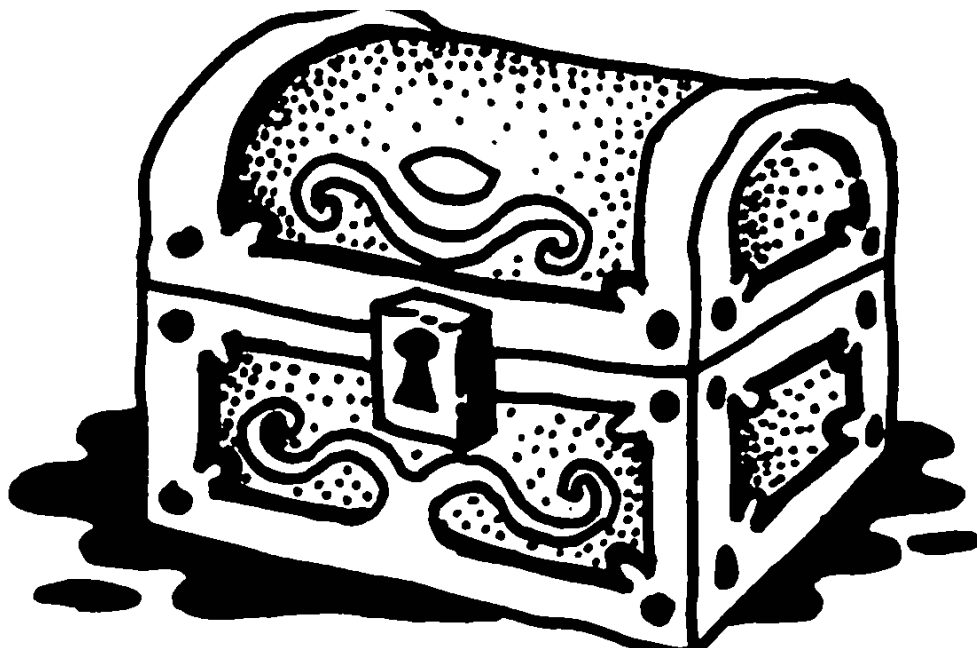
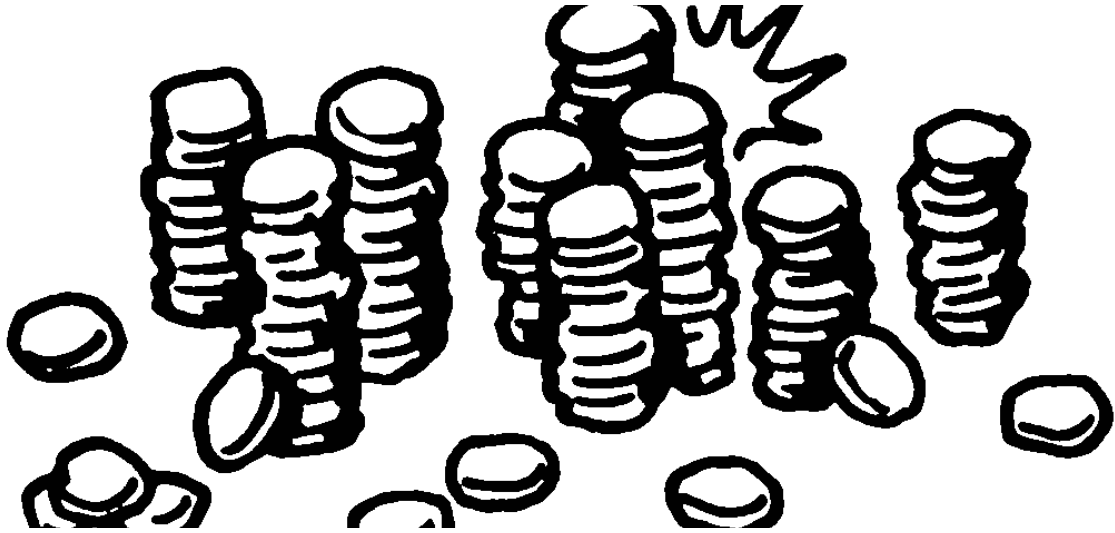


Businesses In Settlements



Follow Me, And Die!

Larry Hamilton

SNI-004

Businesses In Settlements

A complementary volume to Caravans & Trade.

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Introduction

This is a companion to the supplement [Caravans & Trade](#), SNI-003. It adds a bit of information to assist in making peddlers, merchants, and shopkeepers more interesting. It is not a long list of Medieval or fantasy occupations, although some are briefly mentioned. To start, one has some things to keep in mind involving trade at the local level. This delves into some aspects of cities that touch on trade. A longer publication on city building is planned. In addition, the location of wealth of merchants touches on some of the ideas in the supplement [Locks, Vaults, & Hiding Places](#), SNI-001.

Since merchants and shopkeepers rely on the city guard, there are tables to help describe the city guard. I also include tables for dealing with chasing or fleeing, since merchants are either robbed by characters, or characters chase down the thieves.

I touch on the challenge of finding buyers for antiquities if the dungeons the characters loot are not near a large enough city to have collectors. Collectors of books is dealt with in [Library Generation Tables](#), SNI-002. This marks the fourth in the System Neutral Ideas (SNI) series. I hope you find this volume helpful in making trade more realistic in your campaign.

If you need some ideas for occupations and the population needed to support each occupation, I now host the [Medieval Demographics Made Easy](#) PDF by S. John Ross on my site. There are also numerous lists available online via Wikipedia and other sites.

I have also linked to the Ur-Hadad zine for some helpful urban chase tables, and Jeff Rients' 20 questions for your campaign, both useful for at the table and planing your campaign.

CONSIDERATIONS

My idea is a flowchart or fill in the blank to help GMs handle the off the wall requests of things PCs want.

PC says, "I want X so I can do Y with it." for ex. "I want to get paper so I can make paper airplanes."

Or, "Does anyone sell x?" or "Where can I get X?" for ex. "Does anyone sell platemail?" or "Where can I get platemail?"

Players are always asking for some off the wall things.

If you want to do more than just say, fine, that's X gold pieces, here are some ideas to help you add a touch of realism to their requests. Especially if it is an item not on the usual price list in your rule book.

Make the "Yes, but ..." more interesting.

Item the player wants: _____

Is it Animal, Vegetable, or Mineral? _____

Distance to source: Local, Regional, Continental, Planetary, Planar, Dimensional, Imaginary, Magical? _____

Do merchants who deal with the source come to this Kingdom? Y/N/Maybe/Occasionally/Rarely

Are their regional (secondary or tertiary) merchants who have access to the primary merchants?
Y/N/Maybe/Occasionally/Rarely

What is the size of this settlement? Collection of houses, hamlet, small village, large village, small town, large town, small city, large city, other?

Unless a settlement is on the trade routes, it will be unlikely to have access to the rarest and most expensive items or products.

Is the settlement on a major road or near the trade routes?

If not, how far off the major roads and trade routes is it? 5-10 miles is usual walking distance with time to do business and return home. 10-30 miles is usual riding or hauling distance for a day. d6 days, a week, d6 weeks, a month, d6 months, etc.

The more removed a settlement the adventurers find themselves is not just the source of the item or product, but the routes it usually travels will add to the price and time to get it.

Something found or produced in the local area of 100 miles or less could be available to the settlement on a regular basis and is easily found.

Number and prevalence of taxing entities. The number of taxing entities will affect price and the speed of travel. Some governments may threaten to impound perishable goods to the point they spoil in order to squeeze out tax, or take a portion of the merchandise in tax. Bribes and theft by officials may be done in the guise of tariffs and fees.

Politics and relations will factor in. If two nations are in a tense relationship or active war, trade is impacted. If there are bandits or invading goblins, trade is impacted.

Time of year will factor into food, wine, beer, and spices being available and at what premium.

Late Winter and Early Spring will find a lack of fresh foods unless it is a tropical or subtropical climate. In temperate climates, there may be no fresh food apart from fruits, nuts, and berries until late Spring or Early Summer. In subarctic climate it will be much later. There will be mostly preserved foods. Salted, pickled, and dried meats will be common. If there was a poor harvest in the fall, or lack of over winter food for livestock, livestock will be butchered before the effects of lack of food can kill it. Farmers will do all they can to avoid eating the grain kept back for the next year's crops. If they end up eating it, they will have to incur debt, if they have no coin to buy seed. There may be fresh meat in the form of game or fish. Fish could be obtained via ice fishing, or braving the icy seas for net fishing. If farmers eat the seed grain, they may pack up and leave, seeking greener fields.

Assuming the last frost isn't too late and the spring rains don't prevent planting or flood the fields, then early to mid summer will yield plenty of fresh produce.

If the summer weather is not too wet, too dry, too hot, or too cool, then the continued arrival of produce will keep the populace fed and in check.

If the first frost isn't too early, and the crops can be gathered before they rot in the fields, grains will be available to grind for flour or set aside for next year's crops until the harvest is in. It is only by having a surplus that bread would be available all year round.

Terrain and weather will control whether travel, communication, and trade can happen year round. If

the cold and snow is deep, settlements may be isolated through the winter. If the winter is mild in an area where it is normally harsh, it could still be wet, and the mud and thin ice on rivers and lakes will hinder trade.

Usage Die - You could also use the concept of the Usage Die to determine availability of items. Use the above factors to determine the size of usage die an item has.

The more distant the source, the more rare the item, the smaller the usage die.

If the players are in a backwater village well off the main trade routes, there is practically no chance to have that item available.

Whether you use the standard dice of d4, d6, s8, d10, d12, d20, d% or the DCC dice chain, you can easily assign the type of die to the desired item.

Craftsmen will have few items on the shelf. Shelves take up workspace or require more money for a building big enough to work and have shelves. Most items will be made to order. The more complex or intricate something is, the less likely there will be multiples lying around. Since this is a fantasy setting, we can throw out many assumptions about weapons and armor and step away from a realistic real world based model.

Climate will also have an effect on items. For example, a humid location, whether it is temperate, subtropical, or tropical will have issues with wooden items since wood swells in warm and humid environments. Doors stick in summer and are loose in winter. Woods that are less susceptible to humidity induced swelling will be used for some items. Intricate mechanisms made of wood will fail if not built of a wood that resists swelling and shrinking with the weather.

Disease such as a blight on crops, or among livestock will be problematic. During planting sick draft animals delay or prohibit planting. During harvest, unless there are horse or oxen drawn harvesters, sick animals are not much of a concern. Lots of rain during harvest could lead to rot or fungus, like ergot, or other toxic threats. Disease among the populace can delay or prevent planting, interfere with weeding, and delay or prevent harvest.

War and monstrous incursions can impact agriculture on a local, regional, or larger scale. Burning crops to deny to the enemy will cause local food shortages or famine.

Conversely, a sudden influx of coin into the local village could make local prices skyrocket. It could encourage the villagers to take their sudden wealth and go to a more distant village or town where they can step up to a better house or life of leisure. *Would an entire village disappear because they got rich and wanted to get away from the dangers escaping the tombs and dungeons nearby?*

SUPPLY & DEMAND

Merchants will do their best to balance the supply with the demand. If the supply is abundant but demand is low, merchants will try to sell perishable items, or store non-perishable items until demand increases.

Whatever the business there is a supply that limits how much can be sold.

Blacksmiths can't make new items without new iron. Can't repair items without charcoal or coal for the forge.

A blacksmith in the village may not be able to make repairs to damaged weapons or armor if it is plowing season, or almost plowing season and they are busy repairing plows. Or during harvest season, they are busy repairing sickles and scythes. For a specialized weapon smith, the players will need to locate a settlement near an established adventure location like a large number of tombs, or multi-faceted dungeon complex, or even a megadungeon.

Beer and Ale was usually brewed at home using natural fermentation. Lack of clean water, and especially grains would limit this. A famine would drastically reduce the amount of beer and ale available.

A disease among fowl, cattle, or other herd animals, would limit meat supplies, if draft animals it could slow both trade and plowing.

Floods and other weather incidents would impact food and other supplies.

WHERE IS THE MONEY?

Coin purse, box, & Stash

Scales for money changers/lenders. & locked box, chest, or vault

Tax Collectors - Collecting various kinds of taxes.

Entry fee/tax for city.

Toll for bridge that keeps one high and dry. The muddy entrance is only a copper, and is free on market days.

Settlements of any size will have guards, and some manner of specialists (craftsmen & merchants) who can do or get specialized items for the masses, which are farmers, herdsman, & fishermen raising and harvesting the food to feed everyone.

The more specialized a craftsman or merchant the larger a population is needed to support them.

Adventurers seeking laborers and mercenaries will go to larger towns where they would tend to gather.

If adventurers get a reputation for leading troops to their deaths, then the supply will quietly dry up. Other types of hirelings might be scarce or more expensive to hire as well.

Inns

Taverns

Smiths

Ferriers

Furriers (convert pelts from trappers to clothing)

Millers - Water and wind

Stone Masons

Arkwrights

Cartwrights

Wainwrights

Boatwrights

Shipwrights

Leather Workers

Seamstress, tailor, weaver, spinner,

Dyer, fuller

Baker

Butcher

Candles, lamps, lamp oil, (Whale oil 1500s to mid 1800s, when it was replaced by kerosene.)

hayward - an officer in charge of fences and hedges

woodward - the keeper of a forest

herald - had two responsibilities: a man in charge of making pronouncements and proclamations, and one who is an expert in the field of heraldry (the various insignias used by the rich to identify themselves.) These two responsibilities were one in the same. Medieval Europeans wouldn't have thought it possible to separate them; much less would they have considered them separate roles.

Divisions of the city into rich & poor; nobles, gentry, & peasants; merchants & crafts guilds & customers; Stinky businesses, like butchers, cattle yards, leather makers, etc. will be in the low areas to keep the stink from those of dainty nose.

Poorer Merchants won't take any foreign or ancient coins because they may not have the volume or social standing to get a good rate at the money changer.

More wealthy merchants or those of the right social standing would be more inclined to take foreign and ancient coins. They could also charge an exorbitant price to make it cheaper to go to the money changer.

Gold, silver, and copper smiths would welcome foreign and ancient coins as they could render them into ingots and get around the whole issue of money changing.

Only sages, antiquities dealers, and private collectors would want foreign and ancient coins for their own meaning and value. Usually only cities, and perhaps the largest of cities would have those so interested.

Books, etc. Each type of item recoverable from a tomb, dungeon, or lair would have someone somewhere willing to pay money for it.

A dungeon near a settlement smaller than a small city would be less likely to have someone with the coin to buy tapestries, and other fine antiquities at even close to market value.

FARMERS & PEASANTS

Farmers will rarely buy food from town, unless there is a crop failure or famine and they either ate or are avoiding eating their seeds for the next planting.

Farms will have storage of grain to get them through the winter, and excess will be sold soon after harvest. They will have hand mills to grind their own grain to make flour, unless they make enough from their crops to afford to spend coin or barter a portion of grain to the miller.

If you elect a more feudal economy, the local lord owns it all and peasants are allowed to keep enough to feed themselves and all beyond that goes to the lord who must support his or her retainers and send excess to their lord or the king.

Fresh foods like fruits and vegetables, herbs, fish, fowl, and meat will be for sale. There will need to be a butcher, and the larger a settlement, there will be tanners for the hides, feathers used for quills & beds, tallow candles made from animal fat, wax candles made from beeswax, etc.

Processed foods will have varying degree of processing. Flour from grains at the lowest end of processing, to baked bread at the highest end. Most large villages will have a baker, a butcher, and a candlestick maker, as well as a miller. If there is a miller, it will be near a river or stream with enough flow to work a mill. You may elect to mix tech levels and have windmills that will be in locations with consistent wind, like near sea coasts.

The larger the settlement, the more likely to have specialized bakers, like confectioners or pastry chefs.

Local merchants will vary from peddlers carrying their business on their back, pushing a hand cart, or leading a donkey pulling a small cart. Peddlers can both buy and sell.

Rag pickers will look for discarded cloth to sell to those making paper. Only the largest villages will have enough discarded cloth to support a rag picker. But only if there is a market for it. The local dump will be an area on the outskirts of town, and the poorest of the poor will live there, hoping to find anything to improve their lot in life. Rag and bone men are the junk men of the day, collecting unwanted or broken items and selling them for enough to buy food for another day.

Peddlers can sell baked goods like breads or pies, trinkets and small items, or they can offer a service, like rat catching or fixing small household items or sharpening knives and implements.

Beer was often brewed by women, until industrial brewing came into being. Prior to industrial brewing, many farm wives brewed beer from a portion of the family's grain harvest. Since it didn't keep long, was usually enough for the family, and perhaps a little extra to sell to neighbors or travelers. Those with the best beer might develop a following and soon have a tavern. The beer recipe passed down generation to generation.

UNUSUAL

What is unique about this city? What sets it apart from the others?

Is it a tourist or pilgrimage destination? If so, there will be many stalls with merchants selling trinkets or icons. Peddlers will roam the city looking for likely customers.

Is it the site of a famous battle, a famous magical occurrence, wizard duel, undead invasion, etc?

What is so interesting or special about this place that it would bring the player characters here? Why should they care about this magnificent work that you have labored over for hours, days, and perhaps weeks? In short, so what?

A city can be a place where the town, wilderness, and dungeon meet. A city has all the "civilized" aspects, plus all the odd things that can happen there. The wilderness can encroach on the city, when a monster or group of crazed animals enter the city. The city may have lots of unexplored spaces underground, sewers, cellars, etc.

A city gives the opportunity to have multiple cultures interacting. Players can find a job, find someone or something they are looking for, or get into more trouble or find some injustice or other happening that they can act on now and be delayed in getting to the dungeon, or act on later when the consequences of failing to act now are played out.

Cities present the image of civilization, is it only a skin-deep veneer, or does it permeate the mindset of its denizens? Does what this city considers acceptable behavior something strict and uptight, or something more nebulous, or perhaps something frightening to the truly civilized?

Cities of any size will have a dark underbelly. How easily can this be found? Does it infiltrate all levels of society, a single general neighborhood, or only those places that you must know where to look?

Every genre of RPG, fantasy, science fiction, etc. has a place for cities. Some claim that you can't have good adventures in cities, other claim you can't have good adventures or good campaigns without them. I say, it all depends on the desire of the players and the skill of the GM.

Cities can be a place of refuge and safety, or they can be a bottomless pit of danger.

Things happen in cities that rarely or never happen anywhere else. It's hard to have a riot in a thorp of 20 people. At least, what we tend to think of as a riot. Under a certain size, it is hard for anyone to avoid the prying eyes of everyone in town. If you have ever lived in a small town, you know what it is like to live in the fishbowl of everyone knowing your business, sometime before you know it. For certain illicit activities, it is difficult to keep it under wraps without a large number of the town knowing about it. Unless it is the kind of town where everyone is in on it, a science fiction/horror movie like *Invasion of the Body Snatchers*, where strangers are shunned, rushed out of town, or incorporated into the population, small towns won't have some of the activity found in cities.

Cities of a large enough area and population can have all manner of things occurring. Smuggling, drugs, prostitution, murder, robbery, and other violence, graft, and intrigue. Certain things may not be illegal, like drugs and prostitution, merely frowned upon by the "respectable people". Of course, some of them are hypocrites in secret. Is it truly a secret, or a known thing, but never spoken of type secret?

If there is a thieves guild, how organized are they? A newer guild may only focus on the small scale robbery and break ins. A more established guild, or one with a more thoughtful guild master might find a way to gain wealth without drawing the ire of the guards, or figure out how to bring the guards into it, etc.

The black market will require someone to bring in the illicit things, whether they be items prohibited from import from an enemy country in war time, or items that require a high tax, or items that are illegal for some reason.

Will there be any cities that are so unusual that there is no thieves guild and the party thief exhausts his knowledge of thief's cant, and still can't make contact? Would this be a population under mind control, truly free of crime, or pulling a fast one on all newcomers?

Is there a zoo, menagerie, museum, or other site to see in this city? Would the wild animals from the zoo of a fallen city have descendants roaming about? Perhaps a pride of lions, a troupe of monkeys or apes, or even something more fantastic.

Would there be some item or artifact of the ancients on display in a living city, or would a fallen city hold the mundane and marvelous items of the forgotten past? This is something where fantasy, science fiction, horror, and apocalyptic genres all converge. The ancients had things no longer used or understood. Things that can change the course of events in the current time.

Make a list of what is unique or special about this city.

- Why was this city founded?
- Why is it located here?
- What is the one thing this city is/was known for?

As with Jeff Rient's [20 Quick Questions for Your Campaign Setting](#) about the greatest people, monsters, and so forth in a campaign, do the same for your cities.

- What are the major imports/exports of the city?
- Where is/was the largest/most valuable gem, treasure, magic item located?
- What is the predominate architecture of the city?
- What is the craziest rumor you will hear? Is it true?

Anything else you feel is needed to bring this city to life at the table. Ask the players for their ideas, use them then and there, or save them for later.

The unique, unusual, distinctive bits and bobs you attach to your cities help bring them to life, and make them different, so that while cities have some aspect of sameness to them, they are not all cookie cutter duplicates. The same should be said of dungeons. While they are all underground, there should be something different about them. All the tombs in a series of barrows might be nearly

identical, except one has more traps, or more undisturbed traps, or more wealth, or better construction, etc. Likewise, all the cities of an empire spread across hundreds of miles might all have common elements, but relative age and local culture will add their own distinctiveness. As with everything else in RPG's it is expected to steal ideas, that is, gain inspiration, by borrowing from reality.

What can you learn about real ancient cities, or current cities? What twist can you find to put on like cities, or what quality or aspect of cities can you "swap out" to make each one distinctive? Even if running adventures in living cities is not your thing, such embellishments will help make your dead cities more real.

For example, Kansas City, Missouri, is called Cow Town, for all the stock yards that were the end point of cattle drives, once the rail head moved west from Sedalia. Large stockyards have a distinctive odor. If you have ever driven by a modern stockyard, you get the idea. The direction of the wind, and location of the yards will influence how far the smell travels and how strong it is.

Rome is called the City of Fountains for all of its fountains. The list could go on.

MATERIAL

A large city requires materials to build it. Where are the quarries for stone for building, decoration, statues, and monuments? Ancient monuments and cities used materials hauled from 50 or more miles away.

Quarries would not be too far away, unless there is a nearby river and stone is transported by barge. Or if a really high magic or technology civilization, or lots of laborers to use without much safety concern, large stones could be moved long distances with relative ease. Quarries might be flooded with appropriate nastiness within. Unused, or unclaimed blocks might still sit there, like we have found in ancient quarries around the world.

Wood, bamboo, and other materials would require a somewhat accessible supply within a reasonable traveling distance. A once large forest could be not so large if a city has a lot of wooden structures, or has built a lot of ships. What is the relation of the town to the nearest druids? The loss of a ship when there is no forest to make replacements would be devastating. A forest may not be available because it has been cut down without a replacement strategy,

or the available forest is inaccessible for many practical reasons: distance, physical barriers (mountains, raging rivers, canyons, deserts, etc.), unfriendly neighbors whether other kingdoms or hordes of various monsters.

If bamboo is the scaffolding and building material of choice, it is fast growing, and some species advance rapidly. The rapidly advancing species would easily take over a city, so such a city would be overgrown, barring new tenants keeping it clear, or some magical or monstrous effect.

For an abandoned city, a forest might recover. Would a novice druid, or perhaps a more ranking druid be sent to restore such a forest?

What are the trade routes to and from the materials used for bracing, scaffolding, cranes, etc? Trade routes for building materials might be totally different, at least further away from the city than closer in.

All the materials used to build a city come from somewhere. Can the city make it all or harvest all the stone, wood, and other needed materials within a few miles of the town, or must they seek far and wide for some things?

SKILL LEVEL OF THE CITY WATCH/TOWN GUARD

Here are some ideas for how to determine the skill and effectiveness of the city watch. Merchants will want to be on good terms with the guard.

Skill Level: d6

| | |
|---|---|
| 1 | Incompetent – Due to being corrupt, apathy, ignorance, stupidity, jerk, drunkard, or combination. |
| 2 | Raw Recruit – Means well but doesn't know all the tricks. Makes mistakes out of ignorance and inexperience. |
| 3 | Experienced – Doing this a while and has seen a few things. – Depending on level of motivation knows how to avoid reprimands and extra duty. |
| 4 | Veteran/Seasoned – Doing this a while and seen a few things. |
| 5 | Skilled – Shows leadership potential, energy, drive, thoroughness. |
| 6 | Leadership Quality – Waiting for an opening, or just good at the job and doesn't want the added responsibility. |

NOTE: A bribed in the pocket guard may not be incompetent. They may be very skilled and do their job correctly, accurately, and conscientiously, except for the one/group who owns them. They could be owned by threat of force rather than being bribed or a willing member of the network. Being under a charm or suggestion is also a possibility.

Training:

Similar to skill level is training. Are there regular drills? Are the guards familiar with the laws and do they apply them correctly?

Performance:

The way the guard goes about performing their duties will have a big effect. Are they too lenient or brutal in their enforcement? Guards that are too lenient, too strict, or too brutal will all have a negative impact on how the citizens view them.

Condition of the guard: d8

Individually, at a particular post or roving squad, or the entire town. A post might be a specific gate, tower, neighborhood, etc. Festivals, celebrations, and quality of leadership can also affect this.

- 1 **Alert** – paying attention
- 2 **Unobservant**
- 3 **High Alert** – Monster incursions, assassination attempt, etc.
- 4 **Nervous**
- 5 **Apathetic**
- 6 **Drunk**
- 7 **Drugged**
- 8 **Incapacitated**

Motivation: d10

| | |
|----|--|
| 1 | Eh, it's a job |
| 2 | I love my job and want to be the best! |
| 3 | Bribed – Will only go along as long as they don't get caught. |
| 4 | On the Take – Irregular payments from an individual or an organization. |
| 5 | Blackmailed – Item or loved one at risk. Remove the risk and the motivation changes. |
| 6 | Charmed – May have been charmed by an adventure party or the local wizard. Perhaps a town with a powerful wizard in charge has charmed all the town guard to make sure he isn't interrupted, root out the thief's guild, etc. What happens when they make their save? Is their charm a potion in their food or drink? |
| 7 | I live here and so does my family. My job keeps them safe. |
| 8 | Conscript – I don't want to be here, but I have to. |
| 9 | Bully – Likes telling others what to do. |
| 10 | Plant/Fake – Group of NPC's have impersonated/replaced/joined the guard for some unknown reason. Monsters seeking to take the city, rob a tomb or temple, take out rivals, doppelganger, demon, etc. Will fit in so as not to be noticed. May not be able to withstand magical scrutiny. |

Morale:

As usual, the level of pay, training, and rewards from management will affect morale. A detail on the gate to the rich part of town would most likely have a better morale and be more likely to do a good job. A small town in the midst of a drought, famine, monster incursion, military invasion, or other economic downturn might have guards that feel helpless and who won't stand and fight. In addition to the back story developed by the DM, the events unleashed on the campaign by the players could have far reaching and unintended consequences.

Strictness – The Law/Chaos scale is helpful to a degree. This can vary from a simple, stay out of trouble and don't get the town leadership's attention. The extreme would be any law broken must be attended to and the appropriate judgement and

penalties distributed. Would a bar fight get you run out of town or locked up for a period of time? What if you got in a fight with a rival? Would it result in a price on your head? Are the town guard law enforcement officers looking for sources of revenue through fines for infractions of a huge legal code, or keepers of the peace looking to keep things quiet?

Location – A border town whether it is between kingdoms, or the last bastion of civilization in the area will tend to have guards that are more alert. If not, the town is easy pickings for invasion or infestation. However, border towns can still have a poor quality of guard overall. Cities on the interior of a kingdom might have lax guards who have grown soft and are not up to an invasion or monster incursion.

Equipment – The type of weapons and armor and its quality will impact the effectiveness and morale of the guard. If all they have is a badge and a nightstick, they won't be of much use against a fully equipped party. If they all have plate mail, they won't be up to a foot chase against unarmored miscreants.

If the gates, portcullis, battlements and walls are in disrepair, it will have some effect on morale. If there was an illusionist in power, a permanent illusion to hide the true condition of the walls could make a big difference to morale. As long as guards weren't falling through holes, or walls were collapsing, it would work, mysteriously injured and missing guards would have the opposite effect.

Quality of Officers – This will be similar to the skill level. A new lieutenant due to a political appointment, might want to do a good job but be incompetent from inexperience. Or they might just view it as an opportunity to order people around, and not really comprehend the nature of the duties and responsibilities of the guard. Internal politics of a town or city could influence this also.

If officers are bullies and unresponsive to the needs of their men, this will impact morale. If there is cause for fighting on the walls, officers could have the equivalent of being fragged. For example, the men could fall back in fighting and let them fall, or push them over the wall.

Group Dynamic – Is the guard as an organization honorable and do their best to keep order and keep the town safe? If there is corruption, is it limited to a single gate or neighborhood, or is the whole guard corrupt? Does the corruption go all the way to the

top? For example, if the thief's guild owns the town guard, do they also control the leadership? Is the leader of the town secretly the guild master of the thief's guild?

Popular Sentiment – How does the town view the guard? Are they corrupt, but keep the peace and keep the town safe? Or are they corrupt and a burden to the town? Is the leader/government of the town in on the corruption? Do any problems that get out of hand draw the attention of the nearest feudal overlord, or the king?

Other Groups – In addition the religious institutions, merchants, guilds, farmers, and others with a stake in how the guards perform their duties. Will the leader of the main temple get involved? Will the mages guild decide to step in for the good of the city, or their own motivations?

How do all the motivations and goals of all the various groups that make up the town or city mesh? If all the groups in a town are more concerned with their own group's agenda rather than the safety of the place, the guard may not be the best. If most of the groups understand that if the town is not safe that it doesn't matter what their group's goal is, then the guard is likely to be better funded and trained.

If town is only a placeholder of civilization to rest and resupply between forays into the local dungeon, then you may not need much detail on the guard. However, if you plan on a lot of city/town adventures, you will want to think about how all of these things inform what kind of guards the PC's will encounter.

CURRENCY IN RPGS – FAVORS

There are many types of currency in RPGs. We are all familiar with gold and silver in coins, bars, and items, gems and jewelry, magic, trade/barter, force -such as a quest or geas, other types of items found in treasure hordes, like the awesome ewer! One powerful form of currency is the favor.

Often a character or party will be in need of something, like a potion or scroll, to help them overcome an obstacle to one of their goals. For example, a scroll with several sleep spells to quickly and quietly make their way to a well guarded tower. Or a potion of control of the creatures guarding the tower.

When seeking such things from a local wizard, or cleric, the matter of payment comes up. Gold and jewels are nice, but what if there are other needs of the temple or wizard? Thus the favor. A form or barter, its value agreed upon by both parties.

What kind of favor is required? Small, medium, large, enormous?

The favor is often more valuable than gold and can be as valuable as magic. One agrees to a favor with a wizard in hopes of it not being too severe, or difficult to fulfill. There are small favors, like information: Where is the lair of the marauding orcs? Mid-sized favors, like: Rescue the villagers from the band of ogres and slay the ogres. And large favors, like: go slay this creature, or retrieve this item from far away.

One avoids honoring a favor at the risk of the wrath of a wizard and his associates, or the patron deity of the temple. Not honoring a favor will make it difficult to gain another favor from anyone else in the general area. Among wizards and temples, perhaps no wizard or temple of that deity will ever help that party or character again. Perhaps other temples and merchants and other NPCs with useful skills will not enter into a favor agreement.

Backing out on fulfilling a favor would be perfect fodder for a quest or geas to compel fulfillment.

One might argue that a chaotically aligned person would avoid agreeing to a favor as payment. That may be for the personality of the character in question, but if one views a favor as one of the forms of currency, a greedy character would seek to acquire favors owed them, in addition to coin, gems, magic, and other goods and services. While it might not be in the nature of a given character to enter into

a favor agreement, how is that different than any other character agreeing to a sum of gold delivered by a certain date as payment?

Favors are currency in our world, but tend to be limited in scope to family and close friends. How many of us have done a requested favor for our parents or spouse? They will come out and ask for a favor. In this context, it is usually a one-sided transaction, but a home cooked meal from Mom is often worth it, and one's spouse might have a more personal reward in mind. When one asks for a favor, how often is the reply, "OK, but you'll owe me?"

In farming communities, one farmer will make an arrangement for another to plow or harvest a field that is closer to the neighbor, in exchange for the same in return. Of if one farmer is called away for a family emergency, such things occur.

Why not extrapolate that into the game world of whatever genre? How common is the movie or TV plot that someone owes the mob a lot of money, but they'll forgive it for a special favor?

MAGIC SHOPS

Game balance and maintaining a challenge for players is the key here.

Magic shops are only places where one can acquire inks (from a magical or fantastic creature, like a giant squid's ink, or the blood of a troll), quills (from a magic creature), paper/vellum/papyrus for scrolls, and some standard items/ingredients for spells. Any special/unique/plot hook worthy ingredients are not to be found.

There would be a market for wizards and others for body parts of various creatures for potions of control, strength, etc. How common is it for busy wizards to trade scrolls, potions, knowledge, etc. for a "favor", choice of found magic items, body parts, and a lot of gold or gems/jewelry?

Any place with a lot of magic items/ingredients is either a wizard's tower, occupied, or long "abandoned", a temple or shrine, or a tomb or dungeon.

All the really good stuff, the players have to find, or find someone who has something they want/need and is willing to trade; or live long enough to have the party wizard make it.

While magic was once common in the ancient world, and many of its marvels still exist and function. Knowledge of all its features and functions are lost to time, or rare manuscripts, or word of mouth teaching from one wizard to the next.

Thus adventurers have to go where they hope there are unexplored ancient ruins, in hopes of finding the things they need to reach a level where they can make their own items or easily make deals to get the good stuff from NPCs.

Even an alchemist making certain kinds of potions should be regulated so that players can't just buy their way into everything. Even if there were such things, how long until the alchemist is out of ingredients to make more healing potions, or they become scarce and the price goes up?

DIRECTIONS

Directions, as in "Which way did he go?" There are a few things to keep in mind when determining a random direction. This is helpful in a, "Stop, thief!" scenario, when giving chase or fleeing.

Land, Sea, Air, Space, Alternate Dimensions, Realities, Planes?

Two dimensional, Three Dimensional, or Four Dimensional?

Simplicity verses complexity.

Roleplaying is not about making perfect game analogues to anticipate every possible piece of reality one would need to cover to have the most "complete" ruleset. It is about enough of a mutually agreed framework that allows the gameplay to proceed with minimal interruptions.

A simple, two-dimensional example we are all familiar with is the map or boardgame. The points on the compass give the basics of what is meant by direction. The most simple example are the four points of the compass, if one is facing an outdoor scenario, with modifications for cliffs or other features that make certain options difficult to follow. The complexity can be increased for the number of directions in a geometric progression. 1d4 for N,S,E,W; 1d8 for the four basic directions, plus the four "diagonal" positions on the compass, i.e. NW,SE, etc; and finally, 3d6-1 for the 16 points. Beyond this it takes 32 options, or 64 and complexity soon becomes cumbersome. This simple example leaves out determining if someone climbed a tree, or hid in the pond. Add a desired modification of up, down, and sideways to add complexity if ideas for continuing the story are evading your current stint as GM.

Two-Dimensional Tables:

4 points (N,S,E,W)

Works well for graph paper.

1D4 DIRECTION

| | |
|---|-------|
| 1 | North |
| 2 | South |
| 3 | East |
| 4 | West |

8 points (N, NE, etc.)

Works well for hex paper.

1D8 DIRECTION

| | |
|---|----|
| 1 | N |
| 2 | NW |
| 3 | NE |
| 4 | S |
| 5 | SW |
| 6 | SE |
| 7 | W |
| 8 | E |

16 Points (N, NE, NNE, etc.)

What simple model best fits here?

3D6-2 DIRECTION

While reviewing hex paper, it became clear that with 6 points and 6 sides a d12 could be put to use.

12 Points – Using points and sides of a hex.

Works well for hex paper.

1D12 DIRECTION

| | |
|------|---|
| 1 | First side of hex |
| 2 | First point of hex to the right of the first side |
| 3-12 | Continue with each of the remaining sides and points. |

Complicaton

* See Sideways sub table.

1D3 DIRECTION

| | |
|---|-----------|
| 1 | Up |
| 2 | Down |
| 3 | Sideways* |

*Sideways (NPC or creature or object being sought has encountered a complication.)

External Intervention can be another interested party has acted on the item via physical, magical or otherworldly means. Location variable can mean something like a trap or hazard.

1D6 DIRECTION

| | |
|-----|---------------------------------------|
| 1 | External Intervention |
| 2 | Location Variable |
| 3 | Backtrack |
| 4-6 | Roll Twice, or add more options, etc. |

For example, if an NPC thief is fleeing the party into the woods, and he encounters an Ogre, does he live, die, etc? How does this change the direction?

For internal directions, such as a building, dungeon or town, the directions will be more limited to the available terrain. A dungeon with a straight corridor for 100 feet and no secret doors in that space only has forward and back without mining tools or powerful magic, or a complication.

Three dimensional movement is encountered most often with sea, air or space encounters. Three axes of movement are involved and quickly complicate things.

One could roll on one of the two dimensional tables for the direction and use a second die or roll for z-axis modifier for up/down.

Adding in another layer of complexity, like time is easy, simply determine past/present or add in parallel dimension/plane. This level of complexity would only be found in a fantasy setting where play involved powerful enough players involved in dimension travel. While some use of this might happen if the party can't easily follow, like Donjon from a "Deck of Many Things."

The K.I.S.S. principle will go far, just pick the number of points that make sense and fit the circumstances to keep play moving. This is only useful if a pre-planned contingency is part of the GM's plans, say if the party encounters an individual in a maze of twisty passages with multiple routes of travel, plan the route ahead of time, or save work and devise a fast method to plan the route, since players have a knack for avoiding the cool scenario you want to see played out.

INSOLENCE & RESPECT

How well the players treat NPC merchants will determine how favorable a price they can get. Can they get book price for the treasure they find? Can they buy equipment and services at a fair price?

VAULTS

Where is the wealth of city, guilds, nobles, adventurers, etc. kept? Moneylenders, money changers, bankers, etc. Thieves and Assassins will do a lot to get it. Taxes, etc.

Where is the wealth of the city kept. In a fallen city is any of it still there?

If treasure maps lead to the city, where might it be hidden? Tombs, cisterns, fountains, basements, etc.

Vaults can also hold tombs, coffins, etc. Vaults are also a type of architecture with high ceilings. A vault might have a vaulted ceiling.

For all your cities, living and dead, where is the wealth kept? A high level thief out for a major haul, might want to know. A party more interested in robbing the wealthy than plundering a dungeon might want to know. Nobles, the wealthy, merchants, and anyone with anything that they consider valuable and are concerned others might take it from them, will have some way to protect their stuff. A crazy old man might have all kinds of junk he considers valuable and due to his paranoia devises elaborate means to protect it. This could lead to a lot of people going after what they think is valuable, and it is just junk. Wizards will have protections for their books and scrolls, experiments and items, and more rare spell components. Temples will have divine magics and other things to protect their wealth. Even the poor who have squirreled away a few coppers or silvers will have a hole in the wall, floor, ceiling, or hearth to hide their meager wealth.

A city is a living thing unto itself. The GM will need to have the thieves and others of that ilk doing things, or have a list of things they might be doing, in case players seek it, or something needs to happen in town to keep the game interesting. There could be some famous or rare item that is rumored to be kept somewhere in the city, like a wealthy merchant or noble is known to have the biggest ruby in the land. If the player characters are in town, is it a coincidence that an ambitious thief or gang of thieves have a plan to steal it?

For a fallen city, there will be rumors of great treasures for those who dare to seek it. Where was it kept originally? Is it still there, or is what could not be hauled off hidden nearby, in hopes that those who found it would return?

How might vaults and other stores of wealth be protected?

See my supplement, *Locks, Vaults, and Hiding Places* for more ideas.

QUARTERS

Cities have different divisions or districts. How does this affect the layout of the city?

Quarters usually mark some sort of functional or rational division of the city. For example, referring to the area of the original or oldest boundaries of the city as the old city. Often the old city features some sort of fortified area, such as a citadel, acropolis, or medina. Naming the district by some feature, such as wall district, for the part of the city near a wall or a more significant wall, such as the oldest or biggest wall. Similar district names could be harbor district, tower district, temple district, gate district, etc.

Today, in the USA, most cities and towns refer to their business district that contains the majority of their businesses. In a fantasy setting, this might be the merchant district, caravan district, trade district, etc. Such a district might be further divided into areas with concentrations of the same or similar trades, such as The Way of Smiths, that might contain blacksmiths, goldsmiths, locksmiths, armorers, etc. Certain businesses occupations might be limited to a specific area of the city, and might further be limited to certain classes/casts/races. The red light district is usually reserved for other than the well to do areas of a city, yet there have tended to be high class prostitutes serving the rich. One group of trades/industries grouped together would be “stinkers,” that is, those trades that have an odor, such as tanneries for leather makers, fish markets, stockyards, etc. The district(s) with an odoriferous byproduct would tend to be in an area lower than or downwind of the upper class area(s) of the city.

Low city and high city might refer to the topography of the city, and can usually refer to the economical and/or social status differences of their respective populations.

Other districts might be named based on their predominate populations, such as the foreigners district. Would the different groups of humans in your world be physically different in some way, or only culturally different? Would this rise to the same level of animosity that we see in our own world? Would other fantasy races be lumped into a non-human district, divided into each non-human race, like elves, dwarves, gnomes, and halflings?

Does or did slavery exist in your world? Is slavery more akin to antiquity, where some or all slaves had

certain rights and could somehow expect to return to freedom? Or is it more like more recent examples of slavery, where slaves are absolutely property to the point that their descendants are slaves, and their treatment varies by who their masters and overseers are? Would there be state slaves doing the work projects of the state? Would slaves be limited to conquered peoples, i.e. war prisoners, or criminals? What kinds of crimes would relegate one to slavery? Would all nations keep slaves, or only the most “primitive”, “evil”, or some such? Would slavery be such that even predominately good nations have slaves?

When designing your own cities you can use as many districts as you want, and name them after whatever best suits your needs/desires. Will all your cities have the same districts? I can see cities of the same nation/cultural group having similar divisions to their cities. For example, Alexander the Great spread the Greek ideals of cities to the areas he conquered. The Romans built arenas, hippodromes, temples, and other features of their native Italian cities in the cities of the territories they conquered, whether new or existing cities.

Historically, ancient cities had 3 to five districts, Paris has 18 districts. The old city with some sort of fortification feature, government quarters, lower/upper town, old town/city, and royal quarter, are common. In ancient Alexandria, and many old cities, each new king would often build new palaces, so that the royal quarter was huge. The Gymnasium quarter had the race course and was the largest division of the city, but a lower population density. In Byzantium, chariot racing was a big deal, much like professional sports today. The blue and green teams got in a major riot where thousands were killed and a large part of the city burned.

Burned cities. If a city had enough wood or other flammable construction to burn, after such destruction, the re-built city would either be built of less flammable materials, like ancient Rome in the time of Nero, and/or institute building codes and rules to minimize the chance of another conflagration, as in Chicago after the 1870 fire. Some poorer areas of cities might burn, being of flammable materials, or not well built, or not built to minimize the spread of fire. The rest of a city could be relatively untouched by fire.

The poorest of the poor might live in slums built from the scraps and refuse from the rest of the city, most likely outside the city proper, and outside the walls. In modern times, the poorest build on or next

to the dump, building huts out of scraps of wood, cardboard, and plastic, and furnished with the same. Such districts would easily be wiped out by fire. Often fires are set by authorities to force out these “undesirables.” Do your game cities feature this level of verisimilitude?

Possible Quarters

- Temple quarter
- Wizard quarter
- Royal & Noble quarter
- Government/Bureaucracy quarter
- Merchant’s quarter – Markets or Bazaars
- Non-human quarter (for areas where they don’t just mingle right in)
- Rich/Poor
- Docks/Wharves/Shipyards
- Warehouse District
- Thieve’s quarter
- Necropolis/Graveyard (Necromancer’s quarter)
- Arena/entertainment quarter.
- Barracks?
- Aqueducts, sewers, water towers, wells, catacombs
- Smithees and leatherworkers (stinkers)
- Slave pens/auctions
- Gallows, Stocks, and Gibbets

Number of Quarters

Pick a die for the highest number of quarters you want to deal with, if you want other than the usual 3 to 5 divisions, like most historical cities.

Elevation

- Low/Lower/Valley
- Mid/Middle
- High/Upper/Acropolis/Hill

Divisions (Most activity in a city can be grouped under the following. See district ideas above for specifics.)

- Religion
- Trade/Business
- Death (gallows, cemetery)
- Royal/Government
- Entertainment (arena, race track, etc.)
- Education/Library
- Magic
- Race/Culture

Odor

- Stinky
- Non-Stinky

Wealth

- Poor
- Moderate/Middle Class
- Rich

Street/Road/Location Names

These often incorporate aspects of the surrounding area, like Way of Smiths, Temple Plaza, or Avenue or Boulevard of Temples.

Mix in an occupation, specifically or generally, building type, race type, etc.

- Street
- Lane
- Alley
- Road
- Way
- Avenue
- Boulevard
- Court/Courtyard
- Field (Like Elysian Fields, AKA Champs Elysees)
- Place
- Route
- Carriageway

- Byway

High Road = main road

Low Road = secondary road

Parkway

Types of Roads – see tomorrow’s post.

Predominate Building Materials of District

- Earth/Mud/Cob/Adobe/Sun Dried Bricks
- Wood – Logs or milled lumber
- Fired Bricks
- Stone – Unfinished or Finished

Roofing Materials

- Thatch – Would not do well in a city environment. Better suited to rural environments with less proximity and thus less chance of fire spreading.
- Wood – Shakes/Singles, Logs, Milled Lumber
- Slate or other flat stone
- Ceramic tiles

A helpful set of all the dice tables for generating neighborhoods in a city can be found on pages 10 & 11 of the [Winter 2014 Vol. #1 of the Metal Gods of Ur-Hadad zine](#) [[Affiliate Link](#)].

Various Quarters of a City

- Temple quarter
- Wizard quarter
- Royal & Noble quarter
- Government/Bureaucracy quarter
- Merchant’s quarter
- Non-human quarter (for areas where they don’t just mingle right in)
- Rich/Poor
- Docks/Wharves/Shipyards
- Thieve’s quarter

So a lot of them also have government quarters, lower/upper town, old town/city, and royal quarter.

INNKEEPERS

Travelers need a place to stay and sailors and merchants and the common people need a place to gather for drink and gossip.

How dense are the bars? I once lived in a town of 300 people that had five bars. It was a farming community, many miles from any big city, and not much to do. I was an outsider and did not fit in, and never felt welcome.

The quality of inns and taverns will vary by the socioeconomic power of the area where it exists. The wealthier districts will tend to have the more expensive accommodations. The least expensive accommodations might be suitable to the upper middle class, for example. While the poorest districts would seldom have anything beyond upper lower class or maybe lower middle class quality/cost.

A quick assumption that by the book equipment costs are middle middle class prices. One could add 10 or 20 percent for each step up, so that a pint of ale that is 1 s.p. by the Player's Handbook is 1.1 or 1.2 s.p. in an upper middle class inn or tavern. Similar increases for each step of lower upper class, middle upper class, and high upper class. Perhaps the increase for the higher class establishments might be a doubling or tripling. It might be questionable if the higher class was related to the quality of the food and drink, most likely not the quantity. Would the cost for the lower echelons of society be much of a drop? There would most likely be a significant drop in quality.

What sorts of things would be found in the abandoned inns and taverns of an ancient city? Would there be casks of fine ale, wine, or whiskey that survived all this time? Would there be grains kept dry all these years that are still edible? Might there be some cheese still sealed in wax?

Would there be scattered coins, gems, or jewelry?

What odd sorts of object might be found in an abandoned inn or tavern?

This list would be good not just for an inn or tavern in an ancient city, but one that was raided in a small village or way station.

What Survived In the Inn/Tavern? (Randomly determine the condition- is it edible, and location of the following.)

1d10 Bottles of the finest ale.

1d10 Bottles of ale.

1d6 kegs of the finest beer

1d6 kegs of beer

1d12 bottles of the finest wine

1d12 bottles of wine

1d20 bottles of the best whiskey

1d20 bottles of whiskey

1d12 assorted cheeses

1d6 assorted cured hams, or legs of beef, or mutton

1d12 mugs

1d12 plates (wood, pewter, silver, etc.)

1d12 sets of tableware (knives, forks, spoons, chopsticks)

1d20 sets of serving utensils (knives, forks, spoons)

1d20 kitchen utensils (pot stirrers, cooking forks, ladles, etc)

10d20 copper pieces

5d20 silver pieces

1d20 gold pieces

1d6 gems

1d4 pieces of jewelry

Where is the secret hiding place? (1d6)

(Determine if this has been found or if not found, does it still contain its original contents? If the contents were moved, are they hidden nearby?)

| | |
|---|--|
| 1 | Under the keeper's bed. |
| 2 | Under a movable section of the bar. |
| 3 | Behind a brick/stone in the fireplace. |
| 4 | Secret compartment in the fireplace mantel. |
| 5 | Behind a rock/stone in the fire area of the fireplace. |
| 6 | Secret compartment in a post or pillar. |

HERALDS

Heralds/Proclamations/News/Rumors

How does official government news get around? Is there a chief herald who directs all the district and neighborhood heralds with official proclamations? Is there a place where it is posted for those who can read?

How does news of the exploits of adventurers get around? News of foreign wars and monster incursions? Gossip and word of mouth are how most information gets around.

News will travel from city to city via merchants and the more hops the news makes the more blurred and distorted it is when it comes in. Rumor and gossip is how the commoners will hear of things. How to determine how distorted the facts have become?

For a collapsed city, will there be remnants of a chief herald's office? Will there be stellae or other carvings that depict information throughout the city? Will there be any trace of how information was relayed?

For some, using a more English flair, a herald would be in charge of Heraldry, as in the College of Arms. Heraldry in the Middle Ages arose out of keeping track of who was who on the battlefield, and it became formalized to indicate the arms, AKA heraldic device of a royal or noble house. Contrary to the belief of some Americans, if you have the same last name as a famous noble house, you do not "officially" get to use those arms. The exception is for those of Scottish descent, the clan lord, often a noble, may authorize a clan badge that all members of the clan may wear.

Inkwell Ideas has a Coat of Arms Design Studio program with both a free and a fee version. Designing a coat of arms for even each nation in a campaign, like all the various kingdoms can take a lot of time. Some like the added touch of the visual aid. Others prefer to use clear and descriptive language for theater of the mind.

Unless you are going for realism in an RPG campaign set in a historical period or a "clone" of a historical period, going into the detail of a college of heralds, and all the detail involved can be quite daunting.

Whatever level of detail your heraldry involves, will there be any signs of it in a living or abandoned city? Will monuments contain the insignia or the

ruling families? Will merchant houses have their symbols? Will ancient marks of thief's long dead still exist? Will its meaning be lost or muddled to a current thief?

Taverns tend to have colorful names and we tend to expect them to have a sign depicting the name.

Will any of the symbols of an ancient empire still be in use? Will it span monuments, banners, tapestries, shield devices, mile markers, and coins? I

For a mercenary group the Green Shields, have green shields and cloak clasps that are also green shields. Would a famous mercenary group have survived over the centuries and players find an ancient pre-cursor to the current group, or might it only be a coincidence?

What groups can have symbols?

- Royals
- Senior branch and cadet branches.
- Nobles
- Nations/Countries
- Could be same or variation on the Royal coat of arms/insignia.
- Merchants
- Specific Businesses, like Barber Poles
- Guilds
- Merchants
- Magic Users
- Adventurers
- Temples/Deities/Clerics
- Theological differences between branches of the same faith need a way to recognize those in schism, heterodoxy, heresy, etc.
- Mercenaries
- Taverns
- Tribes/Clans & their subdivisions
- Scottish clans and their septs.
- Orc Tribes
- Plains Tribes of horsemen, etc.

EXCHANGE RATES OF COINS

The exchange rate for coins between kingdoms or for ancient coins to the current coin of the realm adds a bit of realism. It can also make it very fiddly if you want an in-depth realistic conversion rate. Debased coins, varying fractions of coins in a pound of precious metal, and varying values of one type of coin to another in the other monetary system, etc.

A simpler way is to have a copper = a copper, etc. but in the neighboring kingdom, they only take that kingdom's coins, so the players have to go to the money changer and pay the fee, say 3% to 10% or more, depending on how honest the money changer is and if the PCs have insulted him, etc.

Wait until the characters get to a small town and are out of local money and no one will trade with them, or only at a price where the individual or merchant comes out ahead after they makes a trip to the nearest money changer. Prices can easily go to 1.5 times to 2 times or more due to the hassle to the merchant to find a money changer. Reliance on gems, jewels, and bullion could get around that. Reliance on bullion or ingots could have other complications. With gems and jewels can the players get the full value out of them in trade?

Also, if the players haul back a treasure from the ancient ruins, there is the money changer, and maybe the tax collector so the local lord/kingdom gets their cut.

For treasures found on monsters, determine how much of it is which kingdom's coin. Is it an existing kingdom, or one long conquered? If the orcs just robbed a merchant train, it would most likely be all coins for the kingdom where the merchant does business. If a merchant crosses between nations, he will have a supply of coins for each nation, plus more portable jewels and gems.

The breakdown of a treasure into 50% ancient coins that require a tax and the money changer, and the remaining 50% split between two or more kingdoms that require a trip to the money changer, will go a long way to shrink the haul.

There are a lot of ways to boost the realism and make a copper more than a copper without the complication of exchange rate math or a complex table, or reliance on a spreadsheet at the game table.