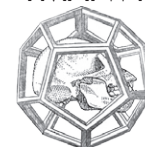


ALL THE TREASURES OF THE WORLD: PART I

FMATW1



GEMS



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The gleaming apple of every adventurer's eye, gems in fantasy games are portable, valuable, beautiful, and rare. The rules below present a game version of over 100 types of stones, from pretty little crystals to fat rubies fit for a king.

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1. Random Gem Value
2. Gem Types by Base Value
3. Variations: Size and Quality
4. Gem Descriptions and Notes
5. Evaluating Gems
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HOW TO USE THESE RULES

The tables below cover gem values, types, size and quality, and descriptions. Each section can work separately, as the referee desires. Used all together, the rules can generate hundreds of different stones. The referee can give out values, from a tenth of a gold piece in value up to a possible 100,000 gp, or easily get a description of a gem, leaving the characters wondering what it's worth.

Example: Characters find a random gem. What's it worth?

The referee consults Table 1 and rolls 3d6. A result of 13 indicates a 100 gp gem.

Example: What kind of 100 gp gem?

The referee turns to Table 2.100 and rolls 1d10. The result of 3 indicates a yellow diamond. For more detail, if desired, Table 4.1 explains that the stone is dark yellow, clear, faceted, and tiny.

Example: The referee wants a variety of 100 gp gems.

The referee first rolls 3d6 on Table 3.100. A result of 8 indicates a gem of 50 gp base value, with typical "good" quality, but worth 100 gp because it's larger than ordinary.

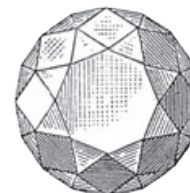
Checking Table 2.50 for the gem type, a roll of 10 indicates pink pearl, so this gem is a large pink pearl. The referee can check the entry for "Pearl, pink" on Table 4.1 and see that the pearl is glossy pink, opaque, and in its natural state, with a typical size of Small. On the Base Size chart, the fantasy column for Small gems indicates pea-sized. Since this pearl is a step larger than ordinary, it is a Medium sized gem: the final result is a good-quality pink pearl the size of a marble, with a market value of 100 gp.

1. Random Gem Value

Extremely low or high-value gems don't work well for most treasure placement. Table 1 gives a range of the most popular gold piece values (GPV). For minor stones only, use 2d6. For more valuable gems only, use 2d6+6.

Table 1. Common Gem Values

3d6	GPV
2–3	1 gp
4–5	5 gp
6–8	10 gp
9–10	25 gp
11–12	50 gp
13–14	100 gp
15–16	250 gp
17	500 gp
18	1,000 gp



2. Gem Types by Base Value

Tables 2.0.1 through 2.1000 list over 120 valuable stones categorized by *base value*: the worth of a typical example of that stone, with average size and good quality. The actual value of a given stone may differ from the base value if using Section 3.

Crystals are a special case: the name includes dozens of varieties, all inexpensive but sometimes occurring in very large sizes, as further explained below.

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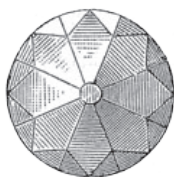


2.0.1 Base Value 1/10 gp (1 sp): d10

- 1 Crystal, common
- 2 Glass bead
- 3 Azurite
- 4 Hematite
- 5 Malachite
- 6 Northern Spar (calcite) or Mica
- 7 Mother of Pearl
- 8 Quartz, milky
- 9 Seashell, whole
- 10 Tortoiseshell

2.0.5 Base Value 1/2 gp (5 sp): d20

- 1 Crystal, common, d20 ounces, or metallic, 1 ounce
- 2 Glass, milk glass or multicolored
- 3 Amber
- 4 Aventurine
- 5 Citrine
- 6 Diopside
- 7 Dioptase
- 8 Idocrase
- 9 Lapis Lazuli
- 10 Jasper, green
- 11 Jasper, red
- 12 Jet
- 13 Moss agate
- 14 Obsidian
- 15 Pyrite
- 16 Quartz, smoky
- 17 Rhodochrosite
- 18 Tiger's Eye
- 19 Turquoise
- 20 Zircon, common



2.1 Base Value 1 gp: d20

- 1 Crystal, common, d4 pounds
- 2 Crystal, metallic, d20 ounces
- 3 Agate
- 4 Amethyst
- 5 Bloodstone
- 6 Carnelian
- 7 Chrysoprase
- 8 Citrine with star
- 9 Coral
- 10 Diopside with star
- 11 Garnet, brown
- 12 Hawk's Eye
- 13 Jasper, blue
- 14 Onyx
- 15 Quartz, blue
- 16 Quartz, rose



- 17 Quartz, milky, with star
- 18 Rock crystal (transparent quartz)
- 19 Sard
- 20 Sardonyx

2.5 Base Value 5 gp: d12

- 1 Crystal, 2d10 pounds
- 2 Amber with fossil
- 3 Ametrine
- 4 Coral, 2d6 pounds
- 5 Garnet, brown, with star
- 6 Garnet, red
- 7 Goshenite
- 8 Jacinth
- 9 Jade, black
- 10 Moonstone, dark
- 11 Quartz, smoky, with star
- 12 Zircon



2.10 Base Value 10 gp: d20

- 1 Amber, blue
- 2 Aquamarine
- 3-4 Garnet, green
- 5 Garnet, red with star
- 6 Heliodor
- 7-8 Jade
- 9 Moonstone
- 10 Moonstone, dark, with cat's eye
- 11 Morganite
- 12 Moss opal
- 13-14 Pearl, freshwater
- 15 Peridot
- 16 Rock crystal with star
- 17-18 Sunstone
- 19-20 Tourmaline, green

2.25 Base Value 25 gp: d12

- 1 Aquamarine, pale
- 2 Chrysoberyl
- 3 Moonstone with cat's eye
- 4 Moss opal with star
- 5-6 Opal
- 7 Peridot with cat's eye
- 8 Spinel, common
- 9 Sunstone with cat's eye
- 10 Topaz
- 11 Tourmaline, green, with cat's eye
- 12 Tourmaline, blue



- 2.50 Base Value 50 gp: d20**
- 1 Alexandrite
 - 2 Chrysoberyl with cat's eye
 - 3–4 Diamond, brown
 - 5–6 Fire opal
 - 7 Moonstone with star
 - 8 Opal with star
 - 9 Pearl, black
 - 10 Pearl, pink
 - 11 Pearl, silver
 - 12 Pearl, white
 - 13 Peridot with star
 - 14 Spinel
 - 15 Spinel, blue
 - 16 Spinel, common, with star
 - 17 Spinel, red
 - 18 Sunstone with star
 - 19 Topaz, flame
 - 20 Tourmaline, blue, with cat's eye

- 2.100 Base Value 100 gp: d10**
- 1 Alexandrite with cat's eye
 - 2 Black opal
 - 3–4 Diamond, yellow
 - 5 Fire opal with star
 - 6 Pearl, lustrous
 - 7 Sapphire, black
 - 8 Sapphire, lesser
 - 9 Spinel, blue, with star
 - 10 Spinel, red, with star

- 2.250 Base Value 250 gp: d6**
- 1 Black opal with star
 - 2 Diamond, blue
 - 3 Diamond, pink
 - 4 Emerald (optionally, 1 in 20 is a trapiche emerald)
 - 5 Pearl, flame
 - 6 Pearl, lustrous black

- 2.500 Base Value 500 gp: d12**
- 1–5 Diamond, white
 - 6–8 Ruby
 - 9–10 Sapphire
 - 11 Sapphire, fiery
 - 12 Sapphire, lesser, with star

- 2.1000 Base Value 1,000 gp: d6**
- 1–2 Star ruby
 - 3–5 Star sapphire
 - 6 Star sapphire, fiery

3. Variations: Size and Quality

Not all rubies are identically brilliant, nor is every black pearl the same size. All gemstones vary by size and quality. Starting from a given value, these optional tables show how a gem might be a very large, beautiful example of a cheaper stone, or a small or flawed example of something nicer.

The typical stone has Average size and Good quality. Variations in either or both move a gem's value up or down from its base value. For example, knowing that a stone found by adventurers is worth 250 gp, the referee can roll on Table 3.250. A result of 6 indicates a stone of base value 100 gp, but flawless. Referring to Table 2.100 for the variety of stone, a roll of 3 indicates a yellow diamond. Final result: a yellow diamond of unusual perfection, worth 250 gp.

Size: Smaller, Average, Larger, or Huge. Table 4.2 describes comparative sizes if desired.

Quality: Very Poor, Flawed, Good, or Flawless. For star gems, quality also influences asterism type on Table 4.3.

3.0.1 Gem value 1/10 gp (1 sp)

2d6	Base value	Size	Quality
2	5 sp	Average	Flawed
3	5 sp	Larger	Very Poor
4	5 sp	Smaller	Good
5	1 sp	Smaller	Flawless
6	1 sp	Larger	Flawed
7–8	1 sp	Average	Good
9	1 sp	Huge	Very Poor
10	1 gp	Average	Very Poor
11	1 gp	Smaller	Flawed
12	5 gp	Smaller	Very Poor

3.0.5 Gem value 1/2 gp (5 sp)

3d6	Base value	Size	Quality
3–4	1 sp	Average	Flawless
5–6	1 sp	Huge	Flawed
7	1 sp	Larger	Good
8	5 sp	Smaller	Flawless
9	5 sp	Larger	Flawed
10–11	5 sp	Average	Good
12	5 sp	Huge	Very Poor
13	1 gp	Average	Flawed
14	1 gp	Larger	Very Poor
15	1 gp	Smaller	Good
16	5 gp	Average	Very Poor
17	5 gp	Smaller	Flawed
18	10 gp	Smaller	Very Poor



3.1 Gem value 1 gp

3d6	Base value	Size	Quality
3-4	1 sp	Larger	Flawless
5	1 sp	Huge	Good
6	5 sp	Average	Flawless
7	5 sp	Huge	Flawed
8	5 sp	Larger	Good
9	1 gp	Smaller	Flawless
10	1 gp	Larger	Flawed
11	1 gp	Average	Good
12	1 gp	Huge	Very Poor
13	5 gp	Average	Flawed
14	5 gp	Larger	Very Poor
15	5 gp	Smaller	Good
16	10 gp	Average	Very Poor
17	10 gp	Smaller	Flawed
18	25 gp	Smaller	Very Poor

3.5 Gem value 5 gp

3d6	Base value	Size	Quality
3	1 sp	Huge	Flawless
4	5 sp	Larger	Flawless
5	5 sp	Huge	Good
6	1 gp	Average	Flawless
7	1 gp	Huge	Flawed
8	1 gp	Larger	Good
9	5 gp	Smaller	Flawless
10	5 gp	Larger	Flawed
11	5 gp	Average	Good
12	5 gp	Huge	Very Poor
13	10 gp	Average	Flawed
14	10 gp	Larger	Very Poor
15	10 gp	Smaller	Good
16	25 gp	Average	Very Poor
17	25 gp	Smaller	Flawed
18	50 gp	Smaller	Very Poor

3.10 Gem value 10 gp

3d6	Base value	Size	Quality
3	5 sp	Huge	Flawless
4	1 gp	Larger	Flawless
5	1 gp	Huge	Good
6	5 gp	Average	Flawless
7	5 gp	Huge	Flawed
8	5 gp	Larger	Good
9	10 gp	Smaller	Flawless
10	10 gp	Larger	Flawed
11	10 gp	Average	Good
12	10 gp	Huge	Very Poor
13	25 gp	Average	Flawed

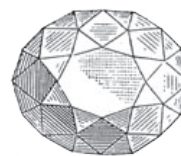
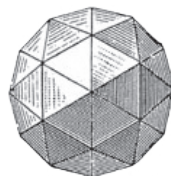
14	25 gp	Larger	Very Poor
15	25 gp	Smaller	Good
16	50 gp	Average	Very Poor
17	50 gp	Smaller	Flawed
18	100 gp	Smaller	Very Poor

3.25 Gem value 25 gp

3d6	Base value	Size	Quality
3	1 gp	Huge	Flawless
4	5 gp	Larger	Flawless
5	5 gp	Huge	Good
6	10 gp	Average	Flawless
7	10 gp	Huge	Flawed
8	10 gp	Larger	Good
9	25 gp	Smaller	Flawless
10	25 gp	Larger	Flawed
11	25 gp	Average	Good
12	25 gp	Huge	Very Poor
13	50 gp	Average	Flawed
14	50 gp	Larger	Very Poor
15	50 gp	Smaller	Good
16	100 gp	Average	Very Poor
17	100 gp	Smaller	Flawed
18	250 gp	Smaller	Very Poor

3.50 Gem value 50 gp

3d6	Base value	Size	Quality
3	5 gp	Huge	Flawless
4	10 gp	Larger	Flawless
5	10 gp	Huge	Good
6	25 gp	Average	Flawless
7	25 gp	Huge	Flawed
8	25 gp	Larger	Good
9	50 gp	Smaller	Flawless
10	50 gp	Larger	Flawed
11	50 gp	Average	Good
12	50 gp	Huge	Very Poor
13	100 gp	Average	Flawed
14	100 gp	Larger	Very Poor
15	100 gp	Smaller	Good
16	250 gp	Average	Very Poor
17	250 gp	Smaller	Flawed
18	500 gp	Smaller	Very Poor





3.100 Gem value 100 gp

3d6	Base value	Size	Quality
3	10 gp	Huge	Flawless
4	25 gp	Larger	Flawless
5	25 gp	Huge	Good
6	50 gp	Average	Flawless
7	50 gp	Huge	Flawed
8	50 gp	Larger	Good
9	100 gp	Smaller	Flawless
10	100 gp	Huge	Very Poor
11	100 gp	Average	Good
12	100 gp	Larger	Flawed
13	250 gp	Average	Flawed
14	250 gp	Larger	Very Poor
15	250 gp	Smaller	Good
16	500 gp	Average	Very Poor
17	500 gp	Smaller	Flawed
18	1,000 gp	Smaller	Very Poor

3.250 Gem value 250 gp

3d6	Base value	Size	Quality
3	25 gp	Huge	Flawless
4	50 gp	Larger	Flawless
5	50 gp	Huge	Good
6	100 gp	Average	Flawless
7	100 gp	Huge	Flawed
8	100 gp	Larger	Good
9	250 gp	Smaller	Flawless
10–11	250 gp	Average	Good
12	250 gp	Larger	Flawed
13	250 gp	Huge	Very Poor
14	500 gp	Average	Flawed
15	500 gp	Larger	Very Poor
16	500 gp	Smaller	Good
17	1,000 gp	Average	Very Poor
18	1,000 gp	Smaller	Flawed

3.500 Gem value 500 gp

3d6	Base value	Size	Quality
3	50 gp	Huge	Flawless
4	100 gp	Larger	Flawless
5	100 gp	Huge	Good
6	250 gp	Average	Flawless
7	250 gp	Huge	Flawed
8	250 gp	Larger	Good
9	500 gp	Smaller	Flawless
10–11	500 gp	Average	Good
12–13	500 gp	Larger	Flawed
14–15	500 gp	Huge	Very Poor

16	1,000 gp	Average	Flawed
17	1,000 gp	Larger	Very Poor
18	1,000 gp	Smaller	Good

3.1000 Gem value 1,000 gp

2d6	Base value	Size	Quality
2	100 gp	Huge	Flawless
3	250 gp	Larger	Flawless
4	250 gp	Huge	Good
5	1,000 gp	Smaller	Flawless
6	1,000 gp	Larger	Flawed
7–8	1,000 gp	Average	Good
9	1,000 gp	Huge	Very Poor
10	500 gp	Larger	Good
11	500 gp	Huge	Flawed
12	500 gp	Average	Flawless

3.2500 Gem value 2,500 gp

d10	Base value	Size	Quality
1	250 gp	Huge	Flawless
2	500 gp	Larger	Flawless
3–5	500 gp	Huge	Good
6–7	1,000 gp	Huge	Flawed
8–9	1,000 gp	Larger	Good
10	1,000 gp	Average	Flawless

3.5000 Gem value 5,000 gp

d6	Base value	Size	Quality
1–3	500 gp	Huge	Flawless
4–5	1,000 gp	Huge	Good
6	1,000 gp	Larger	Flawless

3.10000 Gem value 10,000 gp

Base value	Size	Quality
1,000 gp	Huge	Flawless



4. Gem Descriptions and Notes

The descriptions in Table 4.1 cover all the stones from Section 2. A single description often includes multiple colors and variable chatoyancy. Where a range of color appears, the referee can choose or randomize as desired. In general, more valuable stones have deeper, more intense color, as well as a special richness of reflection known as “inner fire.” See however Section 5 for notes on fake gems.

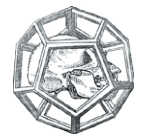
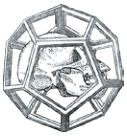
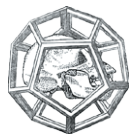


Table 4.1. Gem Descriptions by Name

Gem	Base GPV	Color / Notes	Trans	Cut	Base Size
Agate (chalcedony)	1	Stripes or rings of blues, browns, yellow, red, or white	T	P	M
Agate, Moss (chalcedony)	0.5	White with green mottling	O	P	M
Alexandrite (chrysoberyl) ©	50	Green by daylight, purple-red by firelight	T	F	S
Amber (fossil resin)	0.5	Yellow to honey-colored; sometimes contains tiny preserved plants or insects	C	N	M
Amber, blue (fossil resin)	10	Blue-black surface with golden-yellow translucency	T	N	M
Amethyst (quartz)	1	Rich purple	C	N, F	M
Ametrine (citrine and amethyst joined)	5	Yellow and purple	C	F	M
Azurite	0.1	Rich blue crystal; easily damaged or faded	O	N	M
Aquamarine (beryl)	10	Blue-green	C	F	M
Aquamarine, pale (beryl)	25	Pale blue	C	F	M
Aventurine (chalcedony)	0.5	Greenish with glittering specks	T	P	M
Bloodstone (aka heliotrope) (chalcedony)	1	Greenish-black with red flecks	O	P	M
Carnelian (chalcedony)	1	Red. Perfect specimens transparent red (Clear).	T	P	M
Chrysoberyl ©	25	Yellow-green	C	F	M
Chrysoprase (chalcedony)	1	Bright acid-green	T	P	M
Citrine (quartz) *(M)	0.5	Bright yellow	T	P	M
Coral	1	Red, pink, orange, or white	O	N	L
Crystal, common	0.1	Various dull or faint tints; soft or brittle	T	N	L
Crystal, metallic	0.5	Shiny prisms of golden, silvery, or bronze color; easily scratched	O	N	M
Diamond, blue	250	Pale clear blue with brilliance	C	F	T
Diamond, brown	50	Smoky brown to blackish	T	F	T
Diamond, pink	250	Light clear pink with brilliance	C	F	T
Diamond, white	500	Colorless with rainbow brilliance	C	F	T
Diamond, yellow	100	Dark yellow; best specimens pale, clear gold	C	F	T
Diopside +(*)	0.5	Emerald green, easily damaged	T	F	T
Dioptase	0.5	Acid green	T	F	T
Emerald (beryl)	250	Deep green	C	F	T
Emerald, trapiche (beryl)	250	Deep green with black hexagonal hub-and-spokes inclusion	C	P	T
Garnet, brown +(M)	1	Red-brown	T	F	M
Garnet, green	10	Emerald green	T	F	S
Garnet, red +(M)	5	Orangish-red; best specimens almost transparent red	T	F	S
Glass bead	0.1	Colorless, or any color	C	P	S
Glass, milk glass	0.5	Pearly and clouded	O	P	M
Glass, multicolored	0.5	Stained or marbled	C	P	M
Goshenite (beryl)	5	Colorless	T	P	M
Hawk's Eye	1	Lustrous black tiger's eye with blue stripes	O	P	M
Heliodor (beryl)	10	Sunny or greenish yellow	T	F	M



Gem	Base GPV	Color / Notes	Trans	Cut	Base Size
Hematite	0.1	Dark shiny silver	O	P	L
Idocrase (aka vesuvianite)	0.5	Mottled green	O	P	M
Jacinth (zircon)	5	Red	C	F	M
Jade	10	Green or green and white	O	P	L
Jade, black (nephrite)	5	Blackish green	O	P	L
Jasper, blue (chalcedony)	1	Rich blue with black streaks	O	P	M
Jasper, green (chalcedony)	0.5	Jade green with white streaks	O	P	M
Jasper, red (chalcedony)	0.5	Blood red with blackish threads; poor specimens yellowish or brown	O	P	M
Jet (petrified wood)	0.5	Black	O	P	L
Lapis Lazuli	0.5	Intense blue	O	P	L
Malachite	0.1	Bright green crystal; easily damaged	O	P	M
Mica	0.1	Transparent flakes show double image	C	N	M
Moonstone ©, +	10	Milky white with faint blue glow	T	P	M
Moonstone, dark ©	5	Brown, orange, or green	T	P	M
Morganite (beryl)	10	Pink to orange	C	F	M
Mother of Pearl	0.1	Silvery or shiny white	O	P	M
Northern Spar (calcite)	0.1	Clear crystals show double image	C	N	M
Obsidian (glass)	0.5	Shiny black, brittle and sharp-edged	O	N	M
Onyx (chalcedony)	1	Black and white agate layers	O	P	M
Opal Y(*)	25	White with rainbow flash	O	P	S
Opal, Black Y(*)	100	Blue-black with rainbow flash	O	P	S
Opal, Fire Y(*)	50	Orange	O	P	M
Opal, Moss Y(*)	10	Green and white with sparkle	O	P	M
Pearl, black	50	Dark metallic gray	O	N	S
Pearl, flame	250	Bright orange or pink in cone shape	O	N	S
Pearl, freshwater	10	White to gray, with lumpy or stringy shape	O	N	S
Pearl, lustrous	100	Pale and glossy with overtones of green, blue, pink, or purple	O	N	S
Pearl, lustrous black	250	Dark metallic gray with overtones of green, blue, pink, or purple	O	N	S
Pearl, pink	50	Glossy pink	O	N	S
Pearl, silver	50	Metallic gray	O	N	S
Pearl, white	50	Creamy white or pale gray, glossy	O	N	S
Peridot (aka olivine or chrysolite) ©, +	10	Clear apple-green	C	F	M
Pyrite	0.5	Metallic gold; can be mistaken for gold ore, but not worked	O	N	L
Quartz, blue	1	Transparent with faint blue tint	C	P	M
Quartz, milky *(M)	0.1	White, often crazed	T	N	M
Quartz, rose	1	Transparent with faint pink tint	C	P	M
Quartz, smoky *(M)	0.5	Dark grey or brown tint	C	N, P	M
Rhodochrosite	0.5	Red	O	P	M



Gem	Base GPV	Color / Notes	Trans	Cut	Base Size
Rock crystal (quartz) *(M)	1	Transparent; suitable for crystal balls	C	N, P	L
Ruby (red sapphire) *(**)	500	Brilliant blood red	C	F	T
Sapphire *(**)	500	Velvety purple-blue	C	F	T
Sapphire, black	100	Black, or very dark blue, red, or purple	O	F	T
Sapphire, fiery *(**)	500	Vibrant pink to rich orange	C	F	T
Sapphire, lesser *(**)	100	Colorless, pale green, or yellow	T	F	T
Sard (chalcedony)	1	Brown	O	P	M
Sardonyx (chalcedony)	1	Brown and white agate layers	O	P	M
Shell (cowry, etc.)	0.1	White or pearly, with fringes or spots of orange, golden, or purple.	O	N	M
Sphene (aka titanite)	50	Green with rainbow flash	T	F	S
Spinel, blue *	50	Intense cobalt blue	T	F	M
Spinel, common *	25	Orange to pink to violet	T	F	M
Spinel, red *	50	Deep brick to almost ruby red	T	F	M
Sunstone ©, +	10	Golden orange	T	P	M
Tiger's Eye	0.5	Banded brown and gold with lustrous sheen under the surface	O	P	M
Topaz	25	Yellow, or sometimes red, orange, green, or white	T	F	M
Topaz, flame	50	Fiery red or pink	C	F	M
Tortoiseshell	0.1	Earthy green and golden brown patterns	T	P	M
Tourmaline, blue ©	25	Clear blue	C	P	M
Tourmaline, green ©	10	Green to yellow	T	P	M
Turquoise	0.5	Green-blue and mottled; better specimens bluer	O	P	S
Zircon	5	Blue, green, yellow, pink, or brown	C	F	M
Zircon, common	0.5	Colorless	C	F	M

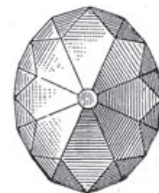
©: Sometimes has cat's eye; see Chatoyancy and Asterism
 +, *, M: Sometimes has star; see Chatoyancy and Asterism

Base GPV

Base value, in gold pieces, of a cut gem of this type with Average size and Good quality.

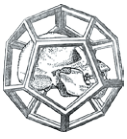
Transparency

C: Clear. The human eye can see well through the stone even if colored.
 T: Translucent. Light shines well through the stone but it cannot be clearly seen through.
 O: Opaque. The stone passes little or no light.



Cut

Typical shape when ready for market. Can vary.
 N: Natural. The stone retains the shape it held in the ground, usually with some polishing.
 P: Polished. The stone is smoothly ground into a curved shape such as a sphere, egg, or cabochon (dome).
 F: Faceted. The stone is cut in many flat faces for maximum dazzle. Many variations.



Base Size

This letter indicates the approximate size of an average gem of this type, from Tiny to Large. When size and quality results from Section 3 indicate “larger” or “smaller,” the stone moves up or down this chart. To design an incredibly big gem not included on the random tables, the referee can compare the rough size desired to the base size for the gem type and increase the value accordingly. Extreme values, above 10,000 gp: 25,000 gp, 50,000 gp, and 100,000 gp.

Table 4.2 Comparative Sizes of Gemstones

Size	Real-world	Fantasy	
C: Chip	Poppyseed	Rice grain	1
T: Tiny	1/10–1/2 ct	Peppercorn	2
S: Small	1/2–1 ct	Pea	3
M: Medium	1–2 ct (pea)	Marble	4
L: Large	3–9 ct	Eyeball	5
V: Very large	10+ ct (marble)	Egg	6
G: Giant	100+ ct (eyeball)	Fist	7
Z: Supergiant	1,000+ ct (lemon)	Cantaloupe	8

Crystals and coral with a weight given in ounces or pounds do not follow these categories. Some weigh hundreds of pounds. The referee may wish to multiply by 1d6 for a “larger” stone or 3d6 for a “huge” example.

Chatoyancy and Asterism

When certain minerals crystallize inside another stone, they reflect internal lines of light. A single line makes a cat’s eye: a line of light across the gem like the slit pupil of a cat. Two or three chatoyant lines that intersect make an asterism: three rays in a Y, a cross of four rays, or a star of six points, equally spaced. The lines come from an optical phenomenon, not physical lines in the stone, and they move with the viewer’s eye for a pleasing effect. The most prized examples show lines of a bright golden-white light deep inside the stone. Flawed stones show fainter or uneven lines.

Any gem with chatoyancy or asterism shows best when polished into a round shape like a sphere, egg, or cabochon, even when the stone type usually calls for facets.

Some crystals hold multiple stars at different angles. Certain highly-valued stones display two six-rayed stars perfectly offset, for twelve points total. Table 4.3 lists the varieties of asterism that might be present.



Table 4.3 Possible Asterisms Noted on Table 4.1

Note Stone sometimes has:

- © Cat’s eye.
- ©, + Cat’s eye or four-rayed cross.
- Y(*) Three-rayed star. *Flawless* stones have six-rayed star instead.
- + (M) Four-rayed cross. *Flawless* stones have multiple stars.
- + (*) Four-rayed cross. *Flawless* stones have a six-rayed star instead.
- * (M) Six-rayed star. *Flawless* stones have multiple stars.
- * (**) Six-rayed star. *Flawless* stones have two six-rayed stars forming a twelve-pointed starburst.

M: Stones with multiple stars show 1d3 four-rayed crosses and 1d2 six-rayed stars, all at different angles.

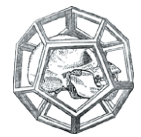
Notes on Gem Types

CRYSTALS: This broad category includes many kinds of rocks that grow in geometric forms, including tetrahedra, octohedra, cylinders, hexagonal prisms, and cubes, plus many-pointed, spiny like a sea urchin, or even fibrous, hairy, or thready. Most 1 sp crystals range from dull gray through dirty white to cloudy translucency. Some have tints of faint color but lack the hardness and clarity of more valuable stones. Crystals manifesting intense color or brilliant clarity instead appear on the table as named gem types. A worthwhile piece of plain crystal often weighs many pounds, possibly made up of hundreds of smaller crystals. Metallic crystals (base value 5 sp) can look like interlaced bars of bronze, copper, gold, or silver. About 50% of larger crystals (base value 5 sp to 5 gp) are *geodes*: thick rock shells with many small crystals lining a hollow bubble or tube within. Uncut geodes look like ordinary rocks.

CRYSTAL BALLS are perfect rock crystals, polished into spheres. In some settings, those weighing at least four pounds may be suitable for turning into magic items. When found at random, a cut, perfect rock crystal is 50% likely to already be a crystal ball.

GLASS, MOTHER OF PEARL, SHELL, and other, relatively mundane materials often appear as polished beads, buttons, dangles, or worry-stones.

GARNETS come in many colors, but all show distinct natural facets. The most valued show a deep, emerald green, followed by rich reds. Perfect garnets show excellent clarity, while lesser stones are opaque.



DIAMONDS are the hardest mineral, able to scratch any surface. Utterly transparent “white” stones command the best prices, but most diamonds are dark and dull, full of brown-black clouds. Others show colored tints, with pink and blue considered the most pleasing.

EMERALDS, the most valued of the beryls, show a uniquely pure deep green despite many imitations. The trapiche variety shows a rare but unattractive inclusion of geometric black lines, for a similar value overall.

SAPPHIRES AND RUBIES: In a world without a deliberate diamond shortage, gems of corundum hold the highest value for their beauty, hardness, and rarity. When definitely red, such stones are called rubies; in any other color, the same mineral is a sapphire. Perfect rubies show a deep, blood-red color; lesser stones are a duller brick-red. The most valued sapphires possess rich, transparent jewel tones: midnight blue, purple velvet, vivid violet, rich orange.

5. Evaluating Gems

Finding a gem does not necessarily mean knowing what it is or what it’s worth. The referee might wish to add complexity and flavor with these rules: modeling PC ignorance, mixing in uncut gems that look like not much, or occasionally placing a fake.

Evaluating Gems by Character Type

Table 5.1 gives the ability of various characters to recognize a gem for what it is, spot a fake, or identify a stone in its uncut form. Unless the task is Automatic or Impossible, the character rolls a d20 and tries to get his modified Intelligence score or less. For example, a PC with INT 11 trying to estimate the value of an emerald rolls at a –4 penalty, so he needs a 7 or less on a d20 to come up with a good guess. See also Section 6: Buying & Selling.

Table 5.1. Evaluating Gems by Character Type

Depending on the campaign setting, the referee might treat all characters of underground races, such as dwarfs or gnomes, as Fences for this table. A thief or rogue character might receive +2 on rolls, while a PC with a relevant “secondary skill” could act as a Merchant.

Task	Jeweler	Fence	Merchant	PC
Compare gems	Automatic	Automatic	Automatic	INT+4 roll
Spot Very Poor emulation				
Identify gem	Automatic	Automatic	INT+4 roll	INT roll
Spot Poor emulation				
Spot fake appraisal document (Sec. 6)				
Estimate value	Automatic	INT+4 roll	INT roll	INT–4 roll
Recognize uncut gem				
Spot Adequate emulation				
Identify uncut gem	INT+4 roll	INT roll	INT–4 roll	Impossible
Spot Good emulation				

Comparing a gem to an example in hand is fairly easy. Do they look like the same stone? Which is bigger? Which is prettier?

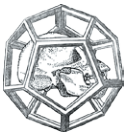
Identifying a single gem takes a little more knowledge. The referee can choose to impose penalties for very rare or valuable stones, or a bonus for the best-known varieties.

Evaluating a gem’s likely sale price requires not only familiarity with the mineral, but with the marketplace. Professional jewelers alone have the knowledge to make such estimates easily.

Recognizing a potentially valuable stone when uncut can be quite difficult. A PC might be wise enough to pocket such a stone and take it to a jeweler later.

Identifying uncut stones requires a professional.

Spotting a fake gem depends on how it well emulates a better stone. See Tables 5.2 and 5.3 below.



Uncut Stones

Most gemstones occur as crystal formations within a “matrix” of ordinary rock, with the precious contents showing merely as a colored or shiny protrusion, patch, or stain. If recognized, such an uncut gem commands 20% of its cut value. For example, a raw yellow diamond may look like a rough lemony bump on a grey rock. It has a 20 gp value if recognized. Once a professional extracts the diamond, carefully chisels it into its most attractive shape, and polishes it up, the same gem trades for 100 gp.

These rules do not apply to stones with a Cut on Table 4.1 that includes N, for a natural state. A pearl’s beauty appears clearly the moment the oyster gives it up.

Fake and Misidentified Cut Gems

One gem can look much like another, especially to amateurs. Due to a failed evaluation attempt, or at the mercy of an unscrupulous seller, characters may misidentify gems as those of differing value. The believability of the emulation runs to Very Poor, Poor, Adequate, or Good.

Table 5.2 allows randomization of fakes. Table 5.3 allows the referee to easily choose incorrect identifications. Human nature being what it is, people seldom believe their stones to be less valuable than they are, but the table can work in reverse if desired. BV indicates base value of the actual stone, and of the stone it emulates.

Fake gems commonly appear in jewelry, where inspectors cannot see the entire stone, and a shiny tin or silver backing can give a translucent stone the false appearance of inner fire. Fakers sometimes glue together layers of multiple stones into a “doublet”. If the top layer is a *cap* of the real stone, the fake can pass certain tests, but it costs more to construct. As deliberately misrepresenting goods can lead to severe punishment, merchants tend to lie only to transients, the deeply ignorant, or the powerless poor.

Table 5.2 Random Fake Gems

d100	Stone	BV	Appearing as (bv)	Emulation
01–02	Glass, blue	0.1	Aquamarine (10)	Adequate
03–10	Glass, clear	0.1	Diamond, white (500)	Very Poor
11–14	Glass, green	0.1	Emerald (250)	Very Poor
15–22	Glass, purple	0.1	Sapphire (500)	Very Poor
23–30	Glass, red	0.1	Ruby (500)	Very Poor
31	Mother of Pearl	0.1	Pearl, white (50)	Very Poor
32–51	Rock crystal (“paste”)	0.1	Diamond, white (500)	Poor
52–57	Citrine	0.5	Topaz (25)	Good
58–60	Diopside	0.5	Emerald (250)	Poor
61	Hematite	0.5	Pearl, black (50)	Poor
62	Idocrase	0.5	Jade (10)	Adequate
63	Moss agate	0.5	Jade (10)	Poor
64–65	Tiger’s eye	0.5	Cat’s eye chrysoberyl (50)	Poor
66–73	Zircon, common	0.5	Diamond (500)	Poor
74	Zircon, common	0.5	Sapphire, lesser (100)	Very Poor
75–78	Amethyst	1	Sapphire (500)	Poor
79	Amethyst w. sapphire cap	250	Sapphire (500)	Adequate
80	Carnelian	1	Ruby (500)	Very Poor
81	Coral bead	1	Pearl, pink (50)	Very Poor
82	Jacinth	5	Ruby (500)	Poor
83	Jade, nephrite	5	Jade (10)	Adequate
84	Aquamarine	10	Emerald (250)	Poor
85	Aquamarine	10	Sapphire (500)	Very Poor
86	Peridot	10	Emerald (250)	Adequate
87	Peridot with emerald cap	125	Emerald (250)	Good
88	Tourmaline	10	Sapphire (500)	Poor
89	Chrysoberyl	25	Emerald (250)	Poor
90	Garnet, red	25	Ruby (500)	Poor
91	Garnet, red with ruby cap	250	Ruby (500)	Adequate
92	Garnet, red	25	Spinel, red (50)	Adequate
93	Topaz, colorless	25	Diamond, white (500)	Poor
94–96	Spinel, blue	50	Sapphire (500)	Good
97–99	Spinel, red	50	Ruby (500)	Good
00	Topaz, flame	50	Sapphire, fiery (500)	Very Poor

6. Buying & Selling Gems, Jewelry, and Other Valuables

By gaming tradition, a gem or other valuable object has a face value in gold pieces. This number represents the item’s cash equivalent buying power. For example, a character can use a 50 gp pearl to purchase 50 gp worth of goods. Referees who prefer a little more complexity can use the additional rules below.

Similar considerations apply to other precious items, detailed in later parts of *All the World’s Treasures* from Faster Monkey Games.

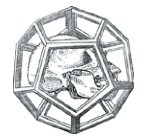


Table 5.3. Gems Typically Misidentified

Cheap	Expensive	Emulation
Amethyst	Sapphire	Poor
Aquamarine	Emerald	Poor
Aquamarine	Sapphire	Very Poor
Carnelian	Ruby	Very Poor
Chrysoberyl	Emerald	Poor
Citrine	Topaz	Adequate
Coral bead	Pearl, pink	Very Poor
Diopside	Emerald	Poor
Garnet, red	Ruby	Poor
Garnet, red	Spinel	Adequate
Glass, blue	Aquamarine	Adequate
Glass, clear	Diamond, white	Very Poor
Glass, green	Emerald	Very Poor
Glass, purple	Sapphire	Very Poor
Glass, red	Ruby	Very Poor
Hematite	Pearl, black	Poor
Idocrase	Jade	Adequate
Jacinth	Ruby	Poor
Jade, nephrite	Jade	Adequate
Moss agate	Jade	Poor
Mother of Pearl	Pearl, white	Very Poor
Peridot	Emerald	Adequate
Rock crystal (paste)	Diamond, white	Poor
Spinel, blue	Sapphire	Good
Spinel, red	Ruby	Good
Tiger's Eye	Cat's eye chrysoberyl	Poor
Topaz, colorless	Diamond, white	Poor
Topaz, flame	Sapphire, fiery	Very Poor
Tourmaline, green	Emerald	Adequate
Zircon, common	Diamond, white	Poor
Zircon, common	Sapphire, lesser	Very Poor

such as magic, characters may find the surcharge worth paying. Wealthy NPCs buy many gems for status display; such a person garners much more advantage by wearing a 500 gp diamond necklace than by hiding 625 gold coins in her cellar. Jewels also transport easily, should the nobles be forced to flee a conquered city or rampaging populace.

Appraisal Services

Any decent-sized town has at least one jeweler, up to one per 400 residents, willing to do appraisals on the loot that characters drag back. Typical cost is 1% of the value, with a minimum of 1 silver piece (1/10 gp). Often the appraiser then offers to buy the piece for cash, because he hopes to resell it for a 25% markup.

The jeweler provides an appraisal document, often just a scrap of parchment with some cryptic notes, a cash value, and a signature. A professional merchant can decode the notes, which describe the piece well enough to prevent substitutions. With this document in hand, characters can use the item as cash anywhere in town, where all the merchants know the jeweler and his reputation. Merchants in nearby towns might know the appraiser in a big city, but traveling very far requires getting a new appraisal from a locally-known professional. Faking appraisal documents can land the forger in jail quickly, or subject to the revenge of powerful guilds, but some do try. See Table 5.1.

Using Valuables as Cash Without Appraisals

When trading on the road, or in a village too small to host a professional jeweler, or otherwise lacking an appraisal, PCs must negotiate. Any merchant can do a rough estimate of a piece's value, but since the merchant knows he might be wrong, he will discount the amount offered. A roll on Table 6.1 can determine the value offered. Any Charisma modifier applies. The referee can allow the player to make his case for the item's authenticity, provenance, and appeal, and apply a modifier for that as well.

Table 6.1. PC Selling Price by Charisma-Based Roll

2d6±	Offer
2 or less	Full value
3–5	75%
6–8	50%
9–11	25%
12+	Will not accept item as payment



Matched Stones

Two or more gems of near-identical appearance, when sold together, command a higher price, typically 20% more than their individual value. If using the rules in Section 3, the referee can allow any two stones of the same kind, size, and quality to sell as matched stones. If not using those rules, the odds of two gems of the same kind forming a matched pair are 1 in 6.

Buying Valuables

Should a PC wish to purchase a gem or similar item, he must pay more than its cash value. Typically, a 25% increase covers the jeweler's overhead and profit; for example, 125 gp in coins buys a 100 gp gem. Since most gems weigh almost nothing, and some are needed for specific reasons