction (at half the value of the original investment), debts are paid from that amount, and the remainder reverts to the owner.

If the roll generates a profit, this accrues immediately to the owner(s), although characters would be wise to keep enough of the profits on hand to cover losses made in future months.

Calendaring Time. The investment systems in this chapter assumes a 30-day month and a 12-month year. If your campaign uses a calendar of a different scale, you may want to adjust these figures accordingly.

TREASURE BUNDLES

If the Dungeon Master employs the wealth bundles system from chapter 1, any business profits or losses made within a character level should be limited to

about + or - a single level-appropriate bundle, give or take a bit, calculated as an addition or subtraction from the treasure chart.

If the Dungeon Master wishes to further simplify things, she can peg the property's maintenance cost to half the value of a level-appropriate bundle for the party. As the characters grow, the business grows and expands, thus the losses and profits automatically adjust accordingly. This is an excellent way to abstract the process of developing and diversifying an existing business. A fortified tower might grow into a keep and then into a large castle. A small temple might become a large one, and eventually grow into the regional hub for administrators and pilgrims of that religion. A roadside inn might grow in popularity, with a small town springing up around it, becoming a town inn.

Pegging maintenance to wealth bundle values also lets the Dungeon Master keep profits and losses reasonable if the characters somehow acquire a property that is not "level appropriate." A party of 4th-level characters might normally have no business

trying to run a small castle, for which the losses and profits would otherwise seem staggering to them.

STRUCTURE TYPES

Buildings and fortifications are described below.

Abbey. This building complex houses members of a religious order. It typically exists in a remote setting and has barracks, gardens, and other facilities sufficient to support several dozen monks, mystics, or other residents.

Cottage. This building resembles a large family dwelling. It has two floors and about seven separate rooms. It can house a family of up to 10, or some other close-knit group of people, so long as bedrooms are shared.

Farm. A farm includes a farmhouse, like a cottage, and several fields to cultivate. It also has a barn, warehouse, or grain silo for housing livestock or storing crops.

Guildhall, Town or City. This building is several stories tall. It contains offices, operational facilities (like an adjacent warehouse or workhouse), accounting facilities, a secure vault for wealth and business records, small-but-comfortable rooms for visiting guildmembers, and a variety of other things. The ornamentation of a guildhall particularly reflects the success and prosperity of the guild.

Inn, Rural Roadside. A roadside inn is an all-encompassing stop-off point for travelers. It includes a stable for horses, a bevy of cheap rooms, a kitchen that serves hot meals, and a small assortment of drinks available at the bar.

Inn, Town or City. This inn serves a higher fare than a roadside inn. It offers no stabling but does provide a wide array of food and beverage qualities, as well as rooms in various sizes. Services and accommodations are more expensive not just for their quality, but also because of their proximity to a population center.

Keep or Castle. This stone building or set of buildings is constructed for security and to project military power over the surrounding countryside. It is probably built in a strategic location, perhaps with natural barriers protecting it, and commonly boasts a high curtain wall capable of repelling a siege.

Lodge, Hunting. This building is strategically located in useful hunting grounds. It has bare accommodations for a half-dozen hunters, including living facilities. It also provides the tools and room

necessary to butcher and preserve meat, process hides, and perform other tasks common to hunting.

Noble Estate with Manor. A noble estate serves much of the same function as a keep or castle, but without the military fortification. In unsettled, frontier lands, a noble estate is likely to have some soldiers and an outer wall.

Outpost or Fort. This construction resembles a primitive castle, built mostly of wood with walls made of log palisades. It otherwise includes military lodgings and other logistical facilities to serve the same functions. A fort or outpost is often a precursor to a castle, built to be operational while a real castle is constructed nearby, or simply upgraded bit-by-bit until it turns into a castle.

Palace or Large Castle. This is a larger version of a normal keep or castle. The term "palace" generally denotes a lower level of military security, as a place situated deep in the heart of a kingdom or an empire, but it also implies a great deal more luxury.

Shack. The simplest of buildings, this wooden one-room construction provides bare shelter from the elements, a few sticks of furniture, and a single fireplace or cookstove.

Shop. This facility is an attractive building arranged to welcome customers, display wares, and store excess inventory. Most shops have a small living facility above them or in the back.

Temple, Large. A large temple is suited to the size of a congregation one might find in a large city. There are offices for clergy, a large worshiping room or hall, nooks and alcoves for quiet meditation, and decorations appropriate to the deity or pantheons patronized.

Temple, Small. A smaller version of the temple, this building usually has living facilities for a single priest and a congregating area for a couple of dozen worshippers at most.

Tower, Fortified. This tower is a small facility, often used to project military might into distant areas like mountain passes, places where conflicts are unlikely, but a military force or set of watchful eyes are important. Fortified towers are also a favorite with reclusive wizards and the like.

Trading Post. A trading post is a collection of shops, usually of basic construction, often erected near frontier areas. These facilities have some measure of security like a log palisade or they exist in proximity to



a military garrison. Trading at these posts is usually lucrative, often exchanging basic goods for valuable frontier resources, including rare furs or minerals.

SIMPLE INVESTMENT

Simple investment requires no purchases, relying upon intermediaries to handle set-up and maintenance. The investing character simply provides an amount of wealth to assist in the initial enterprise or re-pays a portion of the set-up costs, gaining access to the profits.

The Dungeon Master can track outside investments abstractly or can make rolls using the structural investment systems above. In the latter case, the DM should apply a consistent bonus somewhere between 1 and 20 to the profits and losses roll. This should reflect the strength of the investment opportunity and it replaces any bonus from the participation of the “owner.” Profits are usually paid out at the end of the year, dispersing percentages of the net gain across the 12 prior months.

A character that owns a share of a business receives a percentage of the net profits equal to the percentage of the initial set-up costs that were provided. For example, providing half of the set-up costs for an enterprise entitles the character to half of the profits thereafter. This ownership share, or “investment percentage,” is a valuable commodity that can be traded or sold in the future.

Savvy investors often buy shares with associated terms. Depending on the exact terms of investment, a character (or coalition of characters) holding shares valued at a certain percentage of the set-up costs (often 51% or more), often have a say in how the business operates, wresting absolute control away from the founder. Such maneuvers can add intrigue to certain types of campaigns.

NON-PROFIT INVESTMENT

Not all monetary outlays are made intending to gain a profit. Sometimes characters give gifts or attempt to influence others with donations. (This section does not

describe bribing officials for commercial gain—that is considered a normal expense for a business.)

BUYING RENOWN

Renown with an organization is typically gained or lost based on great deeds. But characters can also gain renown with purposeful strategies designed to raise their profile within the organization. The *Dungeon Master's Guide* suggests that incremental gains are possible during downtime activity, when a character “undertakes minor tasks for the organization and socializes with its members.” However, organizations almost universally value strategic donations just as well as donated time.

A character (or party) wishing to gain renown may donate wealth in various forms. Temples may notice the giving of alms on a large scale. A small town may appreciate infrastructural investments that will not need to be paid back. And any organization that has the potential for corruption may appreciate bribes given directly to its members. (At least those members will likely appreciate it!)

The amount of wealth needed to gain renown within an organization depends on the giver's current rating. Typically, the cost is 50 gp multiplied by the current renown rating. The Dungeon Master may adjust this requirement up or down, depending on the size of the organization. A small organization with few assets is easier to influence, whereas a large group with plentiful resources might be less impressed by monetary gifts. Moreover, some organizations are particularly resistant to the influence of outside money, depending on political or moral philosophies.

While renown does not grant direct monetary rewards, it is sometimes just as good. The perks at low rank often include such things as access to reliable adventure leads, a safe house, or a trader willing to offer a discount on adventuring gear. At mid-rank, adventurers might gain a follower, access to consumable magic items, or military backup for a dangerous mission. At the highest ranks, a renowned

party might be able to call upon a small army, take temporary custody of a rare magic item, gain access to high-level spellcasting, or be able to use lower-ranked members as agents to which tasks may be assigned.

BUYING FAVORS

Favors are more abstract than renown and they can be owed or owned by individuals or groups alike. Exchanging wealth for favors requires a more strategic approach than buying generalized renown. Because the entire renown system constitutes optional rules, a Dungeon Master who does not use them might consider favors to be an easier, more-abstract alternative.

Using wealth to get a favor is a tricky endeavor. Randomly gifting wealth usually improves the receiver's attitude toward the giver and may create a generalized sense of obligation corresponding to the gift's value. But the sense of obligation is easily cured by a gift of equal measure or simply repaying the gift. The trick to turning wealth into favors is capitalizing on opportunities where an existing need for money plays upon the receiver's emotions, honor, or even the receiver's life.

For example, a young baronet has just inherited his father's lands and titles. He quickly discovers that taxes on the familial estate weren't paid for the last five years. At stake is the young man's noble title and the dignity of his house. A strategic gift here is a good way to be owed a favor because more than just wealth is at stake. When that favor is called in, the baronet remembers that the payment saved his very identity; he doesn't just remember the number of gold pieces that were handed to him in a sack.

The Dungeon Master must determine ad hoc what degree of favor results from a gift of this nature, performing a case-by-case calculus to weigh the impact of the specific opportunity and the wealth expended.


An additional discussion of favors can be found earlier in this book under Nonmaterial Assets.



Chapter 3

DEAN SPENCER

CHAPTER 3: STRUCTURES & VESSELS

N LAND OR AT SEA, CONSTRUCTION OF BUILDINGS and ships is an important use for wealth. Construction is often a prerequisite for other uses of wealth, investment and recruiting. Construction in this chapter refers not just to the acquisition of land—the creation, alteration, and maintenance of structures, plus the building of ships and their components—it also covers siege engines, those weapons of war designed to defend both structures and ships.

OWNING LAND

Industrious characters may acquire enough wealth to buy and maintain land, structures, or even sea vessels. These major investments can be managed with very little detail, or they can become the entire focus of a campaign.

This section provides details and costs for managing construction. The Dungeon Master can use as much or as little of this information as needed, whatever suits the level of detail desired for the campaign.

The *Dungeon Master's Guide* suggests that player characters might acquire land and fortresses at 11th level or beyond, while in the “Master of the Realm” character tier. Being landholders helps the characters make their mark on the world, which is an underlying theme to this character tier.

Land ownership particularly reflects class features of earlier editions of DUNGEONS & DRAGONS. For example, prior to the 2nd Edition, warrior-type classes would acquire title, land, and a following of soldiers upon reaching certain character levels. However, warriors no longer gain such benefits by default. Owning property should not be inherent to warrior classes or character levels, nor should every property be a fortress or military outpost of that type. Additionally, most adventuring parties have no use for property or followers, making these additions specific to the campaigns of parties that want them.

PROPERTY ADVANTAGES

The advantages of having a party-owned property are multiple and the benefits are useful at any level. As the characters develop the location and build its facilities or capabilities, the construction becomes something like a character in its own right, one that is shared

among all the players. It can serve as a unifying factor for party members that might otherwise have little reason to stick together, particularly after their early quests or storylines have resolved. Having a shared home means characters are less likely to go their own way.

The location can also serve as a source of replacement player characters if a party member is lost, killed, or a player simply wants to try something new; the NPCs employed in (or associated with) the fortification might share common interests with the party and some may be suitable to begin adventuring. When a new player's character (or an old player's new

THIRD-PARTY PRODUCT COMPATIBILITY: *STRONGHOLDS & FOLLOWERS*

If you are using Matt Colville's *Strongholds & Followers*, by MCDM Productions, you will notice that the prices and stronghold “types” in that book do not align with the standard scale, that which is found in the *Dungeon Master's Guide* and in this product.

The standard costs assume the party gains land at around 11th level, as suggested by the *Dungeon Master's Guide*. Mr. Colville's product, by putting strongholds foremost in the player's minds, anticipates land ownership at around 7th level, thus the reduction in pricing to match what is affordable at that level.

Neither pricing mechanism is superior. Both assume that land acquisition will reflect what characters can afford when it becomes a factor in the campaign. The Dungeon Master oversees both factors here, the price of any given property as well as the amount of wealth the party has access to pay for it. (See the Wealth chapter for details.)

To keep the figures straight, if your players want a stronghold before the Masters of the Realm tier, we suggest adjusting the “buying power” lever rather than lowering the value of strongholds to match Mr. Colville's product. Alternately, use a fee (or low cost) gain method, as described below.

character) is a known person, that character is easily integrated into the party.

USING CONSTRUCTIONS

Unlike the earlier section that describes abstract rules for fortifications as investments, this section drills down to the minutiae of construction projects.

If these rules are to be used, they should apply only to one location in a campaign, a single place to which the party frequently returns and spends their time, perhaps using it as a headquarters. It constitutes too much bookkeeping to be used on any larger scale. It might also fail to capture the interests of the players; a DM should poll the players to see if land ownership suits them, or perhaps introduce one of the starter kits to the characters in the course of play and see if they have any interest in using it and growing it into something better.

STARTER KITS

Starter kits are fleshed-out “introductions” to property ownership, a description of land and how it is acquired. Often, the most difficult hurdle for players to explore this aspect of the game is finding a starting point and determining the nature of initial investments.

A starter kit pre-defines three factors to make things easier on the players:

1. The Gain
2. The Land
3. The Fixtures

The Dungeon Master determines the nature of each component in a kit using the following guidelines.

THE GAIN

This component determines how the players get ownership or use-rights to property. These are just examples; the DM is free to make up other versions of how the characters might acquire ownership.

Grant. To begin a property-owning endeavor, the *Dungeon Master's Guide* proposes that land might be deeded to the party by a local ruler. This is a classic “medieval fantasy” method to gain property. It usually comes with a knighthood or some noble titles, depending on its value.

A grant is appropriate for characters that have performed great deeds and gained recognition from noble or royal benefactors. Significant grants are

appropriate for characters in the Masters of the Realm character tier (11th-16th level). Locations given to such characters tend to have strategic significance, the buildings tend to be fortified for military use, and the political nature of the grant tends to embroil the new owners in warfare and court intrigue. These are factors probably not suitable to lower-level campaigns or characters.

Inheritance. An inheritance requires no initiation on the part of the player characters. It simply happens to one of the party members; the agent of a banking house, small town, or local lord finds the affected character and presents her with a deed to the property. An inheritance is a good way to move a party to a new area, making them travel to investigate the property and giving them a base to operate from once they arrive. It is also a fine way to start a new campaign.

Inheritance is appropriate for any property or character level. A low-level character might inherit a farm or an inn that the party can work in downtime. For a higher-level character, the land might include a noble estate and a title to go with it. Inheritance is also useful in that characters can usually walk away from it if it does not suit the players’ goals or ambitions for the game. There is rarely a strong sense of obligation involved.

Seizure. Depending on the nature of local government, or if there is none, land can sometimes be owned by those who move in and build on it. Perhaps free land is being offered to anyone who is willing to settle the wild frontier in the eastern reaches of the kingdom. In some territories, like the Underdark, possession of land is down to pure conquest, but this ownership “right” does not include any protection from others conquering the same territory in return.

Taking by right of possession usually means the land is undeveloped. Wilderness must be cleared and tamed for its intended use and construction must begin from scratch. Alternately, ancient ruins may provide a basis for construction. In some cases, hostile natives resent the idea of having new neighbors and work against the party.

Purchase. The simplest way to acquire land is to purchase it. Most deeds can be bought for as little as 100 gp or as much as 1,000 gp, depending on the location of the property. A very large property might be bought for 5,000 gp or more, if it can be bought at

all. This contemplates open land; the presence of buildings or other fixtures will increase a deed's cost dramatically.

In feudal societies, all land is truly owned by the crown. Land "owners" simply have a right to use the land for their lifetimes, a right which passes down to their heirs. This persists until the sovereign revokes that right or an owner dies without heir. In addition, the crown allows temples and political orders to hold large tracts in various locations suitable for their important works. In such societies, characters may lease property from a landholder such as this if they have no opportunity to earn a grant from the sovereign. Leases are cheaper than deeds; a 20-year right to use land will usually cost only half the value of purchasing it.

THE LAND

The next kit component is the nature and location of the land, including any existing occupants. To define this component, the DM should compose a brief description after contemplating the following factors.

Size. The first thing to determine is the size of the property. This basically breaks down into one of two categories, "personal parcels" and "landholder parcels." The nature of this division significantly impacts how the property interacts with the campaign.

Personal parcels are suitable for building a single house, fortified tower, shop, temple, or the like. They often include enough land to support the operation of a small business, whether that's access to a roadway for an inn, proximity to the king's forest for a leatherworker that has a hunting right there, or a few hills rich in minerals for a mining operation. Personal parcels are often found amid neighboring small parcels, near or within a town, city, or other population center. For logistical reasons, a personal parcel is unlikely to be found in a remote region.

In some cases, personal parcels can be expanded to the size of landholder parcels. This growth potential suits the future growth of the characters. It allows them to start with a small piece of land and graduate to a larger piece if they are successful in managing it.

Landholder parcels are large enough to allow subordinate residents, members of a town, farming community, or similar enterprise. Landholder parcels are typically the type given to noble title holders. In a feudal system, nobles may tax the income of peasants

living on their land but are obliged to see to the peasants' protection and just rulership, and further obliged to give taxes to the crown and maintain soldiers for the security of the realm. Landholder parcels can also apply to cases of private ownership, perhaps in a wilderness land conquered by new owners and opened for friendly settlement.

Landholder parcels take a lot of work and authority to hold. They are usually acquired by a grant but can be taken by right of conquest or similar gain. Holding these properties (or growing a personal property into this size) is something best reserved for characters of 11th level or higher. The "Masters of the Realm" tier is when characters are expected to make their mark on the world and receive recognition for their great deeds. See page 37 of the *Dungeon Master's Guide*.

Location. Perhaps the most important factor for a piece of land is its position relative to other important locations. Is the land in the capital city, thus in high demand and with high value? Is it far from any major roads or trade routes, thus low in value but high in positional security? Land particularly rises in value as it approaches population centers, which include the sources of government, commerce, and learning.

Unless there is a reason for some other type of property, a kit intended for the player characters to build on should have convenient positioning, if not a valuable location.

BUYING POWER

Much commotion is made over the cost to purchase expensive properties, but the prices in this (and other third-party books about properties) simply cannot reflect the most important factor in a land-gain: *The Dungeon Master explicitly controls the party's wealth and buying power.*

Listed prices are immaterial because the Dungeon Master can easily increase the amount of wealth a party has when the players express an earnest interest in land ownership. In addition to subtly reducing a price, players may also call in favors to defray such costs. Taking custody of a stronghold might even be free, except that the Dungeon Master may wish to use this chance to drain off the party's excessive wealth.

Accessibility. The question of accessibility is like the question of location. While this has something to do with location, it is more dependent on the presence of roadways, navigable rivers, and passable terrain around the property. A riverside or seaside property is quite high in accessibility, particularly land with its own harbor.

A poorly accessible property is good for an owner that values security and solitude. However, it detracts from the owner's ability to engage in commerce or attract wanted neighbors (or supportive peasants for a feudal property). The land's natural resources lose value since getting them to market is costly.

Natural Resources. This factor indicates the presence of timber, minerals, arable land, fishable rivers or oceanside, or other resources that can be relied upon to aid subsistence or trade. Natural resources are the main source of "profits" from a land investment. A range of craggy mountains above the tree line, with no significant mineral resources, is a desolate and valueless place indeed.

Most natural resources are beyond the means for a party alone to access. The skills, tools, and free time needed to harvest lumber, mine minerals, farm the land, or fish the sea are best employed by subordinate occupants. In some cases, this might mean importing hirelings. If the region is also rich in the same resources, such skilled hirelings are likely to be more available. In feudal societies, a large landowner can rely on peasants to render the property's resources.

The presence of natural resources on the land almost always comes with the right to harvest them. Even a leaseholder can typically take timber or game from the land. Particularly when appropriate fixtures are already present, such rights are contemplated as part of the property's gain. The king would not grant land bearing a hunting lodge without including the right to hunt deer in the nearby forest.

Residents. Existing residents generally come in one of two categories, hostile or friendly.

Hostile residents can be roving monsters, unwelcoming squatters, or the newly conquered citizens of a rival kingdom. In most gain scenarios, the new owners are expected to clear out or pacify any hostile residents. But it is possible that certain unintelligent monsters could be safely avoided by the new owners who stay behind their high walls, the monsters kept around to discourage trespassing.

Smart landowners find a way to turn hostile residents into friendly ones, or at least ones they can coexist with. Killing, exiling, or exploiting the local inhabitants are evil acts that create long-term consequences. Such acts should not be encouraged or unduly rewarded.

Friendly residents include families or whole villages that are obliging and useful to the new owners, helping them move in and serving as sources of security and support. These might be intelligent races who can coexist on the land, like fey that hide in the forests or lizardfolk that inhabit the otherwise-unusable swamps. Friendly residents can sometimes become hostile, based on the characters' interactions with them or with the land and its resources. Felling the whole forest or draining the swamp might not be appreciated by those who live there.

In a feudal grant, friendly residents are usually the landholder's subjects, the people who will work the land and provide taxes. These peasants are the source of the landholder's strength; they are the people that produce taxable farming and crafting, and from whom new soldiers are trained. The number and prosperity of a feudal parcel's peasantry directly correlates to the landholder's wealth and power.

Degradations. This refers to any problems with the land. Are the cliffsides eroding into the sea? Does the swamp deepen each year, eating away at the arable land? Have wildfires burnt away all the forests? Is the harbor too shallow for significant use?

In most cases, degradations simply operate to decrease the value and usefulness of the land and have no other effect. But they can also be opportunities to improve the value of the property. This allows the land to "level up" as the player characters do. Usually, time or effort may remove a degradation; the forests may regrow to harvestable levels, the swamp can be drained, the harbor can be dredged, or the crumbling cliffside can be reinforced with engineering works.

THE FIXTURES

In terms of property, a "fixture" usually refers to a building on the property, but could also include such constructions as a dam, watchtower, bridge, wharf, crop fields, or something similar. Pre-existing fixtures go a long way toward defining the character of the land and giving clues as to its best uses.

Ideally, for a personal parcel, a fixture is a generic building or the intact foundation of a ruin, upon which

the player characters can impose their own designs for growth and fortification. A fixture like the remains of a sawmill on the river could suggest a relatively successful use for the land.

On landholder parcels, fixtures often follow the military or administrative needs of the sovereign. The landholder usually resides in a central fortification. Bridges might have guard houses for the collection of the queen's tax on travelers. A dam might manage the flow of waterways and need protection and maintenance. While a landholder can ask the sovereign for assistance or can improve these out of pocket, they must not be neglected.

The Dungeon Master should include any fixtures in the description of the land after contemplating the following factors. It is entirely possible that a piece of land has absolutely no fixtures, allowing the DM to ignore these things initially. Depending on the nature of the grant, the characters might be obligated to construct or rebuild some fixtures, either from their own resources or using a stipend from the sovereign.

The Homestead. Every parcel must, at its outset or after some construction, have a place to house the characters (or from which to run the land's operations if the characters live elsewhere). This is the parcel's defining structure. A tall castle defines the parcel as one ruled by a noble, a tyrant, or some other military leader. A farmhouse means the parcel is a farmstead.

The Dungeon Master should take some care to make any existing homestead building one that can be modified or expanded to suit the characters' tastes. This piece is one of the most personal land features for the party and they should be given reign to remodel as desired. It is also the building to which various "property components" will apply. (See the following section for details.)

Rights-Fixtures. To prevent land-use rights from becoming too complex, these features, if already existing, include the right to their use. Their costs or the required royal declarations are assumed to be included in the gain. Depending on the nature of the gain, these features might also *require* use (and maintenance) on behalf of the true landholder.

A dam on the river means the property owner has the right to take some significant measure of water from the river, despite the complaints of farmers on the arid land downstream.

A bridge, ferry dock, or tollhouse contemplates the right of the landholder to collect taxes from travelers, probably remitting a portion to the sovereign.

Warehouses near the waterfront or an inn within the city walls means the landholder has the right to operate those respective business; any mandatory guild dues or operational taxes are included in the cost of maintenance.

A sawmill on the river carries with it the right to take timber from nearby land, process it, and sell it. Depending on the grant, a sovereign may demand the right of first purchase, getting the option to buy the lumber before it is offered for sale elsewhere.

A fortified structure like a tower or keep means the landholder has the right (and the duty, if in a feudal setting) to house and equip soldiers.

Common Lodging. For landholder parcels, those with subordinate residents, "common lodging" is the housing already available. The existence or expansion of housing is critical to maintaining happy residents.

Simple forms of common lodging might be as little as a tent camp suitable for the early operation of a mine, which will eventually become a mining town with permanent structures. At the other end of the scale is the vast and interconnected network of buildings within a century-old city, well developed and thickly occupied.

Security Features. Security-oriented fixtures include walls that surround a property, watchtowers, fortified military outposts, and similar constructions. They might also include "negative features" that are not buildings at all but are designed to aid security, like the dredging of a deep border river to create a strategic barrier.

Security features typically require some effort to garrison and maintain; they are rarely found on properties owned by only an individual or a single adventuring party.

MODIFYING PROPERTY

Once the nature of the property is determined, and the characters decide they want to keep (and invest in) that parcel of land, these rules allow the players to modify their home environment to suit their tastes and budget.

Every homestead should come furnished with enough rooms and accommodations to allow the

party, and perhaps a few additional characters, to live there without having to expand or build new features.

This section is only for characters that want to personalize the homestead (or the surrounding buildings on a landowner parcel), typically gaining specific game-related benefits. If an existing building does not seem to have enough free area to add or modify a room, the building can usually be expanded to make space.

Many of these components have no effect on the mechanics of the game; they are provided simply to allow characters to fill out their parcel if that suits their interests. In many ways, a land parcel is like an additional character that the players share; the more details it has, the more alive and compelling it will be as a part of the game.

COMPONENTS

Most components are available as either a room in a structure, or as free-standing structures, often with different associated mechanics. A component that can appear as both a room or a structure will list both a Room Cost and a Structure Cost. Components not available in both types will list only one of these costs.

Ancillary buildings, like a stable or coach house, can be built on a personal parcel, but most are suitable only for a landholder parcel. Some properties, particularly city-based land parcels, have no room for expansion, preventing the party from adding structure-only components.

The costs given here are for “simple” or “frontier” versions of components, those built with processed lumber, some stone and mortar, and various construction techniques that are somewhere between “crude” and “semi-refined.” For a higher quality building, add 50 gp to improve foundations, renovate existing edifices, allow precise stonework, and build with the smooth lines of expert construction.

ARMORY

This room holds a wealth of extra simple weapons and light armor. It allows non-garrison hirelings, up to the number of contained armament sets, to deploy as semi-competent soldiers when necessary. For these non-martial hirelings, use the **cultist** statistics from the *Monster Manual* (minus the Dark Devotion feature).

Room Cost. 50 gp + 10 gp per set

Structure Cost. A freestanding armory is situated to arm a number of non-martial residents living in various portions of the parcel. Such a building costs 100 gp + 10 additional gp per set of armaments.

BARRACKS

This small, simple room contains ten bunks, cots, or hammocks, and space for ten personal trunks or chests.

Armor stands and weapon racks are typical features as well. A barracks is typically used to house additional soldiers, but player characters used to “living rough” might enjoy making use of barracks too.

A barracks adds 10 to the number of soldiers that can comfortably reside in the building. These additional soldiers are not included in the maintenance cost for the property, nor does this room increase a structure’s garrison rating.

Room Cost. 25 gp

Structure Cost. A “barracks hall” is designed to house a larger number of soldiers. The cost is 50 gp for the first ten soldiers, and 25 gp per additional ten soldiers it can house. A typical barracks hall will house about a hundred.

COACH HOUSE

A simple structure for vehicles, suitable for keeping wagons and coaches out of the elements when not in use. A similar construction adjacent to a waterway can create a shelter to cover small watercraft.

Structure Cost. 15 gp



ENTERTAINMENT

This building typically takes the form of a feast hall or drinking establishment. More “refined” versions may include a performance theater, a gallery to display crafts, or a museum of art.

Structure Cost. 80 gp

GARDENS

Gardens are typically housed in a courtyard, rooftop, or along the perimeter of a building or property. They can be used to grow food or other plants. For adventurers, they are most often used to grow the exotic herbs that are the necessary components of herbalism. A cultivated garden is useful when arable land is not freely available on the land parcel.

A garden is particularly useful if the characters find a rare plant that the Dungeon Master determines to be the necessary component for a certain herbal brew. (For further inspiration, see the rules for Concoctions in the *Comprehensive Equipment Manual*.) Cultivating the plant allows the characters to harvest periodically and craft the brew, though they must return home to the garden each time they do so. The Dungeon Master will dictate the amount of ingredients available in a garden at any given time. At the Dungeon Master’s discretion, maintaining an herb garden may reduce the cost for ingredients to craft a variety of herbal brews.

Room Cost. 10 gp

GOOD BYWAYS

This represents good roads, small bridges, docks, or other improvements that allow access throughout the parcel, as well as to and from it. Each instance of good byways supports an area that has up to 50 residents.

Structure Cost. 25 gp

HOLDING CELLS

Cells are made with iron bars, which have 19 Armor Class, 6 hardness, and 27 hit points. They are each made to house four medium creatures or one large creature. Because they are constructed to resist intentional breakage by their contained creatures, cell bars and walls are typically immune to damage from natural and unarmed attacks. Additional information on the health of objects can be found at page 246 of the *Dungeon Master’s Guide*. The cell’s door comes with a lock, for which a single key is provided. Without the key, a creature can pick this lock with a successful DC 15 Dexterity check using thieves’ tools.

Room Cost. 100 gp per cell

Structure Cost. A freestanding “jailhouse” can be built for 100 gp plus another 100 gp per contained cell. This building has stout doors and thick walls, and other security features suitable for maintaining prisoners.

HOUSING

Happy residents need reliable housing. These expenditures represent a set of common buildings suitable for multiple families, or a collection of cottages. Families need more living space than soldiers and cannot be happy for long if crammed in ear-to-ear somewhere like a simple barracks.

Structure Cost. 25 gp per family of five

INDUSTRIAL COMPLEX

This developed area and its attending buildings are suited to the advancement of a single industry, like mining and smelting ore, logging and processing lumber, or fishing and packing fish. A setup of this type is usually needed to extract natural resources from a parcel. Each such construction supports the efforts of up to 50 workers.

Structure Cost. 1,250 gp

LIBRARY

This room is dedicated to the safe and efficient storage of books. A mere collection of books does not make a library in this sense; a library is a coordinated collection designed to cover a range of topics important to adventurers.

A character that researches in the library has advantage on any Intelligence check to discover lore within the range of the arcana, history, nature, or religion skills. If the question of lore does not relate to any specific skill, or it relates to a skill the researcher is not proficient with, the library allows the user to benefit from half her proficiency modifier, rounded down. Advantage does not apply if the DC for the check is higher than 15; higher DCs indicate information that is too rare or esoteric to be found in most reference books.

A library can be stocked or expanded to encompass additional, more-specific topics. Examples of such topics include specific trades or skills, a particular deity or religion, plants of a curative variety, the history of a single kingdom, or necromantic lore. The covered topic is typically a small slice of what would

otherwise be covered by the arcana, history, nature, or religion skill. While researching a question of lore within an expansion topic, advantage applies to the Intelligence check for a DC as high as 20. A book or set of books that constitutes an expansion might be found while adventuring or purchased during a trip to a large city. The Dungeon Master should make sure to track any expansion topics added to the library.

A short research attempt, about 10 minutes, tends to answer only simple questions, like whether the plant your cattle ate is poisonous or whose noble house that red-and-gold pennant belongs to. More complex questions require about eight hours (or one day of downtime), as the researcher references multiple sources and draws conclusions by cross-referencing. Using a personal library to research in downtime is simpler than doing so in a city, but the questions of lore that might be answered tend to be more limited.

Up to two characters can use a library to research at the same time, so long as they are not researching the same question of lore.

Room Cost. 250 gp + 50 gp per additional topic

Structure Cost. A “library building” costs an additional 100 gp, above what a room version would require. This is about twice what a normal freestanding building would cost; preservation of books requires excellent insulation and environmental control. Up to six characters can use a library building to research at the same time, so long as none of them are researching the same question of lore.

MARKET

This construction includes multiple shop buildings or an array of stalls in the case of an open-air market. This much infrastructure supports a populace of up to 200 residents, contributing to their convenience and happiness. A market rarely brings in the type of goods or services that player characters are interested in purchasing.

Structure Cost. 60 gp

SECRET DOOR OR PASSAGE

A room can be concealed behind a secret door with some additional expense. Detecting and opening secret doors is something discussed on pages 103-104 of the *Dungeon Master's Guide*. The DC for this door is 15. Alternately, the DC can be raised to 20 for double the construction price, or 25 for four times the construction price. Secret doors are often used to hide

questionable areas like a necromantic laboratory or a hidden holding cell.

A secret passage requires a door at both ends, though only one of them needs to be secret. If both are secret, simply pay the cost for two secret doors. (Passages themselves are too incidental to cost anything under this system.) If the doors at both ends are secret, they need not be of the same quality. Secret passages are sometimes used to create a clandestine entrance to the building, to link rooms, or to provide a hidden escape tunnel that exits a stone's throw away from the building.

Room Cost. 110 gp

SECURITY FEATURES

This expensive upgrade adds a surrounding wall, watchtowers, warning bells, strategic moats, and other security features. This expense is suitable for a parcel containing no more than 25 residents. For every additional 50 residents, or part thereof, you must pay this upgrade cost again or find that there are significant holes in the security.

To increase the level of security, perhaps replacing the wooden palisades with stone walls and building the watchtowers with extra height, double the cost of each upgrade.

Structure Cost. 200 gp

SHRINE

A shrine is a small room with ritual trappings and iconography dedicated to a specific deity, alliance of deities, or pantheon. It has room for a character to worship privately. At double the cost, a shrine can be large enough for religious services to be held involving a dozen participants.

Room Cost. 35 gp

Structure Cost. A “temple” costs 150 gp to construct properly; the interior and exterior must be sufficiently decorated to honor the deity to whom it is dedicated. The true cost of a temple can be far more extravagant. Depending on the wealth and piety of the builder, a temple might be built and decorated using many thousands of gold pieces.

A temple includes room for about 100 worshipers, plus several offices for clergy to operate out of and several utility rooms.

STABLES

This structure is large enough to house a dozen horses, mules, or similar creatures. Alternately, this building may be constructed for different types of animals, like a rookery or a goat run.

Structure Cost. 30 gp

TRAPS

Players may wish to construct traps in their residence. This is a bad idea on several levels; intelligent creatures rarely put traps anywhere they regularly frequent. The chance of accidents is just too high. But the particularly paranoid may throw in a false door with a trap or put extra security around a vault.

Example traps are discussed on pages 120-123 of the *Dungeon Master's Guide* and on pages 113-123 of *Xanathar's Guide to Everything*.

Room Cost. Because traps are so varied in size and functionality, the Dungeon Master must determine the cost for each individually. As a *very loose* guide, traps that can be reset (reused without repairs) cost about 30 gp per die of damage they inflict. Traps that must be rebuilt or repaired each time have a per-damage-die cost of 20 gp to install and 10 gp to repair. Traps that do no damage count as having 1 damage die for cost purposes. Traps that use poison require doses of the substance to be purchased separately. (For expanded poison rules, see the *Comprehensive Equipment Manual*, particularly the rules for long-lasting Viscids.)

Magical traps do not follow these guidelines.

WORKROOM

This room is designed for crafting in. A workroom is made specifically for the type of crafting to be done within; there is one version for each type of artisan's tools and certain miscellaneous tools. Crafting in a workroom of the appropriate type allows a character to work on significant projects that are too large to carry around. Up to three crafters can use a workroom at the same time.

Room Cost. Alchemy Laboratory (300 gp), Brewery (240 gp), Calligraphy Table (220 gp), Carpentry Shop (216 gp), Cartography Studio (230 gp), Cobbler (210 gp), Expanded Pantry (202 gp), Glassblowing Chamber (260 gp), Jeweler's Vault (250 gp), Leatherworking Shop (210 gp), Mason's Yard (220 gp), Painting Atelier (220 gp), Pottery Hall (220 gp), Smithy (240 gp), Tattoo Parlor (230 gp), Tinkering Laboratory (300 gp),

Weaver's Shop (204 gp), Woodcarving Shop (202 gp), Forgery Den (230 gp), Herbalism Laboratory (210 gp), Poisoner's Retreat (300 gp)

Structure Cost. For a separate building dedicated to a craft, a workshop with the same name as the room, increase the cost by 200 gp. Up to ten crafters can make use of a freestanding workshop at a time.

At the Dungeon Master's discretion, a workshop also provides the benefits of masterwork tools for one user at a time, something described in the *Comprehensive Equipment Manual*.

VAULT

A vault is an armored room about the size of a 10-foot cube. It is surrounded by hardened metal, like steel. Steel walls of this thickness have a 19 Armor Class, 54 hit points in each 10-foot surface area, and 12 hardness. Vaults are often hidden behind secret doors and locked with multiple locks.

Room Cost. 550 gp

Structure Cost. A "bank" or "freestanding vault" costs 850 gp to construct. The storage area is four times the size of a vault room.

GROWING PARCELS

A parcel can grow in size and population, depending on the investments of time and wealth provided by the owners. A personal parcel can eventually become a landholder's parcel. A landholder's parcel can grow to swallow neighboring territory.

Most growth occurs organically over time. Residents have families, outsiders are drawn to the industry and available work, and the potential residents feel that their interests are safe in the care of the land's owners. Unless the players are actively trying to grow their land, taking substantial steps in that direction, the Dungeon Master should simply have growth occur at whatever pace serves the game's story.

Some forms of growth require additional adjudication, particularly if the land parcel abuts another claimed parcel. This is common in cities, where buildings are built closely to one another. Sometimes neighboring land must be purchased. In a feudal system, two barons might have a land war (or feud) to resettle a boundary line or petition the sovereign to make such a change official.

SHIPS

Ships share many of the features of structures. They can easily serve as headquarters for a band of intrepid adventurers. They can be large or small, in size or in capability. They can be armed with siege weapons and garrisoned with soldiers, or they can be simple mercantile vessels. Depending on the advancement of magic and technology in your campaign, ships can be large, ocean-going vessels, or even take to the air.

Advanced rules for ships and for naval combat can be found in *Ghosts of Saltmarsh*. Some of the mechanisms in this section depend upon the systems found in that book.

SHIP REQUIREMENTS

Ships are built, maintained, and operated mostly with the same materials and methods as one another, just on differing scales.

COSTS

Construction time for a ship made in a shipyard is 1 day per 150 gp of its construction cost (half its purchase cost). Similarly, ship upgrades and modifications are pegged to percentage values of the vessel they effect. A ship's maintenance cost is 1% of its construction cost.

Creation of anything larger than a keelboat must be done by a skilled team, *not* individuals employing the downtime crafting rules. Improvements to a ship (added ship components) must be planned, built, and installed by a group of skilled shipwrights.

OPERATION

If you have proficiency with "vehicle (water)," you can add your proficiency bonus to any check you make to control waterborne vehicles in difficult circumstances.

The normal operation of waterborne vehicles does not require ability checks, but anything larger than a keelboat also requires a crew of trained sailors.

Vessels traveling beyond sight of the land (at sea or above the clouds) also require a driver or a crew member that can read charts and make use of navigator's tools to avoid getting lost.

CREW

Large ships need skilled hirelings (crew) to operate. Up to half the crew (round down) can be unskilled, learning as they go. If more than half are unskilled,

halve the vehicle's speed. Only skilled crew can operate ship-mounted siege weapons.

During a naval engagement, all crew members are required to operate the ship. Otherwise, the crew can deploy as a semi-professional fighting force of sailors (as **bandits**; see the *Monster Manual*). These can be skilled or unskilled hirelings. A military ship may also be garrisoned by marines (as **guards**) equal to its Passengers rating. For every full 10 marines, replace one with a **veteran**. As trained soldiers, marines require the pay of skilled hirelings.

PASSENGERS

This number assumes Small and Medium passengers sharing tight quarters. If a ship is outfitted with private cabins, it might accommodate only one-fifth of this number.

DAMAGE THRESHOLD

The ship has immunity to all damage sources unless an attack (or other source) applies an amount equal to or greater than its damage threshold, in which case the vessel takes that full amount of damage. Anything less is merely superficial, not reducing the ship's hit points.

REPAIRS

Repairing requires skilled hirelings or crew. For every 5 workers, 1 hit point of damage can be repaired each day at a 10 gp cost in materials. (The labor of any non-crew members must be paid separately.) Ships not berthed at proper facilities for such work can only be repaired at a maximum rate of 1 hit point per day.

WEAPONS

Large vessels have room to mount siege weapons. If a vessel has a parenthetical number after its name on the table above, it can mount that number of Large-sized siege weapons. A large enough vessel can also mount Huge-sized siege engines, but these each take the space of three Large-sized weapons.

If your campaign uses post-Medieval firearms like muskets, siege guns may also be available. Twice as many siege guns can fit on a vessel, due to those weapons' narrower shapes and areas of operation.

When more finite details are called for, including particularized vessel upgrades and features like extra crew quarters, rams, smuggling compartments, and other useful ship features, refer to the Ship Modifications and Siege Engines sections, below.

VEHICLES (WATER)

Item	Cost	Speed	Crew	Passengers	Cargo (tons)	AC	HP	Damage Threshold
Canoe	50 gp	2 mph	1	6	—	11	50	—
Galley, palatial (6)	350,000 gp	3 mph	120	300	30	15	800	20
Galley, ironclad (4)	50,000 gp	3 mph	90	—	120	19	550	20
Galley, war (4)	30,000 gp	4 mph	80	—	150	15	500	20
Keelboat, barge	3,000 gp	1 mph	1	6	1/2	15	100	10
Keelboat, cabined	4,500 gp	1 mph	1	10	1	15	110	10
Longship, karvi	6,000 gp	3 mph	16	60	15	15	120	15
Longship, snekkja (2)	10,000 gp	3 mph	40	150	20	15	300	15
Longship, skeid (4)	25,000 gp	3½ mph	60	180	35	15	450	15
Raft	5 sp	1/2 mph	1	3	—	11	10	—
Rowboat	50 gp	1½ mph	1	3	—	11	50	—
Sailing ship, caravel (1)	10,000 gp	3 mph	20	20	100	15	300	15
Sailing ship, cog (1)	8,000 gp	2 mph	15	15	60	15	220	15
Sailing ship, hulk (6)	55,000 gp	1½ mph	55	300	350	15	900	20
Warship, carrack (3)	25,000 gp	2½ mph	60	60	200	15	500	20
Warship, xebec (1)	17,000 gp	3½ mph	30	30	100	15	300	15

VEHICLES (WATER) IN THE AGE OF SAIL

Item	Cost	Speed	Crew	Passengers	Cargo (tons)	AC	HP	Damage Threshold
<i>Ship of the line</i>								
1st rate man o' war (45)	320,000 gp	12 mph	400	200	150	15	850	20
2nd rate man o' war (40)	200,000 gp	12 mph	300	150	135	15	750	20
3rd rate man o' war (30)	125,000 gp	13 mph	200	100	120	15	650	20
<i>Warship</i>								
4th rate frigate (25)	65,000 gp	13 mph	150	75	80	15	500	15
5th rate frigate (20)	35,000 gp	13 mph	120	60	65	15	400	15
6th rate frigate (10)	28,000 gp	13 mph	90	45	50	15	300	15
<i>Unrated ship</i>								
Sloop (8)	30,000 gp	14 mph	30	65	75	15	120	12
Brig (7)	12,000 gp	13 mph	40	40	100	15	200	15
Lugger (1)	850 gp	10 mph	3	20	1/2	15	110	10
Launch	180 gp	3 mph	11	1	1/2	12	85	—

VEHICLES (AIR)

Item	Cost	Speed	Crew	Passengers	Cargo (tons)	AC	HP	Damage Threshold
Airship (20)	20,000 gp	8 mph	10	20	1	13	300	—
Airship, greater (30)	250,000 gp	7 mph	45	100	15	15	550	10
Flying platform (50)	175,000 gp	1 mph	10	350	150	15	600	10
Glider	210 gp	3 mph	1	—	—	13	20	—
Ornithopter (1)	9,500 gp	8 mph	1	—	—	13	50	—
Ornithopter, twin (1)	12,500 gp	7 mph	1	1	—	13	65	—
Sky barge	8,500 gp	5 mph	1	8	1	11	30	—

AGE OF SAIL

This list of water vehicles brings advanced sailing ships into the game, ships suitable for piratical adventures or other maritime campaigns. With their tall masts and voluminous yardage of sails, these ships make sea voyages fast and adventurous. They are suitable for campaigns with some degree of advanced technology, like those with Renaissance-era firearms.

Names for ships by size are used quite loosely in this section. The table below is intended to show a progression of ships, from largest to smallest. Vague categories are used, with regimented distinctions between them, but historically these terms referred to many variations and sizes of ship, some of them interchangeably. Because of the variability in ship design within each class, do not rely on this list as a source for historically accurate ship types!

FANTASY FLIGHT

These vehicles can escape the confines of the earth, treading the clouds. Some can even escape into the depths of space or across the barriers of the planes.

OPERATING AIRBORNE VEHICLES

Like land and water vehicles, normal operation of air vehicles does not require ability checks. However, a large airship or flying platform requires a crew of trained aerial “sailors” to manage it. Depending on the nature of the lift and propulsions systems used, the driver or a crew member might also need magical training to direct the magics involved or to control the creature(s) bound to the vehicle.

MODES OF PROPULSION

The typical form of an airship is a literal ship, but these vehicles can take other shapes, such as hanging gondolas suspended from balloons.

The most influential aspect of an airship’s design is its method of propulsion, both vertical and horizontal. The flying method that an airship utilizes will strongly affect its appearance and features.

Every airborne vehicle has some special mechanism or magic that gives it motive power. The possibilities are many; those listed here are just examples. It is not necessary for every airship to use the same modes of propulsion; a campaign’s different air-traveling races and region’s may have their own designs.

Clockwork Invention. This broad category covers several types of motive systems. Often, a clockwork

VARIANT: VEHICLE (AIR) PROFICIENCY

This variant creates a new type of proficiency.

If you have proficiency with air vehicles, you can add your proficiency bonus to any check you make to control flying vessels in difficult circumstances.

AIRSHIPS AND SHIP-SHAPES

Most airships are constructed in the shape of (or with the hulls of) regular sailing ships. This occurs for several reasons.

First, ships are designed to hold together despite the battering of hostile seas, and without consideration of their angles relative to the directional force of gravity. A house, for example, doesn’t hold together when you turn it sideways.

Second, having a hull allows airships to make emergency landings on water or to use lakes and rivers for landing zones among otherwise-inaccessible terrain. In dangerous lands, such places are also more defensible; only aquatic creatures can easily sneak up on a vessel at sea.

Finally, some airships are designed for mixed use, sometimes traveling on air and sometimes on water. In some campaigns, flying may require a scarce fuel. Alternately, there may be risks when flying in different times or places.

vehicle’s horizontal propulsion uses an entirely different mechanism than its vertical propulsion.

For a vehicle’s vertical movement, the most common mechanism is attaching it to a mass of lighter-than-air gasses, usually trapped within a single large balloon called a lift rig. This gas is harvested or created by magical or mundane means. Alternately, the balloon contains a vacuum, its shape rigidized by magic. A lift rig is rarely large enough to lift a vehicle but is often sufficient to slow its fall to a safe speed. To effect flight, the lift rig is usually also a magic item that provides the vehicle with supplementary levitation. Even “scientific” systems use magic of some sort.

Horizontal movement holds more possibilities, like banks of sails hung on masts that project sideways from the hull, rotating propeller engines, or clockwork wings that oscillate via complex physics.

Magical Means. Other propulsion mechanisms can exist anywhere on a continuum that stretches from purely magical forces to pseudo-scientific principles.

For example, airships in your campaign might use magical sails that can interact with invisible ethereal winds, currents which blow in any direction. They might appear as any other sailing ships, perhaps with a few more masts held at odd angles. Alternately, airships might simply look like iron boxes that move through the air.

These options give the Dungeon Master the most freedom to invent and to stray from the established tropes of fantasy airships. They are limited only by the imagination.

Elemental Power (Eberron). In Eberron, the dragonmarked pilots of House Lyrandar pilot elemental-powered airships. These vehicles require a Khyber dragonshard to bind one of the four cardinal elemental types into the vessel and thus power it. Any vehicle powered by an elemental this way can move at double the standard speed for such a vehicle. (Elemental vehicles are not limited to airships in Eberron.) Each such vehicle bears the distinctive marks of elemental servitude, typically a ring of elemental power that encircles the vehicle or motes of energy attached to its extremities.

Spelljamming Helms. These throne-like artifacts are attached to regular ships (and other vehicles of various kinds), transforming them into airships. Transformed vessels are capable of flying through the skies, fueled by the spell energy of a spellcaster seated in the helm (or strapped to it). Some of these devices work only for psionicists or psionic creatures.

Attaching a spelljamming helm to a ship also gives it the ability to travel beyond the planet's atmosphere. A transformed vessel retains its own localized pocket of air for the crew to operate in and, while in space, can travel fast enough to navigate between planets and even between the crystal spheres that encapsulate solar systems.

VESSEL DESCRIPTIONS

The vessels of this chapter are described below.

Airship. *This vehicle is the size of a sailing ship. Because aeronautical travel often develops under the influence of marine traditions and with nautical influences, the shapes and features of airships tend to resemble sea vessels.*

Airship, Greater. *A larger version of an airship, this vehicle typically represents refinements in the magical or scientific techniques of air travel. Alternately, a greater airship is simply built for a function that requires greater size.*

Canoe. *A lightweight passenger boat, this vessel is sometimes carved from a single tree trunk. While fast and agile, a canoe's hull is too narrow to be stable on the open sea in any conditions worse than calm waters.*

For those occasions when it must be carried, a canoe weighs 50 lbs.

Flying Platform. *A flying platform uses the same technology or magical forces that hold airships aloft, but it uses dozens of instances of that method. Sometimes called a "flying island," a flying platform typically stays airborne for extensive periods, providing a base of operations for other flying ships.*

Galley (any). *These long, slender warships are propelled mainly by rowing, but they also have masts and can travel under sail.*

Galley, Palatial. *This grand galley is designed for pleasure cruising. Rather than the tools of war, it contains a host of amenities suitable for noble living.*

Galley, Ironclad. *An ironclad galley is a slower-moving war galley that has sheets of metal to protect the hull from attacks. Despite the name, these armored sheets are made of copper alloys or other metals that can survive exposure to the sea, rather than iron.*

Galley, War. *A war galley is designed to carry a ram and has several mounting points for siege engines.*

Glider. *A glider is an unpowered vehicle that relies upon the dynamic interaction of its wing surfaces with the air to support it in flight.*

Once in flight, a glider can gain altitude by circling an area with updrafts or it can get towed higher by another flying vessel.

Keelboat, Barge. *A keelboat is a flat-bottomed vessel designed for river work in shallow water. The boat can be propelled by oars but is more often poled. Keelboats typically carry cargo, but they are often used as ferries for short crossings.*

Keelboat, Cabined. *This large keelboat has a single-room cabin in its center. The cabin can provide shelter to the crew or to passengers.*

Longship (any). *These vessels are long, low ships used for trade and commerce as well as warfare. Each is propelled by a single, large sail or by oars. When used as warships, the passengers and crew typically mount their*

shields along the gunnels of both sides to provide additional protection and to intimidate foes. The tall prows and aft ends of longships are often carved as the heads of dragons or other ferocious beasts.

Longship, Karvi. This small, broad longship is typically used within sight of the shore. Its shallow draft makes it ideal for fishing and other in-shore work.

Longship, Snekkja. This longship is large enough for significant military operations, yet still small enough that the crew can haul it out of the water, dragging it onto a beach. This makes snekkja ideal for raiding, landing in places without ports and disgorging large numbers of warriors.

Longship, Skeid. The skeid is the largest version of the longship, too large for the crew to haul out of water except at gently sloped beaches. Such vessels are used for long-range exploration and large-scale warfare.

Ornithopter. An ornithopter is a single-person version of an airship. Sometimes airships (and flying platforms) carry scores of ornithopters, launching them at enemy airships or ground targets to engage before the mothership gets within range.

An ornithopter might mount a siege weapon (Large or smaller), like a ballista.

Ornithopter, Twin. This ornithopter is slightly larger and sturdier than the normal version. It has the capacity to carry both a driver and one other crewmember: a copilot, navigator, or gunner.

Raft. Rafts are flat planes of floating material, square or rectangular in shape. They are typically crafted of logs using primitive construction methods. A raft can be built with a short mast to allow propulsion by sail. Otherwise, rafts are rowed with oars or poled.

For those occasions when it must be carried, a raft weighs 200 lbs.

Rowboat. A small wooden boat fitted with four oars. Rowboats are used for fishing or utility work, in-shore travel, or as ship's boats for larger watercraft.

For those occasions when it must be carried, a rowboat weighs 100 lbs.

Sailing Ship, Caravel. A caravel is a small, highly maneuverable ship. It is ideal for in-shore work or fishing but is also safe traveling away from shore.

Sailing Ship, Cog. Cogs are round, single-masted sailing ships. Primitive in design, cogs are used for their reliability and ease of construction.

Sailing Ship, Hulk. This massive, slow sailing ship can carry a staggering amount of cargo. Hulks have many uses based on their huge size, including being used as floating prisons during wartime.

Sky Barge. A smaller airship used to ferry passengers and cargo around small regions, like within a city or at the city's sky docks.

Ship of the Line (any). These "men o' war" are large, multi-deck ships capable of carrying hundreds of people. They are built to project national power upon the high seas. All ships of the line are built to sling a staggering weight of stone or iron from siege engines, slugging it out with other ships of the line during fleet actions.

Unrated Ship (any).

Unrated ships are capable vessels but do not have the military designations that describe the roles of naval craft.

Unrated Ship, Brig. A brig is a fast, square-sailed ship. It requires a relatively large crew to operate.

Unrated Ship, Launch. A launch is a swift boat with ten oars. Larger ships carry launches to ferry passengers and equipment between the ship and the shore. Launches also serve as lifeboats.

Unrated Ship, Lugger. A small sailing ship, one that is sometimes carried aboard larger ships and deployed for scouting or actions in shallow waters.

Unrated Ship, Sloop. A fast, versatile ship, typically long and low on the water.

Warship (any). These frigates are built for war with multiple decks. They are still small enough to be moved by oars, but large enough to find a place in major



engagements. In fleet actions, frigates serve the role of support ships.

Warship, Carrack. *An evolution of the cog, this wide, stable warship is very versatile. It is both durable in battle and can carry a large amount of cargo.*

Warship, Xebec. *This small warship is an evolution of the war galley, more dependent on sails than oars, with larger masts and more complex sails.*

SHIP COMPONENTS

Not all ships are created equal. Players looking for a ship that is faster, tougher, or more agile might consider adding modifications to their vessels. Consider the following mundane improvements, some of which refer to the ship rules in *Ghost of Saltmarsh*.

ADDITIONAL CREW QUARTERS

This translates into more space for a ship's sailors to sleep and eat. The ship may support more passengers than its base rating, but its cargo capacity is decreased.

For each ton of cargo capacity removed, add 2 to the ship's passenger rating.

Cost. 5% of base ship cost

ARMOR PLATING

The ship has metal plates over its hull to protect it from attacks of all kinds.

Increase the damage threshold of the ship's hull by 5.

For every 10 hp of the vessel, remove any combination of 2 from its passenger rating or 1 from its cargo rating. If there is insufficient capacity, this modification cannot be added.

Armor plating slows the ship by 1/2 mph.

Cost. 30% of base ship cost

BROAD RUDDER

A wide rudder makes a ship nimbler, granting advantage to some maneuvers.

Cost. 3% of the base ship cost

CORVUS

A ramp or set of ramps that can be lowered from a ship to facilitate boarding. A corvus has hooks on its end to secure it fast over the other ship's rail.

The ramp has its own handrails, so sailors can safely rush into a boarding action. No ability checks are required to navigate the crossing, as might be required when leaping the gap or swinging across on a line.

These bulky devices reduce a ship's cargo capacity by 15 tons. If there is insufficient cargo capacity, this modification cannot be added.

Cost. 3% of the base ship cost

CONCEALED WEAPON PORTS

For a ship that has multiple decks, weapon ports may be used to fire siege weapons from the lower decks. These ports are visible from afar unless they are purposefully concealed.

Concealed weapon ports can only be recognized on a successful Wisdom (Perception) check made within 500 feet. A spyglass extends this check range to 1,000 feet, while a compact spyglass extends it to 750 feet (see Wraith Wright's *Expanded Tool & Gear Manual* or the *Comprehensive Equipment Manual*).

Cost. 5% of the base ship cost to conceal all ports

DEEP KEEL

The ship's hull has a deep keel that steadies it on the open ocean, but which can inhibit its ability to approach the shore.

The additional stability of the keel applies advantage to the crew's roll for a storm check or a whirlpool check. (Officer checks are unaffected.)

For the purpose of getting unstuck from sandbars, this vessel treats deep sandbars as moderate and moderate sandbars as shallow. At the Dungeon Master's discretion, the ship may not travel into some areas that similar boats can navigate, due to the depth of the keel.

This improvement must be installed at the time of the ship's construction; it cannot be added later. This improvement is incompatible with a shallow keel.

Cost. 15% of base ship cost

FIGUREHEAD

Some ships sport carved bowsprits. Players are encouraged to design their own inspiring figureheads with dolphins, mermaids, or creatures of myth.

If the optional loyalty rules are used, a proud figurehead adds 1 to a crew member's loyalty while aboard (or within sight of) the ship. See the NPC loyalty rules in the *Dungeon Master's Guide*. This modification is otherwise cosmetic, although *Ghosts of Saltmarsh* has magical figureheads in appendix A.

A figurehead has an Armor Class of 12, a damage threshold of 5, and 20 hit points.

Cost. 3% of the base ship cost

GLASS BOTTOM

The bottom of the ship is inset with a metal lattice supporting an array of windows. These permit the crew to gaze into the water below and around the vessel. The glass is thick enough and the individual panes small enough that they don't affect durability or performance. In a world with monstrous and magical perils, these windows help the crew see threats that come from below or identify terrain features immediately under the vessel. The limitation of these windows is the range of the crew's vision into the water, which is often dark.

For attacks that come from below the surface, reduce the damage threshold of the ship's hull to 5 if it is normally higher.

Cost. 25% of base ship cost

IMPROVED SAILS

The ship's rigging undergoes wholesale changes in configuration and adds redundant cordage. The sails are made from tougher canvas and treated with flame-retarding chemicals.

Double the hit points of the ship's sails.

Cost. 6% of base ship cost

INCREASED CARGO CAPACITY

The ship undergoes an efficient remodeling of its layout to provide more room for the ship's stores.

For every 2 persons that are removed from passenger capacity, add 1 ton to the cargo rating.

Cost. 5% of base ship cost

MOVABLE DECK

This ship's decks are designed to be moved to disguise the ship as an altogether-different vessel. After pulling up dozens of bracing pins, the crew can slide the stern castle forward on hidden rails, rearrange the position of the masts, extend the gunwales, lower the poop deck, transfer the ship's wheel, and make other

cosmetic changes such as a new figurehead and different-colored sails, all within about an hour.

Identifying the ship at a distance based on its profile or appearance is impossible when it is thus modified.

A ship with a movable deck reduces its damage threshold by 5 if it is normally higher.

A ship not currently in its natural deck formation reduces its speed by 1/2 mph.

Cost. 40% of base ship cost

NARROW HULL

The ship has been intentionally designed with a slender hull, enabling it to slip through smaller spaces.

This applies a +2 bonus on all opposed checks made for a chase on almost any scale, be those ability checks for navigator's tools or for water vehicles proficiency.

The ship's beam (width) is decreased by 20%.

Because of the reduced space, remove any combination of 2 from its passenger rating or 1 from its cargo rating for every 10 hp of the vessel. If there is insufficient capacity, this modification cannot be applied.

This improvement must be installed at the time of the ship's construction; it cannot be added later.

Cost. 15% of base ship cost

RAM

The ship bears a standard ram, usually sheathed in bronze or iron, mounted on its bow, usually at the waterline.

With this upgrade, double the ship's DT for determining its ramming damage.

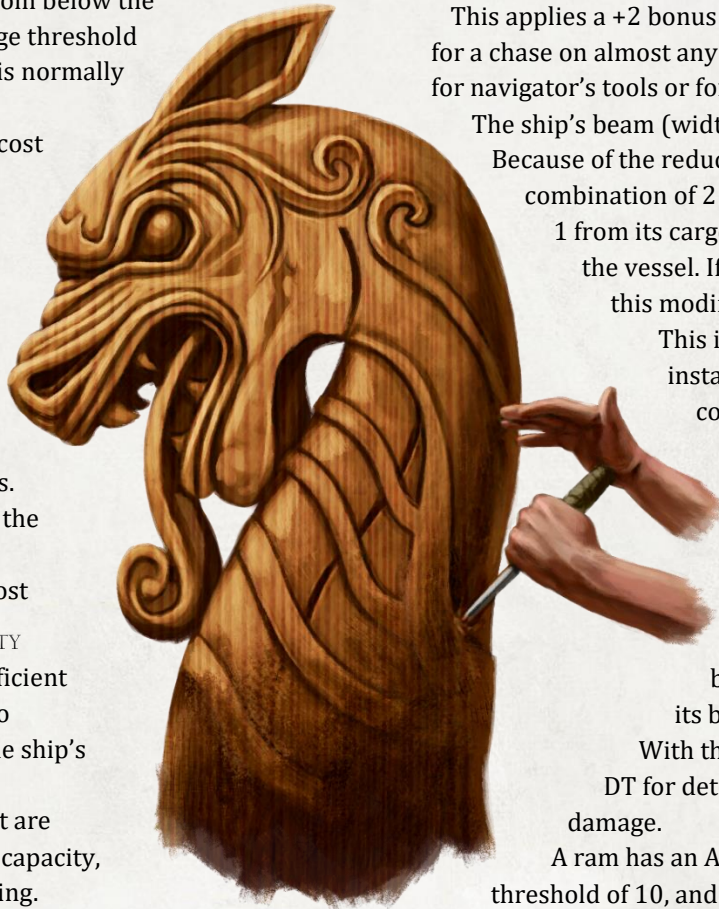
A ram has an Armor Class of 20, a damage threshold of 10, and hit points equal to one-fifth of the hull's hit points.

Cost. 5% of base ship cost

SHALLOW KEEL

This vessel's hull has a shallow draft that allows it to travel further upriver, use shallower ports, and otherwise navigate submerged hazards better than other ships of its type.

For the purpose of getting unstuck from sandbars, this vessel treats shallow sandbars as moderate and



moderate sandbars as deep. It cannot get stuck on deep sandbars. At the Dungeon Master's discretion, the ship may travel into some areas that similar boats can't navigate, due to the reduced depth of the keel.

The instability of this keel makes the ship less weatherly on the open sea. Apply disadvantage to the crew's rolls for a storm check or a whirlpool check. (Officer checks are unaffected.)

This modification removes any combination of 2 from the passenger rating or 1 from the cargo rating for every 10 hp of the vessel. If there is insufficient capacity, this modification cannot be applied.

This improvement must be installed at the time of the ship's construction; it cannot be added later. This improvement is incompatible with a deep keel.

Cost. 10% of base ship cost

SKIRTING

For protection during naval maneuvers, this ship has a raised "bumper" rail running the length of its keel and around the front and sides of the hull just above the waterline. This protects the ship when it strikes an obstacle like an iceberg, or when it is rammed by another vessel.

Skirting has a damage threshold of 10 and hit points equal to one-fifth of the hull's hit points. When the hull would be damaged by a crash or a ramming action, apply the damage first to the skirting. When the skirting is destroyed, excess damage is applied to the hull if it exceeds the hull's damage threshold.

Cost. 20% of base ship cost

SMUGGLING COMPARTMENTS

The ship is modified so that gaps in its construction can serve as hidden cargo areas. This does not change a ship's cargo capacity.

A smuggling compartment can hold anything that fits within a 5-foot cubic space. A DC 20 Intelligence (Investigation) check is required to locate smuggling compartments in a search of the ship.

Cost. 2% of base ship cost

STURDY HULL

The ship's body has additional supports and layers of wood added to it, making it thicker and more resilient.

The hit points of the ship's hull are increased by 10%, but the ship's speed is reduced by 1/2 mph.

Cost. 10% of base ship cost

VARIANT: CREW ACTIONS

Each siege engine requires a number of workers to fire and reload it, noted in its crew entry. When an engine says it requires an action to do something, it requires the actions of all crew operators.

Under this rule, an engine can be operated with fewer crew members, but the total number of actions contributed to each activity must equal or exceed the product of the required number of crew members, multiplied by the required number of rounds (loading, aiming, and firing).

This rate of firing also assumes that the operators are siege engineers (trained hirelings devoted to this skill). If any of the engine's crew are not skilled in siege craft, these crew members contribute only half an action to the required totals each round.

A siege weapon can be prepared for instantaneous use by accruing the actions of all three phases (the number of rounds for loading, aiming, and firing). It can thereafter be fired by a lone crew member, skilled or unskilled, using that individual's single action.

SIEGE ENGINES

These massive engines of war are designed to protect or assail heavy targets, fortifications, or large groups of enemy soldiers. They are included in this chapter to help arm and fortify ships and structures.

Siege engines are moved under the power of groups of soldiers or minders, or they are pulled by teams of animals or domesticated monsters. As part of the variant rule below, each siege engine is also noted with a crew requirement to operate it.

STANDARD ENGINES

Each siege engine's description includes its size, Armor Class, and hit points, as well as an outline of its functions and attack capabilities.

Every siege engine is immune to poison and psychic damage.

BALLISTA

Large object

Armor Class: 15

Hit Points: 50

Crew: 4

Cost: 1,000 gp

A ballista is a massive crossbow that fires heavy bolts. Before it can be fired, it must be loaded and aimed. It requires one action to load the weapon, one action to aim it, and one action to fire it.

Bolt. *Ranged Weapon Attack:* +6 to hit, range 120/480 ft., one target. *Hit:* 16 (3d10) piercing damage.

BALLISTA, HEAVY

Huge object

Armor Class: 15

Hit Points: 100

Crew: 6

Cost: 1,750 gp

A larger, slower version of the ballista that fires an even more massive crossbow bolt. Before it can be fired, it must be loaded and aimed. It requires two actions to load the weapon, two actions to aim it, and one action to fire it.

Heavy Bolt. *Ranged Weapon Attack:* +6 to hit, range 150/600 ft., one target. *Hit:* 22 (4d10) piercing damage.

CATAPULT

Large object

Armor Class: 15

Hit Points: 75

Crew: 3

Cost: 500 gp

A catapult hurls a heavy projectile in a fast, forward arc. Before the catapult can be fired, it must be loaded and aimed. It takes two actions to load the weapon, two actions to aim it, and one action to fire it.

A catapult typically hurls a heavy stone, although it can hurl other kinds of projectiles, with different effects.

Catapult Stone. *Ranged Weapon Attack:* +5 to hit, range 175/750 ft., one target. *Hit:* 27 (5d10) bludgeoning damage.

CATAPULT, MANGONEL

Large object

Armor Class: 15

Hit Points: 100

Crew: 3

Cost: 1,125 gp

A mangonel is a type of catapult that hurls heavy projectiles in a high arc. This payload can hit targets behind cover. Before the mangonel can be fired, it must be loaded and aimed. It takes two actions to load the weapon, two actions to aim it, and one action to fire it.

A mangonel typically hurls a heavy stone, although it can hurl other kinds of projectiles, with different effects.

Mangonel Stone. *Ranged Weapon Attack:* +5 to hit, range 200/800 ft. (can't hit targets within 60 feet of it), one target. *Hit:* 27 (5d10) bludgeoning damage.

CATAPULT, ONAGER

Large object

Armor Class: 15

Hit Points: 50

Crew: 2

Cost: 200 gp

An onager is a smaller, short-armed catapult that hurls a heavy projectile in a fast, forward arc at the level of infantry. Before the onager can be fired, it must be loaded and aimed. It takes two actions to load the weapon, one action to aim it, and one action to fire it.

An onager is small enough to be carried on the back of a wagon.

An onager typically hurls a heavy stone, although it can hurl other kinds of projectiles, with different effects.

Onager Stone. *Ranged Weapon Attack:* +5 to hit, range 120/480 ft., one target. *Hit:* 16 (3d10) bludgeoning damage.

CATAPULT, TREBUCHET

Huge object

Armor Class: 15

Hit Points: 150

Crew: 5

Cost: 2,500 gp

A trebuchet is a powerful catapult that uses a complex mechanism to throw its payload in a high arc, allowing it to hit targets behind cover. Before the trebuchet can be fired, it must be loaded and aimed. It takes two actions to load the weapon, two actions to aim it, and one action to fire it.

A trebuchet typically hurls a heavy stone. However, it can launch other kinds of projectiles, such as barrels of oil or sewage, with different effects.

Trebuchet Stone. *Ranged Weapon Attack:* +5 to hit, range 300/1,200 ft. (can't hit targets within 60 feet of it), one target. *Hit:* 44 (8d10) bludgeoning damage.

CAULDRON, SUSPENDED

Large object

Armor Class: 19

Hit Points: 20

Crew: 2

Cost: 50 gp

A cauldron is an iron pot that is suspended so that it can be tipped easily, spilling its contents. Once emptied, a cauldron must be refilled—and its contents must usually be reheated—before it can be used again. It takes three actions to fill a cauldron and one action to tip it.

Cauldrons can be filled with other liquids, such as acid or green slime, with different effects.

Boiling Oil. The cauldron pours boiling oil onto a 10-foot square area directly below it. Any creature in the area must make a DC 15 Dexterity saving throw, taking 10 (3d6) fire damage on a failed save, or half as much damage on a successful one.

FLAME CANNON

Large object

Armor Class: 15

Hit Points: 50

Crew: 5

Cost: 4,500 gp

This bulky contraption hurls casks of alchemist's fire that shatter on impact, lighting the target on fire.

Cask of Alchemist's Fire. *Ranged Weapon Attack:* +4 to hit, range 60/240 ft., one target. *Hit:* 3 (1d6) bludgeoning damage plus 17 (5d6) fire damage, and the target catches fire. While on fire, the target takes 3 (1d6) fire damage at the start of each of its turns. A burning creature can end this burning state by immersing itself in water or by using an action to make a DC 10 Dexterity check to extinguish itself. Each cask of alchemist's fire costs 200 gp.

GREAT CLAW

Gargantuan object

Armor Class: 15

Hit Points: 200

Crew: 8

Cost: 2,750 gp

This weapon operates from a fixed point like a castle's curtain wall. Its long arm extends up to a hundred feet, ending in chain flails or a chain with a large claw. It is used to overturn covered rams, misalign approaching siege towers, or rake away the sails and rigging of ships on adjacent rivers. It can also be swept through the enemy ranks to disrupt approaching formations.

A great claw that inflicts cumulative damage on a siege tower or covered ram equal to half its total hit points pulls the engine apart or tips it over, making it useless. The same damage to a ship destroys enough sail and rigging to halve the vessel's wind-powered speed, but the great claw's damage to sails and rigging can be repaired at half the normal cost.

Claw Arm. *Melee Weapon Attack:* +8 to hit, reach 100 ft., one object. *Hit:* 16 (3d10) bludgeoning.

RAM

Large object

Armor Class: 15

Hit Points: 20

Crew: 8

Cost: 100 gp

A ram is an iron-shod log with handles, used to batter through doors and barricades. The operators of a ram lack the fortifying gallery of a covered siege ram and are fully exposed when they approach and attack.

Ram. *Melee Weapon Attack:* +7 to hit, reach 5 ft., one object. *Hit:* 16 (3d10) bludgeoning damage.

RAM, COVERED

Large object

Armor Class: 15

Hit Points: 100

Crew: 4

Cost: 750 gp

A covered ram consists of a movable gallery equipped with a heavy log suspended from two roof beams by chains. The log is shod in iron and used to batter through doors and barricades.

It takes fewer creatures to operate a covered ram because the operators have a supporting gallery to suspend the weight from. Because of the roof, ram operators have total cover against attacks from above.

Covered Ram. Melee Weapon Attack: +8 to hit, reach 5 ft., one object. **Hit:** 16 (3d10) bludgeoning damage.

SIEGE TOWER

Gargantuan object

Armor Class: 15

Hit Points: 200

Crew: Varies

Cost: 2,000 gp

A siege tower is a mobile wooden structure with a beam frame and slats in its walls. Medium or smaller creatures can use the siege tower to reach the top of walls up to 40 feet high. A creature in the tower has total cover from attacks outside the tower.

Large wooden wheels or rollers allow the tower to be pushed or pulled by soldiers or beasts of burden. A total combined Strength rating of 100 or more is required to move the tower while empty. Triple that number if the tower is full of soldiers as it advances.

SIEGE TOWER, MASSIVE

Gargantuan object

Armor Class: 15

Hit Points: 350

Crew: Varies

Cost: 3,500 gp

A massive siege tower is a larger wooden structure with a beam frame and slats in its walls. Medium or smaller creatures can use the siege tower to reach the top of walls up to 65 feet high. A creature in the tower has total cover from attacks outside the tower.

The massive siege tower is too large for wheels and can only be propelled on rollers. The monstrosity is pushed or pulled by a great many soldiers or beasts of burden. A total combined Strength rating of 200 or more is required to move the massive tower while empty. Triple that number if the massive tower is full of soldiers as it advances.

SIPHON

Large object

Armor Class: 15

Hit Points: 30

Crew: 4

Cost: 3,500 gp

This device is designed to pump oil in a high-velocity stream at an enemy. The oil is lit as it leaves the siphon, creating a flaming stream that can ignite flammable objects.

Flaming Oil. The siphon projects flaming oil onto a 10-foot square area at a point within 60 feet of it. Any creature in the area must make a DC 15 Dexterity saving throw, taking 10 (3d6) fire damage on a failed save, or half as much damage on a successful one. Wooden structures and vessels in the area are likely to catch on fire. Each shot of oil consumes about 80 pints, a quantity that costs 8 gp.

SIEGE GUNS

This section separates siege guns from other siege engines. Siege guns are not normally available unless the Dungeon Master includes gunpowder (or some magical equivalent) to the game. (Siege guns are normally available when the DM has allowed one of the Firearms “limited lists” from the *Comprehensive Equipment Manual*.)

Like all siege equipment, siege guns are immune to poison and psychic damage.

MOUNTING

Siege guns are divided into two types based on their mounting.

Field guns typically move with an army. Large field guns are mounted on mobile platforms that include two large wheels and a tail-like support leg. Huge versions require a wagon. Each field gun is typically towed by a team of two or four horses.

Ship’s guns are less mobile, mounted on a ship or a fortification. Their mountings are squat, heavy frames,

typically equipped with small, sturdy carriage wheels suitable for absorbing recoil.

This distinction is mostly traditional since the weapons from either type, with some mounting modifications, can be used in either capacity. Any siege gun can be purchased as a field gun or a ship's gun. Changing the mounting later requires carpentry work valued at 1% of the weapon's standard cost.

SPACE

Siege guns have a major advantage over other siege weapons when they are aligned en masse. Their shape is narrower, allowing more of these weapons to be lined up for a ship's broadside or to volley from atop a castle's ramparts.

When using a battle map marked by a grid, a siege gun does not have a square space. Instead, it has a width that is 5 feet narrower than its normal dimensions. For example, a Large gun occupies a 10-by-5-foot space, while a Huge gun occupies a 15-by-10-foot space.

FIRING

Unless using the Slow Loading variant rule, a siege gun requires one action to load, one action to aim, and one action to fire, just as with many siege weapons.

The ammunition required to fire a siege gun costs 5 sp per pound of the shot's weight, which includes the cost of gunpowder.

CARRONADE

Large object, ship's gun

Armor Class: 19

Hit Points: 75

Crew: 5

Cost: 6,500 gp

This massive gun is designed to fire a murderous weight of shot over a short distance. At its longest range, the barrel requires a significant upward tilt and the shot flies in a pronounced arc.

A carronade can use indirect fire at targets within its long range increment, shooting over intervening obstacles like other ships. Indirect fire prevents the use of many types of cover.

32 lb. Cannonball. *Ranged Weapon Attack:* +5 to hit, range 300/1,200 ft., one target. *Hit:* 55 (10d10) bludgeoning damage.

VARIANT: SLOW FIRING

Using this variant, firing times depend on gun teams working in unison to operate their weapons. This is particularly suited to ponderous siege warfare or ship battles in the age of sail, when minutes would pass between each cannon shot.

With this rule, before a siege gun can be fired, it must first be run back, swabbed clean, loaded with powder and shot, packed, run out, and aimed. Siege guns therefore require 250 rounds of labor to prepare and fire. The work can be split among as many as 5 gunners, allowing the gun to fire at a rate of once every 5 minutes (every 50 rounds).

This rate contemplates unseasoned crew members performing the operation. Professional, trained gun crews (skilled hirelings) each provide double the labor output. This means a siege gun fully crewed by trained gunners will fire, at fastest, once every 2½ minutes (25 rounds).

A siege gun previously prepared can be fired by a lone gunner using a single action.

CANNON

Large object, ship's gun

Armor Class: 19

Hit Points: 75

Crew: 5

Cost: 3,500 gp

This heavy weapon is typical of cannon craftsmanship.

24 lb. Cannonball. *Ranged Weapon Attack:* +6 to hit, range 600/2,400 ft., one target. *Hit:* 44 (8d10) bludgeoning damage.

CULVERIN

Small object, ship's gun

Armor Class: 15

Hit Points: 15

Crew: 1

Cost: 600 gp

This small ship's gun has no mounting frame. It is attached to a swiveling pintle that rests in any number of prepared positions along the gunwales or on platforms among the masts. A single strong crew

member can lift the weapon out of its position and carry it to a new one.

If using the variant Slow Firing rule, a culverin requires only 50 crew actions to load and fire, but its small size and fixed position make it impossible for more than a single crew member to operate thusly.

4 lb. Cannonball. *Ranged Weapon Attack:* +6 to hit, range 50/200 ft., one target. *Hit:* 11 (2d10) bludgeoning damage.

DEMI-CANNON

Large object, field gun

Armor Class: 19

Hit Points: 60

Crew: 5

Cost: 2,000 gp

The most common field piece, this mid-level weapon fires a reliable load using a relatively low quantity of gunpowder.

12 lb. Cannonball. *Ranged Weapon Attack:* +6 to hit, range 350/1,400 ft., one target. *Hit:* 27 (5d10) bludgeoning damage.

HOWITZER

Large object, field gun

Armor Class: 19

Hit Points: 50

Crew: 5

Cost: 3,000 gp

Larger than a demi-cannon, this field gun throws a much heavier ball.

18 lb. Cannonball. *Ranged Weapon Attack:* +6 to hit, range 500/2,000 ft., one target. *Hit:* 38 (7d10) bludgeoning damage.

LONG NINE

Large object, ship's gun

Armor Class: 19

Hit Points: 50

Crew: 5

Cost: 3,000 gp

This gun is longer and fires a lighter load than weapons of similar weight. The additional range makes long nines well-suited for chase work, mounted at the fore or aft of a ship.

9 lb. Cannonball. *Ranged Weapon Attack:* +7 to hit, range 750/3,00 ft., one target. *Hit:* 22 (4d10) bludgeoning damage.

MORTAR

Huge object, field gun

Armor Class: 19

Hit Points: 125

Crew: 5

Cost: 6,000 gp

Unlike other field guns, a mortar rides a heavy support frame, much like a ship's gun. Tiny carriage wheels allow the weapon to be oriented. A mortar is typically transported via wagon.

A mortar can use indirect fire, shooting over obstacles like hills and castle walls. Indirect fire prevents the use of many types of cover.

42 lb. Cannonball. *Ranged Weapon Attack:* +5 to hit, range 800/3,200 ft., one target. *Hit:* 66 (12d10) bludgeoning damage.

ORDINANCE RIFLE

Medium object, field gun

Armor Class: 17

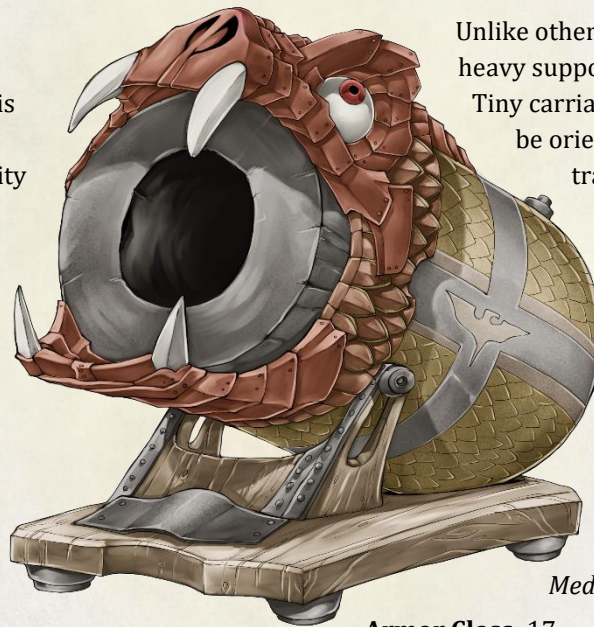
Hit Points: 25

Crew: 5

Cost: 1,250 gp

A single horse can pull this lightweight weapon. The ordinance rifle is highly accurate, with exceptional range, though less powerful than other field guns.

6 lb. Cannonball. *Ranged Weapon Attack:* +7 to hit, range 75/300 ft., one target. *Hit:* 16 (3d10) bludgeoning damage.





Chapter 4

CHAPTER 4: SERVANTS & SOLDIERS

THIS CHAPTER HELPS TO MANAGE THE CONVERSION of wealth into services. It includes costs for regular hirelings, but it mostly focuses on large groups gathered for war. It includes several aspects of military recruitment: the methods and costs needed to hire and maintain soldiers, rules for leading armies, and a lightweight game system to determine outcomes when pitting military forces against one another.

SERVICES

This section covers hirelings and one-off services of specialized function, like spellcasting.

SERVICES

Service	Pay
<i>Hireling, long-term</i>	
Skilled (groom, guard)	1 gp per day
Untrained (porter, valet)	1 sp per day
<i>Hireling, short-term</i>	
Skilled (physiker, researcher)	2 gp per day
Untrained (laborer)	2 sp per day
Spellcaster	Varies, see below

REGULAR SERVICES

The pay shown on the Services table is a minimum cost to employ a hireling; some experts require more.

UNTRAINED HIRELINGS

Untrained hirelings perform menial work without specialized skill, those who can begin their work with little or training or education. These include laborers, maids, porters, and similar workers.

Untrained hirelings have **commoner** stat blocks. (See the *Monster Manual*.)

SKILLED HIRELINGS

Skilled hirelings have training with weapons or tools, including artisans, mercenaries, scribes, and the like. They typically have proficiency with a type of tool and a score of 14 in the related ability.

Skilled hirelings have the stat blocks of **commoners**. Soldiers instead use the details for **bandit**, **guard**, or **tribal warrior**. (See the *Monster Manual*.)

LONG-TERM HIRING

Long-term hirelings are those you give steady work to, whether skilled or untrained. You take these people into your household or bring them along with you on your adventures, thus paying their room and board. Therefore, long-term hirelings receive less pay in coins. If you do not supply room and board, double the cost of the hireling's services.

SPELLCASTING SERVICES

Spellcasters are usually not transactional with their magic. Nonetheless, it is possible to hire magical services under the right circumstances.

AVAILABILITY

The expected availability of a spellcaster varies based on the local population. See the Buying Power by Population table in an earlier chapter to gauge the size of population centers for these purposes.

Cantrips and 1st-level spells are available in most small villages, but a larger village is needed for a 2nd-level spell. Towns of various sizes will probably have spellcasters able to manage 3rd-level and 4th-level spells. Anything higher-level almost always requires looking for the service in a city of some size, or perhaps following a lead to an isolated wizard's tower or druid's hermitage.

Sometimes a spellcaster with greater capabilities chooses to reside in a place with a low population. These anti-social spellcasters tend not to make themselves available for such services but, if you can find one, they might be cajoled into providing a spell.

SPELLCASTING SERVICES

Spell Slot	Pay	Multiplier	Availability
Cantrip	2 gp	x1 to x2	Small village
Level 1	10 gp	x1 to x2	Small village
Level 2	40 gp	x1 to x3	Village
Level 3	90 gp	x1 to x3	Town
Level 4	160 gp	x1 to x4	Large town
Level 5	250 gp	x1 to x4	City
Level 6	360 gp	x1 to x5	City
Level 7	420 gp	x1 to x5	Major city
Level 8	720 gp	x1 to x5	Major city
Level 9	810 gp	x1 to x6	Major city

COST AND MULTIPLIER

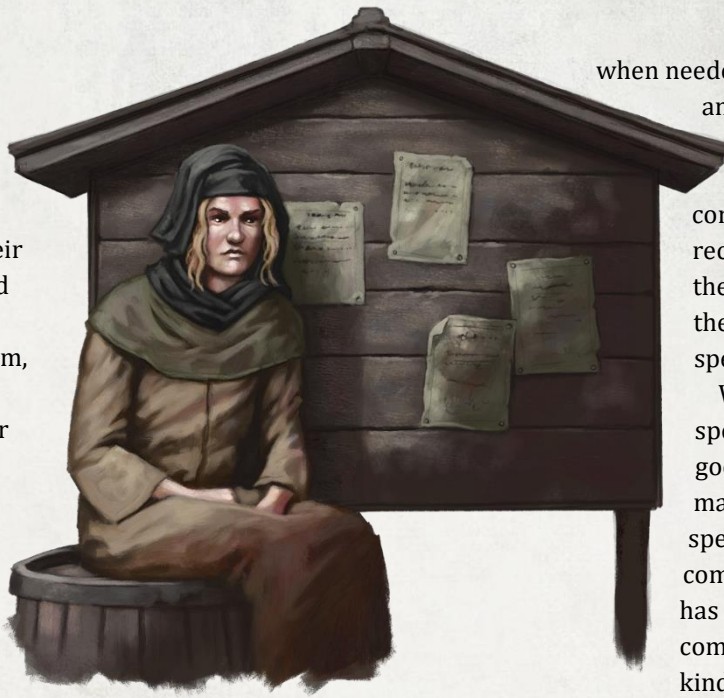
The Pay column on the Spellcasting Services table indicates the minimum price that spellcasters charge for their services. The formula used here, adopted from an old Adventurers League system, is the square of the spell's level, multiplied by 10. For example, 4 squared is 16, multiplied by 10 is 160. A fourth-level spell thus costs 160 gp to have cast. This value does not contemplate the additional expense of costly material components.

The multiplier indicates a general rarity for the spell's level. If characters don't have time to seek out the best price, perhaps needing spells cast the same day, the DM will multiply the base cost in the Pay column by a number somewhere in the range shown by the Multiplier column. Spellcasters don't like to be rushed and are often willing to inflate their costs to whatever the market will bear.

This multiplier can also be applied for various other reasons. Perhaps the person seeking spellcasting services annoys the spellcaster, or the spellcaster normally reserves such services for members of a specific race or religion. There are any number of reasons that such a markup could apply; the Pay column simply represents an ideal cost derived from ideal circumstances.

MATERIAL COMPONENTS

It is typical for spellcasters to supply a spell's material components. This ensures that the components are on hand



when needed and are of the right type and quality for the spell to succeed. If a spell requires a costly material component, the person receiving the service must bear the cost. This is additional to the basic price of the spellcasting service.

When looking for spellcasting services, it's no good bringing your own material components; a spellcaster that provides commercially available casting has already invested in the components and won't look kindly on you trying to reduce

these expected fees by offering cheap alternative components from dubious sources.

If a costly material component is *not consumed* when the spell is cast, the customer need only pay one-tenth of the component's value. For example, the 100 gp pearl required for an *identify* spell is reusable, so the caster charges only one-tenth (10 gp) of its acquisition price. After a while, the spellcaster may recoup the investment cost of having such a component on hand and might eventually turn a small profit on it.

If the material component is one that is consumed in the casting, the customer must normally pay

double the component's value. For example, the 500 gp value in diamonds needed for a *raise dead* spell would require the buyer to lay out double the expense (1,000 gp). Casters who market their spells invest serious coin to acquire these components, tying up that wealth until the right customer comes along.

The inflated price compensates them for holding onto these expensive inventories, having them ready at a moment's notice.



GRATIS SPELLCASTING

Some casters will provide spells without collecting the price on the Pay column. This usually takes the form of a local cleric who uses spells to support and assist a congregation. A member of a faith who finds the right temple can expect to receive low-level assistance for free, the only cost being the basic value of any costly material components consumed in the casting. Many clerics see this sort of thing as their duty and don't mind supplicants who supply their own material components. Some clerics also see this as a great opportunity to proselytize, not restricting their services to members of their own faith.

Another way to get free spellcasting is to perform tasks or quests for a spellcaster. This is a particularly appropriate exchange when the spell needed is high-level and the party is too low-level to afford it. For example, if a low-level party needs a member raised from the dead, they might need to go on a quest to repay the cleric who casts the spell. (In this case, the cleric might cast the spell first, on condition that the party complete the quest, taking this "payment" after casting so they have better odds of success.)

WISH SPELLS

Because there is a chance that a spellcaster casting *wish* will never be able to cast the spell again, *wish* is essentially unavailable for purchase through spellcasting services. This "finality effect" does not apply when duplicating other spells, so a spellcaster might be hired to cast *wish* with the spell-duplication functionality. This might be useful when only a wizard is available for hire and the party needs a cleric spell cast. Otherwise, the party could simply pay the lower cost to have the lower-level spell cast directly.

MILITARY MIGHT

Although the maintenance costs of a property include the financing of a number of soldiers, these troops alone are not sufficiently to constitute "armies."

Maintaining true military forces, not mere garrisons, represents the pinnacle of outlays; only truly wealthy and successful adventurers will be able to convert their treasure into standing armies.

For the rules of this chapter, an army has at least a hundred members; these rules do not pertain to smaller groups of warriors, the personal following of a competent warrior like Robin Hood's band of Merry

Men, nor do these rules address followers and important lieutenants as non-player characters.

COSTS (AND DEFRAYMENT)

To acquire an army, characters with sufficient wealth can simply hire soldiers (long-term skilled hirelings), purchase equipment for each, and pay their food and lodging. A tiny army of 1,000 soldiers would require an initial outlay of 60,000 gp to equip. This initial cost is staggering. On top of this, expect to pay an additional 2,000 gp each day to maintain that size of a fighting force.

Of course, this assumes a ready source of soldiers in the area to recruit. And this just contemplates infantry; it doesn't include the weapons, armor, and horses of more specialized soldiers, nor the siege equipment, transportation methods, or supply train needed to maximize the army's usefulness.

Building and supporting an army on nothing but gold is an impractical proposition. Successful armies usually take advantage of various factors to defray these costs.

FORTIFICATIONS

By providing food and lodging, the daily cost of skilled hirelings is cut in half. Economies of scale allow that billeting and provisioning an army are cheaper than paying them to find their own food and lodging, but this requires a place to put the army.

Lodging is simple if the recruiter owns a sufficiently large fortification. So long as the army has a base of operations to return to, lodging is not a concern while it is on campaign. A landowner needs only find food for her army, which might be managed by the hirelings included with the property. A fortification can, with cramped conditions, house an army equal to 20 times its Garrison Strength rating. If an army encamps around a fortification, instead of just dwelling within it, the infrastructure can support 100 times its Garrison Strength rating for a period of about a month.

The Building and Maintenance Costs table in an earlier chapter has a Garrison Strength column showing how many of its skilled hirelings might be soldiers. (These soldiers are not *additional* to those in the Skilled Hirelings column.)

CHEAPER RECRUITS

By finding the right recruits, like the members of fierce warrior cultures or the veterans of a recently ended

war, the would-be war leader's soldiers will already own a fair bit of armaments. Such soldiers require only half the normal cost to equip. In rare cases, some soldiers come fully equipped.

Costs can also be reduced by hiring less-skilled soldiers, a peasant army or a force of raw recruits. This halves the maintenance costs for the army (or that portion of it), but using untrained hirelings has obvious drawbacks when it comes to fighting.

PAY OPPORTUNITIES

Soldiers are typically paid only periodically. Sometimes they are paid a signing amount up front and the remainder at the end of the campaign or various periods within the campaign. An army that captures a wealthy objective might suddenly have more money to pay the troops. And if the army is active, the soldiers that die represent outlays that do not have to be paid. (In some societies, fallen soldiers' wages are paid anyway, going to the families or designated heirs.)

PLUNDER

Some armies are founded on the notion of pure plunder. Such soldiers receive no pay (see cultural acquisition, below). They expect to loot the wealth of their enemies if successful in battle. In this way, the army leaders pay little or nothing to maintain the soldiers, but the soldiers get rewards anyway.

This generally prevents the army from any policies that prohibit pillaging or mistreating civilians, which will very much color the reputation of the army and those involved with it.

CULTURE-BASED ACQUISITION

Culture-based acquisitions occur when members of the army are not motivated by pay. Sometimes this is the result of social pressures, cultural expectations, laws of conscription, slavery, or other methods.

Whatever the case, the cost to maintain these soldiers is halved. If the army's leaders provide the food and lodging, there is no payroll expense for such soldiers. In any culture-based acquisition, the Dungeon Master must determine ad hoc the number of soldiers that can be acquired. It is difficult to mix culturally acquired soldiers with soldiers of regular pay; altruism is fine until someone else starts getting paid for the work you are doing free.

Conscription is the tool of civilized societies. When threatened, civilians are legally pressed into the army for a set term of service or the length of a war. Such civilians count as unskilled hirelings. They almost never have their own equipment, but some might bring farm implements or the leftover weapons from their grandparents' time at war.

In war-like or raiding societies, healthy adults are expected to fight to maintain the society's way of life. To organize an army, the leader must have a certain reputation and a specific goal. Tribes of martial barbarians or goblin-kin might rally to the banner of a strong leader, seeking to take territory from rivals or plunder a nearby city. These soldiers typically come with their own equipment; maintaining gear for war is an expected part of adulthood in warrior societies.

Slavery is another approach that armies use to get cheap troops. Unless a society raises its warrior slaves from a young age using exceptional techniques for their control and conditioning, the slave portion of an army is little better than fodder. Slaves must be provided with gear suitable for the campaign, although they usually have the cheapest weapons and armor, denoting their station. Resorting to slave armies creates an historic stain upon any lasting gains its leaders accomplish. Civilized societies consider these efforts unchivalrous and illegitimate.

Reputation also serves a role in gaining soldiers. Characters with martial capabilities, and who have accomplished heroic deeds (those around 11th level), often acquire the service of itinerant soldiers. These warriors recognize the cunning or accomplishments of like-minded persons and seek to be a part of their enterprises. Such soldiers fight for honor. They do not require pay nor stipends for equipment, but their leaders must have ways to feed and house them.

Characters in feudal systems with high noble titles can call upon the soldiers their subordinate nobles maintain. There is no cost to employ, equip, or maintain these soldiers; that duty falls to the nobles to whom they belong. For example, in addition to her own warriors, a countess going to war may call upon the militaries maintained by each of the barons within her county. In the same way, the duke may call upon the armies of the counts in the duchy, as well as the armies of the barons in each county.

ANCILLARY CONSIDERATIONS

The previous costs only contemplate the investment of simple soldiers. More specialized warriors require significant additional funds to equip initially.

Infantry and archers both cost the same to equip, about 60 gp each. Infantry units have cheaper weapons than archers but make up for it with heavier armor and shields.

Elite soldiers cost about 250 gp each to equip. These typically wear more-protective chainmail or splint armor. They use professional weaponry like polearms and often have more than one back-up weapon.

True knights cost 2,000 gp each to equip. They wear plate armor, carry shields, and ride powerful warhorses. A squire or servant accompanies each, usually with an additional cost. Despite the heavy investment cost, knights typically fight for causes, not gold, so they can be maintained simply by paying room and board.

Another consideration for a would-be war leader is the cost of engines. Catapults, siege towers, wagons for the supply trains, professional logisticians to chart and track army movement and supplies, and other costs may also apply. Refer to the earlier chapters in this supplement for the costs of siege engines and ships.

RESTRICTIONS TO ARMING

In many circumstances, characters cannot freely raise armies. Local leaders get nervous about growing military forces that are not under their own control.

The exact point at which a military force becomes too large to tolerate is determined by the Dungeon Master. Of course, what the leader is doing with her army also plays into how tolerant a ruler will be toward it.

In addition to local rulers, the nature of the army plays some role in how large it may grow before other forces seek to interfere. A character raising a force of orcs and goblins near to civilized lands may find that their presence alone is enough for neighboring armies to march against it, or adventurers to come and assassinate the leader or otherwise thwart the army's assumed intentions.

Even when militaries are generally approved of, there are often set limitations. If two barons have frequent feuds, the countess is not likely to allow one of them to begin recruiting a massive army, fearing instability in the county.

LEADING TROOPS

The *Dungeon Master's Guide* presents an optional loyalty mechanic on page 93. This is intended for individual nonplayer characters, but with some adaptation, it works as well for a whole army, sub-groups within an army, or the officers that control portions of an army. Army loyalty can be roleplayed, or it can be controlled by this rule.

Using this system, troops that are poorly paid, are ill-equipped, or are made to suffer terrible conditions and humiliating losses, are more likely to abandon their service. Troops that are treated well and paid well are more likely to fight to the death for their cause.

LOYALTY SCORE

The loyalty score of an army (or any sub-division of an army—if the Dungeon Master wishes to distinguish them) is measured on a scale from 0 to 20. Scores can never exceed this range. The starting loyalty score is half the leader's Charisma score and the maximum effective score is equal to the Charisma score of the leader. If leadership of the army changes hands, adjust the loyalty score accordingly.

The Dungeon Master may wish to track loyalty separately for divisions in the army. This is useful in multinational forces or when groups of unified soldiers hail from different societies. In this case, the divisions will have a loyalty score applicable to their officers. This can create scenarios where a harsh and overbearing officer tries to follow the army leader's orders but the soldiers in that sub-division revolt.

TRACKING LOYALTY

The Dungeon Master should track army loyalty secretly so that players won't be fully conscious of exact numbers. However, an army's morale is usually notable to astute officers, meaning the leader might have some general notion of the loyalty rating, perhaps within a few points.

Increase an army's loyalty score by 1d4 points each time the leader successfully achieves results favorable to the army. This typically means each success in battle, whether to gain plunder or to defend the homeland. But do not apply this bonus if the army's battle casualties were greater than 30%.

Decrease an army's loyalty score by 1d4 points each time the leader fails to meet the army's expectations.

This means each month of failure to pay wages after the point when they are owed, failures in battle, or forcing the army into poor conditions like a grueling desert march or camping in rotting swampland. Decrease the loyalty score by 2d4 if the army has reason to suspect that their hardships are the result of the leader's selfish desires for personal gain.

EFFECTS OF LOYALTY

An army with a loyalty score rated higher than 10 will fight to the death for its leader, fighting through terrible odds to achieve the leader's goals.

An army whose score is within the range of 1-10 is only tenuously loyal and might be willing to leave service and enter another leader's army (though typically not a rival's army) or might resist undertaking extreme activities.

If the army's score drops to 0, it is no longer loyal and will soon abandon the leader. Its members might even take service in a rival or hostile leader's forces. If the army was treated badly enough, it might actively sabotage the leader's efforts, leaving service as the enemy's army is forming up to charge.

CLASHING ARMIES

This section presents a method for resolving the clash of armies. The Dungeon Master should check the following factors to determine the outcomes. These results are best decided at the outset, during pre-game preparation, so that the story does not pause while the DM figures things out. The war should be a backdrop for your campaign while the game's focus remains on the player characters.

The important things to decide in a battle are: (1) who wins, (2) which troops are lost by each side, (3) what impact the clash has on the story, and (4) what roles the players get to play in the conflict.

These rules understand that the storied scene where a single hero turns the tide of a battle lacks credibility and can rob the conflict of its sense of scale. This is not to say that player characters should play no role in battles, or that they cannot have heroic encounters within them, just that these scenes should not determine the ultimate outcome of a major clash. When warring kingdoms take to the field, the entire fabric of the campaign shifts in ways that should be controlled by the Dungeon Master, not by the presence of a few individuals or the caprice of a few die rolls.

WARGAMING SYSTEMS

Despite its roots in wargaming, mass-combat systems don't play well to a D&D audience. The game's history is littered with the corpses of failed or little-used army subgames, both official and third-party in nature.

TSR's official version, the Battlesystem game (republished for the second edition of D&D), used modifications of normal character-scale rules to dice out the clash of armies. It used figurines and battlefields as an introduction to true wargaming.

Battlesystem was a full, standalone game that received great reviews by its owners and creators but suffered a mixed reception from the public. The game never really caught on as a game to play on its own or as a system to use in combination with DUNGEONS & DRAGONS. It has been discontinued for several decades.

Later mass-combat rules have tried to be lighter, simpler, and more abstract. They moved away from full-scale miniatures and wargaming, seeking only to address clashes of armies as a "side-game" or "mini-game" within a DUNGEONS & DRAGONS campaign.

These wargame-like offerings take a somewhat standardized form. They have units of various sizes with a handful of ratings dissimilar from normal game statistics. Dungeon Masters control their clashes with new roll types, incorporating various modifiers for terrain, tactics, and other factors. To keep things interesting, these systems invariably incorporate (1) random outcomes based on die rolling, and (2) altered outcomes based on player character activities. The drawbacks of these systems are twofold.

First, these additional rules are tedious and will swallow a whole game session (or more). Only the Dungeon Master will bother to learn any of those rules to the degree needed to make optimal use of them, and rare will be the player interested in watching the DM play a sub-game with herself.

Second, as the size of clashing forces increases toward the scale of true armies, the idea of player characters having a significant effect on the outcome becomes increasingly unbelievable.

DECIDE LOSERS AND LOSSES

In any clash of armies, the certain winner will usually be obvious. Two forces meet, one with vastly superior numbers and position. The lesser of these two forces will lose, leaving only the question of how badly.

Officially deciding the winner is the first thing for the Dungeon Master to do. This is the opposite approach of most mass-combat systems, those that want you to decide winners only following a series of awkward rolls. While rolling for winners makes for a touch more drama, it more often produces improbable results and takes the focus away from the players.

When determining the winner, the DM should consider the numbers on both sides, their training, equipment, quality of tactics, leadership, morale, presence of disease in the camp, use of special warfare equipment, access to combat magic and healing magic, and any other factor that may play a role in the outcome. Look for unique interactions where one side is heavily favored, such as archers showering a slowly approaching army without response; particularly in heroic literature, these can defy the simple calculus of equal attrition. These moments make a great impression when described to the players.

ONE OR MORE CLASHES

A clash of armies is typically a whole battle, from start to finish. It takes place within a single day. If a battle proves indecisive, an additional clash may take place on the following day or the next, with additional clashes continuing until the outcome is certain. The

Dungeon Master can decide that a battle of multiple clashes has different winners on different days. This can supply additional nuance to determined outcomes.

The winning side of the conflict obtains its nominal goals. It forces the enemy to retreat, takes control of the contested village, or isolates the other army from its reinforcements. Usually, a parlay and peace are worked out following the clash, depending on the larger context of the battle. Whatever the case, the DM should decide the nature of the victory including any shift in army composition, territorial positioning, or political upheaval that results.

CASUALTIES

Each clash produces casualty numbers, as described below. The Dungeon Master can impose these calculations or just decide losses based on what makes the most sense. Losses are important to calculate when you are tracking the costs needed to pay surviving soldiers; otherwise skip these fine details.

FIELD LOSSES

Both sides suffer casualties in war. These losses are based on two calculations.

First, the losing side suffers 20% casualties. From a historical perspective on medieval warfare, this is a staggering percentage. Second, the winning side suffers half of the loser's number of casualties, to a maximum of half its own army size.

For example, two armies clash, one with 100 soldiers and one with 250 soldiers. If the larger force loses, it suffers 50 casualties (20% of its fighters). The winning force suffers half that number (25 casualties).



Had the smaller force lost, it would have suffered only 20 casualties (20% of its fighters) before things turned so decisively against it as to require a surrender or retreat. The larger force would only lose 10 casualties.

If an army has multiple troop types, the Dungeon Master may apply loss percentages unevenly across the types based on tactics, positioning, or special abilities; perhaps the veterans used the recruits as fodder to protect their positions, shifting many of the veterans' expected losses onto the recruits.

SIEGE LOSSES

Sieges are more drawn out than normal army clashes. In a siege, the defenders are greatly advantaged by their fortifications. Rarely will besiegers clash, preferring to wait out their enemies. Sieges typically resolve when the defenders surrender because of starvation or when allied reinforcements scare off the besieging force.

In a siege assault against fortified walls, the besiegers will lose each day's clash until the Dungeon Master determines that a significant event removes the effectiveness of the fortifications. This might be the failure of a wall after weeks of trebuchet attacks, sapping, or magical weakening. It could be a band of traitors within the fortification opening the gates to the attackers. Or it could simply be that the number of defenders drops to a level below what is necessary to prevent besiegers from climbing over the walls.

In losing a clash, the force assaulting the walls suffers 30% casualties, to a maximum of 1 fighter per active defender. (Most civilians within a fortification are not counted as part of the army.) The defenders will suffer 1% casualties, to a minimum of 1 per 50 attackers. For fortifications weaker than a full castle with curtain walls, or with run-down defenses, the Dungeon Master can adjust the defenders' casualties to as high as 5%.

For example, a besieging force of 3,000 assaults the walls of a stronghold defended by only 300. The assaulters suffer 300 casualties that day. They could have lost up to 900 (30%), but their losses were reduced to not exceed the size of the defending force.

The defenders lose 6 casualties. Normally the loss would have only been 3 (1%), but the minimum loss is one-fiftieth of the attacking number. Had the Dungeon Master determined that the walls were not high or

were in severe disrepair, the defenders' loss percentage could be as high as 5%, in which case the defending force would have suffered 15 casualties.

Use field loss rules instead of siege loss rules if a fortification is completely ineffective, as in the case of the entire attacking force flying over the walls.

EXCEPTIONAL ATTACKS

In a fantasy setting, armies may include spellcasters or ferocious monsters with amazing and decisive capabilities. Often, these factors will play into the Dungeon Master's determination of who wins the conflict. Large-scale spellcasting is particularly decisive when the other force lacks the ability to counter that magic or respond in kind.

Exceptional attacks also apply a modifier to the enemy's casualty count, doubling, tripling, or quadrupling it at the Dungeon Master's whim, reflecting the nature of those attacks. If both sides possess such means, a single clash can be devastating to both armies.

RECOVER CASUALTIES

Half of casualty numbers are "final," representing deaths in the army or injuries that prevent those soldiers from returning to battle. The remainder are "simple" casualties. Simple casualties will recover and be able to fight again in about seven days.

At the Dungeon Master's discretion, the armor or other protections used by an army will modify its casualty numbers. Those with "inferior armor" (AC 12 or lower) double their applied casualty percentages. Those with "good armor" (AC 16 through 19) halve their applied casualty percentages. Those with "superior armor" (AC 20 or higher) halve the applied casualty percentages and convert half the final casualties into simple casualties.

Magical Recovery. An army with significant magical healing resources can convert half of its daily simple casualties back into viable soldiers, ready to fight in the next day's clash.

Sometimes powerful magic or deific intervention brings the dead back to life or, more disturbingly, raises them as undead to fight the next day.

PLAYER CHARACTERS' ROLES

While player characters essentially never turn the tide of large battles while within them, there are certain activities they can do ahead of time to tip the scales.

PRE-BATTLE

In a close scenario, any of the following events may be impactful or decisive. The scenarios here are just examples; the Dungeon Master should alter these or make up new encounters to suit. Remember, these events will only change the ultimate outcome of a clash of armies if the odds are already close.

Assassinate the General. This scenario probably plays out at night. The player characters sneak into the enemy camp and assassinate a war leader whose tactical cunning might otherwise be decisive in battle.

This conflict emphasizes stealth; if the characters remain hidden, they escape easily. If they are discovered, before or after the assassination, they must fight their way out or otherwise escape.

Alternative versions include stealing a war banner or other important icon to affect morale, burning siege engines or poisoning wells during a siege scenario, or sabotaging important works like a floating bridge.

Develop a Plan. Smart, tactical characters might be able to turn the tide by formulating an impressive plan to win the battle. The strategy might include deceptive feints or timely maneuvers that contemplate the peculiarities of the terrain. The Dungeon Master can determine the effectiveness of these plans with an Intelligence (History) check against a DC that reflects the difficulty of the upcoming fight. Alternately, the check might be opposed by the same roll from the enemy commander.

If the players produce a useful plan, one that is impressive from a tactical or dramatic standpoint, the DM may forego any rolls and simply decide how effective the plan is for the army.

Impassioned Speech. The historic significance of inspiring speeches ahead of battle is dubious. A war leader's words cannot carry beyond a small part of the army. However, raising morale this way is a time-honored dramatic device that enhances the story and keeps the focus of the game where it should be, on the players. Therefore, the DM may give one character the opportunity to make an impassioned speech before each day's clash. If multiple characters are leading multiple groups of soldiers, each such character can attempt to affect its own troops' morale.

The speaking player should take some effort to roleplay the speech, or at least to provide an outline of what is said. The content of the speech is important to

the drama of the scene. This event should not be reduced to mere die-rolls, although dice do have a say.

An impassioned speech is typically followed by a Charisma (Persuasion) check. Under certain rare circumstances, the Deception or Intimidation skills might substitute. There is no DC for this check; the Dungeon Master determines its general effectiveness for morale based on the height of the result and the details of the speech provided by the player.

Certain characteristics can give the speaking character advantage on this roll, reflecting training in oration or leadership. A character may gain advantage by spending a Bardic Inspiration die or, with the Rally Maneuver, a Combat Superiority die. A character with the Inspiring Leader feat automatically claims advantage on this roll. If the characters are leading their own army, one with an established loyalty score, the Dungeon Master may apply advantage if the army's loyalty score is above 15 (or disadvantage if its score is below 6). The DM may also choose to apply advantage for other characteristics or active spells.

Scout for Weaknesses. With the right combination of capabilities, the characters may be able to provide crucial intelligence to one of the armies, information about the opponent's numbers, defensive works, general health, or likely strategies. While this might mean sneaking into the enemy camp in the dark of night, it could involve infiltration using magical or mundane disguises, or the use of scrying spells.

Like the "develop a plan" encounter, an intelligent character might be able to determine weaknesses just from latent clues, performing arithmetic to estimate enemy numbers based on its campfires or determining how long a siege can hold out by correctly estimating the supply reserves.

Win New Allies. This sort of encounter is typically performed long before the armies meet, when there is still time for additional forces to take the field. It is also the encounter type where player characters are most likely to change the outcome of the war if the original forces are nearly equivalent.

Usually, this encounter requires the characters to treat with some other force, like convincing a neighboring duke to bring his soldiers to their aid. However, this scenario could also be turned on the enemy, attempting to hire away some of their mercenaries or upsetting their vital alliances. This encounter may require roleplaying like the

“impassioned speech” encounter, as well as require complex diplomacy and bribery. Skill-based ability checks using Charisma and Wisdom are often appropriate.

Getting some aid takes effort beyond persuasive talk. Perhaps the Queen of the Elves will not be swayed unless the party can find her missing heir or solve the mystery of her murdered consort. This technique allows the characters to have a profound effect on a battle while invoking the real DUNGEONS & DRAGONS rules instead of the cumbersome army mechanics suggested by many mass-combat systems. Play progresses on a character-scale, keeping the focus of the game on the players, where it should be.

MID-BATTLE

Sometimes characters get involved directly in a battle. For better or worse, they must now try to defeat the enemy, achieve military objectives, or just plain survive in their small section of the conflict.

A few mid-battle scenes like these can create a sense that the player characters are doing their part as the conflict unfolds. Two or three such battles will give players the right sense of scale, whether fought during a single clash or across multiple days.

Alternately, turning one of these encounters into a single, larger-scale conflict might capture that feel in a case where allied soldiers fight alongside the player characters. In that case, give all players control of one to three soldiers each (probably using the **guard** statistics in the *Monster Manual*) in addition to their own characters. The players determine the actions for their

assigned soldiers and make their various rolls for them. This method can increase the players’ sense of connection with the army, having fought (rolled dice) side by side with them. However, when using this technique, it is best to limit the mid-battle encounters to just one, lest the game bog down.

Following are some example encounters. The Dungeon Master can alter these or make up new encounters to suit.

Capture the Position. The characters seek to capture a small but important thing. The thing is typically a strategic location, but it could be the pennant of an important enemy, a mobile siege weapon, a cage-wagon full of prisoners, or the like.

This event probably gives the characters an opportunity to plan their assault, but they will have to contend with larger forces or overcome the entrenchments and fortifications laid by the enemy.

Hold the Position. Opposite of “capture the position,” the characters oversee the holding of something important while enemies try to take it away. The characters probably benefit from various pre-made fortifications to help them control the area.

This is a good event to run consecutively with “hold the position,” perhaps a day later, as players take and then try to hold something of importance.

Close the Gate. The characters must fight off a mass of charging enemies long enough for the defenders to close the main gain. Perhaps the mechanisms have jammed, by sabotage or simple ill-use, and the engineers need a minute to fix it. The enemies keep coming, but the characters cannot retreat until the mechanism is fixed and the gate closes. (The characters should have some way to retreat when this event concludes, like a hoist ready to lift them swiftly to the crenels at the top of the wall.)

Variations of this event include defending an enemy counter charge as sappers position their petards against the castle wall, guarding the wizard from an enemy throng until she can finish casting her spells, or holding the dock until the queen’s ship can push off and carry its royal cargo to safety.

Fighting Retreat. The player characters are overwhelmed and must fight their way out of a tight spot. Perhaps their position was isolated by the enemy and overrun, and the characters must escape into the nearby forest or across the river.



Whatever the case, the characters fight a series of running battles as pockets of enemy forces catch up to them, either on foot or mounted. The characters may have minutes or only a few rounds between waves.

This is an excellent event to emphasize the long, sloggish nature of a war being lost. The Dungeon Master can throw group after group at the party until, regardless of character level, they are very worn down. Just make sure to vary the groups and not overdo things; this repetition should be draining to the characters, not tedious to the players.

Straight Battle. A simple event, the characters go head-to-head with enemy forces for a set period, until the thick of the fighting shifts away from the characters' position, allowing them a respite.

This event lets the characters experience combat with a variety of enemy forces they might not otherwise encounter. Do the foes have manticores? What about organized phalanxes? Whatever unique quality the enemy has, this is a good event to showcase it within.

This event is also useful for dramatic clashes between important characters. Does a certain baron on the opposing side have a grudge with the characters? Perhaps the swirl of melee sweeps that baron and his honor guard into direct confrontation with the characters, bringing to a head several years of acrimony and political machinations in one swift, brutal encounter.

AFTER THE FIGHTING

A clash of armies is a significant event. It involves large numbers of individuals, sweeps up the local peasantry, ruins field drainage and crops, affects politics and commerce for decades to come, and lives in the hearts of the citizenry for generations. A century later, that muddy hill might still be remembered for the battle that took place there on a cold autumn day long ago.

Effects on the player characters should be significant and meaningful.

BACKGROUND CHANGES

If the characters' side will lose the battle, the Dungeon Master should have a prepared series of ways to demonstrate the importance of the loss. Perhaps allied cities are sacked, their peasants beggared or taken as slaves. Perhaps the borders between kingdoms shift

and the new lords impose their culture, religion, or trade practices on their new holdings.

If the characters' side wins, the Dungeon Master should take care to demonstrate how this affects the locals, particularly individual non-player characters that the party is familiar with. In addition to raising national pride, economies are often bolstered by war. The local baker and the innkeeper, both known to the player characters, may have expanded their businesses by preparing food en masse for the army, reaping great profits.

Whatever the case, the clashing forces probably consumed every bit of crops and hunted all the game within range of the army, leaving the poor to starve for a year or two after the conflict. Local adults or older children may have been pressed or hired into military service, and never returned. These can have a profound effect on the characters' world.

ACCOLADES AND RECOGNITION

Win or lose, if the characters distinguish themselves in war, the rewards can be high. Depending on the power and resources of the side to which the characters were aligned, successful actions in the Pre-War and Mid-War phases can earn certain recognition.

Low-level characters might be granted gentle status, nobility, knighthood or the equivalent. For providing far-reaching assistance, particularly if the characters' side is victorious, higher titles and grants of land may be appropriate.

If the characters were aligned with a region, faction, or government that rates renown, each well-handled encounter in the Pre-Battle and Mid-Battle phases might be worth a whole point of renown.

IGNOMINY AND REBUKE

Similarly, if the characters fare poorly in the events leading up to the clash, even if their side won, the characters might suffer some sort of penalty.

This could be a stripping or reduction of military rank or noble title. More likely, it simply comes with a long-term reputation as incompetent; it will be a long time before the authorities entrust the player characters with future enterprises or resources.

If the characters were aligned with a region, faction, or government that rates renown, each poorly handled encounter in the Pre-Battle and Mid-Battle phases might cost a whole point of renown.

USE WEALTH WITH PURPOSE

The fifth edition of DUNGEONS & DRAGONS gives very few options for characters to spend their large sums of wealth. This comprehensive manual helps Dungeon Masters present an assortment of commercial ventures to their players, providing a wealth of new ideas for using that hard-earned gold.

This book also gives helpful insight into managing wealth and nonmaterial assets in DUNGEONS & DRAGONS. It talks the Dungeon Master through commercial ventures like making simplified investments, owning land, building structures and ships, and raising armies.

For use with the fifth edition
Player's Handbook®, *Monster Manual*®,
and *Dungeon Master's Guide*®

Best when also used alongside
Xanathar's Guide to Everything®

