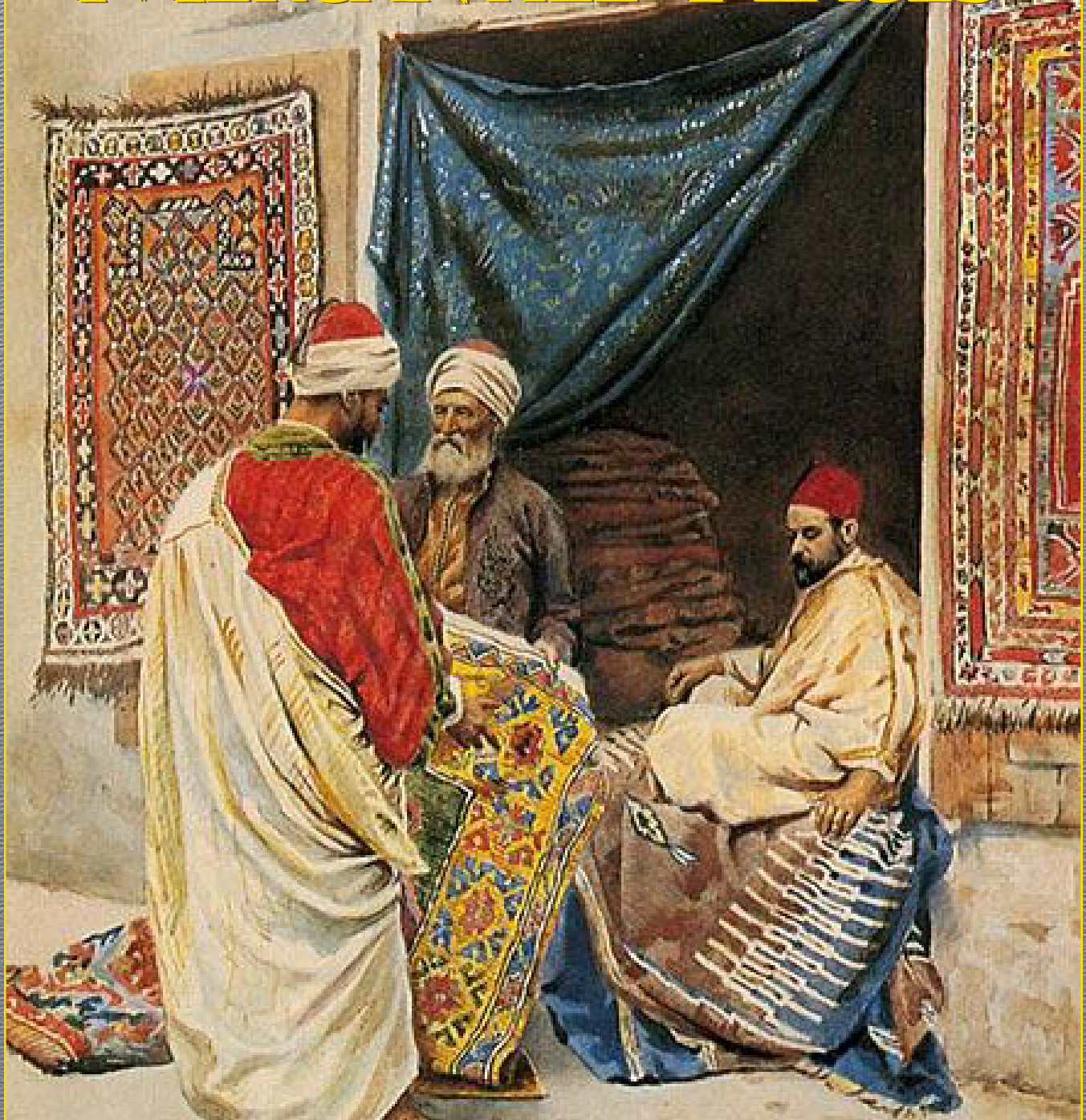


City Builder Volume 6:  
**MERCANTILE PLACES**



*By Michael J. Varhola, Jim Clunie,  
and the Skirmisher Game Development Group*

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## Viewing This Book

This book has been designed to be as user-friendly as possible from both the perspectives of printing out for use in hard copy and viewing on a computer screen. It has been laid out like a traditional print book with the idea that each even-numbered page complements the odd-numbered page that it should face (e.g., the image of a banker examining some suspicious coinage on page 7 is meant to face and illustrate the Bank entry on page 6).



With the above in mind, the optimal way to view and enjoy this book would be to print it out and organize it in a binder so that the pages are arranged as described above. This is by no means necessary, however, for using and fully benefiting from *City Builder Volume 6: Mercantile Places* and its contents.

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# Introduction

Wealth in various forms is a big part of most roleplaying games, and characters need a variety of places to liquidate, spend, and safeguard the swag they acquire in the course of their adventures. While playing out every financial transaction obviously does not serve the interests of a lively game, reenacting some of them can add a new dimension to scenarios and allow for some interesting and lively roleplaying. This can also allow characters to utilize skills — such as appraisal, bargaining, or various areas of knowledge — that they do not usually have the opportunity to use in the field.

Places of a mercantile nature that characters are most likely to visit prior to adventures include city marketplaces, village general stores, and wilderness trading posts, where they obtain provisions and much of the general equipment they might expect to need on their adventures. Places many will need to visit after their adventures — if they are successful, of course — include brokerages, where they can sell items they have decided not to keep, moneychangers to convert foreign currencies into local legal tender, banks to safeguard excess wealth or arrange loans to underwrite expensive ventures, and perhaps even warehouses to store quantities of bulky items that they need to hold onto for a period of time. All of these sorts of places are described in this volume.

Mercantile places that sell various sorts of things are likely to be found in communities of almost any size, and even at crossroads or oases along trade routes. Places that perform higher financial functions, however — such as banks — are not likely to be found in communities smaller than town size.

While mercantile places can vary widely in size, construction, and appearance, one thing most have in common — to a lesser or greater extent and as appropriate to their functions — is an effort to project substance, affluence, and success. Some are established in structures similar to those described under “Buildings” in *City Builder Volume 1: Communities* (e.g., an urban broker might operate out of a townhouse, a rural general store will likely be run out of a wattle-and-daub longhouse). Others, such as banks or warehouses, will likely consist of large, solid, purpose-built structures made of stone or brick.

Another thing mercantile places have in common is a need for security that is more costly and stringent than at almost any other sorts of establishments. This is, naturally, in keeping with their function as places used to store or actually safeguard various sorts of valuable commodities and wealth. Measures are likely to include reinforced or solid-metal doors, the best locks available, stone or metal vaults, cages or grills to sepa-

rate customers from employees, and the fulltime presence of armed guards. Magical or high-technology safeguards — if they exist in the milieu in question — will likely be employed as well.

In addition to the commodities kept in them, items present in mercantile places are likely to include ledgers, files, and forms for keeping track of inventory and transactions; materials for writing, sealing, and otherwise preparing documents like receipts, invoices, and bank draughts; shelves, containers, or other systems for storing (and sometimes for displaying) various items of stock; and whatever sorts of tables, desks, chairs, or other furnishings are required to facilitate comfort, document-handling, and interactions between customers and proprietors.

Whether the proprietors of various mercantile places dwell on the premises or not depends to a large extent on the size, location, and affluence of the establishments in question (e.g., while the owner of a country general store would almost certainly live in an adjacent backroom or loft, the manager of a bank would not likely have an apartment inside the establishment he runs).

## About This Series

This is the sixth volume in a series of 11 books designed not just to provide Game Masters with concrete information about how to create places essential to their own fantasy role-playing campaigns, but also to inspire them to develop ones that are believable, colorful, and exciting for their players’ characters to visit. *City Builder Volume 6: Mercantile Places* deals with wealth in its various forms and describes the locales where characters go to liquidate, spend, and safeguard the loot they acquire in the course of their adventures. They are, naturally, among some of the most visited places in many campaign settings. Places of this sort covered in this chapter include Banks, Brokerages, General Stores, Marketplaces, Pawnshops, Trading Posts, and Warehouses. And, while it is a generic resource not keyed

# City Builder Volume 6

to a particular system of rules, it has also been written so as to be fully compatible with the various Skirmisher Publishing LLC d20 publications, including *Experts v.3.5*, *Tests of Skill*, and *Warriors*.

## Using This Book

Each section in this book contains a description of the place to which it is devoted. It includes such things as

the kinds of communities in which the place might be found, the kinds of proprietors and staff associated with it, and the sorts of goods, services, or other things that characters might visit the place to obtain.

Following the description are one or more adventure hooks that are designed to describe interactions beyond the normal operations of the place that might concern player characters and turn any particular one into a venue for adventure.



# Bank

**B**anks are institutions that provide various sorts of financial services and often have profound influence over prevailing economic and political circumstances. In a traditional ancient, medieval, Renaissance, or fantasy gaming milieu, services provided by banks will likely include safeguarding valuables; accepting deposits of money; lending money and investing in commercial ventures of various sorts; issuing and cashing checks, bank guarantees, letters of credit, and the like — particularly to transfer money more safely between distant countries — if such instruments exist in the milieu; and money-changing. Some banks may also have charters from the local government to mint or otherwise produce coinage, banknotes, or whatever financial instruments are accepted as legal tender in the society in question.

Historically, banks have had strong links to international merchant enterprises and are among the most profitable sorts of institutions. Real-world examples include Swiss banking, which dates to the Middle Ages; the military order of the Knights Templar, which financed the activities of monarchs until it was destroyed in the 14th century (probably so that the king of France would not have to repay his debts to it); and the Florentine financial institutions of the Renaissance.

Commercial banks generally make money by charging interest, often at usurious rates, on loans and investments and by assessing fees for services like safe deposit boxes and money changing. (Banks in some historical and present-day societies have been prohibited from earning or paying interest, but these still typically profit through the assessment of fees.) Deposits of money can usually be made for free at commercial banks; some of these funds are then loaned out or invested in other ways and a small proportion of

them are held in reserve to cover depositor withdrawals and unforeseen demands.

While most banks operate as private businesses and for profit, it is possible for some — or all of them in some societies — to operate as non-profit institutions or to be owned and operated by the government. Such banks — often called central banks — may be charged with controlling interest rates and money supplies within a nation. And, while many banks offer their services to the public at large, some offer their services only to specific economic or demographic groups (e.g., the wealthy, the poor, guild members, merchants, farmers, Dwarves).

In some societies, banking might be controlled largely or entirely by members of certain races, ethnic groups, or subcultures, or prohibited to the members of others.

Security is paramount at banks and may be greater at them than anywhere else. Indeed, in an age predating government insurance of banking institutions, loss of assets from robbery could destroy a bank and those whose money is kept in it. Traditional measures are likely to include stone walls, metal vaults, the best locks available, and armed guards. Magical or exotic defenses, to the extent that they are available, are more likely to be employed in banks than in any other sort of commercial institution.

## Adventure Hooks

\* After the bank where their fortunes were deposited is robbed, one or more of the player characters are ruined. In order to have any chance of retrieving their fortunes, they will need to participate in the investigation to find the thieves and possibly take the lead in apprehending them.

\* Safe deposit facilities of banks often hold articles of exceptional value — such as financial documents, jewelry, or powerful magic items — or secrets and evidence that are worth even more (at least to their owners). Characters who need to obtain a specific item held in a safe deposit box might have to find a way to defeat the bank's security, either by physically breaking into the vault (perhaps preceded by the still more difficult and drastic steps of overcoming the guards or taking the customers hostage) or by first obtaining the number and key and then employing some sort of disguise or subterfuge to pose as the legitimate owner.





# Brokerage

**K**nown variously as brokerages, factors of imports, and clearinghouses, institutions of this sort are intended to allow the efficient sale of large quantities of goods (whether those of a particular kind or many different sorts that have common requirements for finance, storage, or transportation). One or more institutions of this sort will likely be present in most communities of city size or larger, and are most prevalent in large urban areas and metropolises, free trade zones, and other areas where intensive commerce is encouraged.

Brokerages can assume a wide range of forms and sizes, from townhouses or small offices that conduct business in the front room and store inventory in the back, to sprawling warehouses owned and operated by major trading houses.

Services available at brokerages include having goods appraised and selling them in quantity at wholesale prices. Customers might also be able to purchase items in large quantities through a brokerage. As such places are generally clearinghouses for items that are soon after resold, however, it is more likely that a broker would accept an order — with suitable guarantees of payment — and fulfill it as soon as they receive appropriate goods or are able to acquire them from a third party.

Proprietors of brokerages are typically merchants, bankers, or other characters skilled at appraising the value of goods, managing inventory, raising large loans and letters of credit, and reselling commodities at a profit. Their workers tend to be junior partners aspiring to develop similar skills and business connections.

Because large sums of money and goods or commodities of great value are exchanged at such places, brokerages are typically well constructed, with reinforced doors, good locks, and sturdy vaults. Those dealing with large quantities of cash, goods that might be easily stolen, or in high risk areas will usually also utilize guards or other security measures. Whatever protective measures

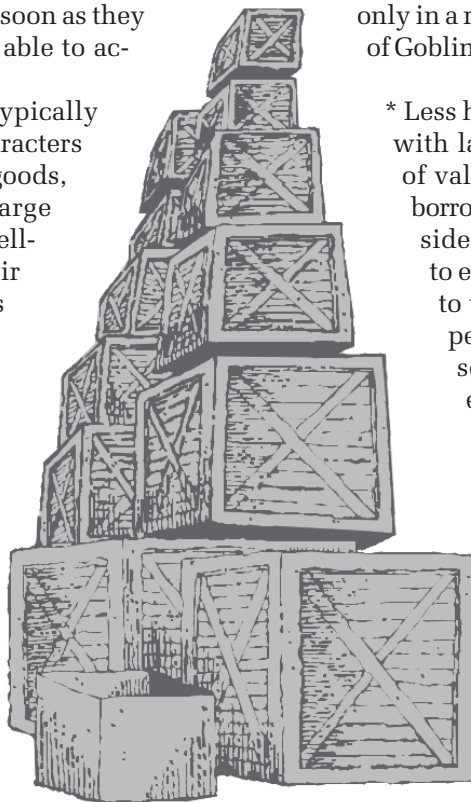
are present will, in any event, be commensurate with the value and volume and the goods being dealt with, and might thus be similar to those employed in banks (q.v.), warehouses (q.v.), or anything in between, as appropriate.

Adventurers interested in quickly unloading large quantities of swag might be encountered at an establishment of this sort. Other clients might include foreign merchants without the benefit of contacts at local trading houses, those wishing to sell large quantities of goods in one place, and — depending on local laws and mores — pirates, privateers, or mercenary bands needing to liquidate their prizes.

## Adventure Hooks

\* One or more brokers approach the player characters and offer to purchase as much of a particular commodity as they can lay their hands on. Naturally, this is something that is currently — or expected by those in the know to be — in short supply. It is also something that might be difficult to obtain or have inherent or incidental risks associated with it (e.g., an herb found only in a range of hills recently overrun by a horde of Goblins).

\* Less honest or experienced brokers entrusted with large sums of money and consignments of valuable goods are sometimes tempted to borrow these funds temporarily to put together side deals for their own profit — or simply to embezzle the cash and somehow attempt to take it all before decamping and disappearing forever. If such an attempt went sour and the broker's superiors or clients ever found out about the breach of trust, they would likely take severe or even violent retribution, and in expectation of their anger the broker might be driven to desperate measures to cover his tracks. A party of player characters might be hired by the broker's employer to investigate a possible theft on the quiet, or they might be drawn into a case of murder or kidnapping when the broker attempts to silence someone who knows of his misdeeds.





# General Store

**G**eneral stores are retail establishments that offer a wide selection of merchandise packed into a relatively small space, and are intended to allow people to purchase most of what they need at one time and to place special orders for items not in stock. Such places are typically located in frontier or rural areas, oases or crossroads, or communities of village size or smaller, rather than towns or larger communities where a broad variety of goods are available from more specialized vendors (although in the modern world, box stores, corner stores, convenience stores, and many drug stores fulfill the same function in urban and suburban areas). Many general stores in smaller and more isolated settlements are combined with other sorts of establishments, such as trading posts, post offices, or taverns. Such establishments are also variously known as village shops, provisioners, traders, or company stores.

Merchandise at general stores typically includes all sorts of dried and preserved food (including canned food if available), manufactured household goods and tools, one or more sorts of bottled alcoholic beverage, outer-wear, outdoor supplies like fishing gear, local produce, crafts, and souvenirs. Such stores may also feature a wide variety of items that the proprietor might have obtained second-hand or from traveling salesmen or other sources and put on display in the hope that they might sell. In the context of a roleplaying game, general stores — particularly those in areas frequented by adventurers — carry most or all common sorts of adventuring equipment. And, if there is a demand for them and local ordinances do not prohibit it, such stores may also carry simple armaments for hunting and home defense like bows, crossbows, spears, daggers, shields, helmets, and perhaps even light armor or second-hand pieces of heavier armor. More specialized items might be available by chance (e.g., 10% or less) or if they can be readily obtained locally.

Keeping the shelves stocked at general stores in especially isolated areas is often a challenge, and the proprietors of such places might thus be willing to purchase items obtained by characters in the course of their adventures. The quantities they are willing to purchase will likely be limited by the amount of storage space and cash at their disposal and how quickly they believe they can unload them, and they will not likely be willing either to buy repeated consignments of unusual items (e.g., foreign-made weapons) or pay

more than 50% of what they believe they can sell them for. They might also be cash-poor — or claim to be — and more willing to offer store credits rather than currency.

Because the merchandise at general stores must usually be shipped there by merchants from other areas, it is also sometimes much more expensive than it would be at its point of origin. Game masters can determine, for the sake of simplicity, that the prices given for such items in the game represent purchases from a general store; can deem that a general store charges double those prices (or some other multiplier) because of isolation and restricted competition where the items are being sold; or can set prices based on how far afield a particular general store is.

Proprietors of general stores can hail from a wide variety of backgrounds and include petty merchants, former adventurers, and owners of other local concerns who have established such places with an eye to increasing their incomes.

General stores can be of any size and their forms will usually be determined by where they are located (e.g., a general store located in a timber fort will probably be run out of a log building). Many will be set in sunken huts, long houses, and the other sorts of general purpose buildings described under “Buildings” in *City Builder Volume 1: Communities*.

Security measures at general stores are usually not elaborate but are typically commensurate with the prevailing level of threat — often with higher levels of precautions in stores that remain open at night — and those established in areas subject to banditry or other violent crime will likely be set within protected areas. Most include doors and windows that are barred or which can be locked and/or shuttered when the store is closed, and are run by people who can generally take care of themselves and who can count on support from their neighbors or the local authorities.

## Adventure Hook

\* Adventurers in especially isolated frontier areas — especially those where not-particularly-benign rulers or cartels of traders hold sway — might find themselves having to buy much of what they need from “company stores” that charge extortionate rates for standard items. This might be the inevitable result of restricted supply or inflation caused by gold flowing in from nearby dungeon areas, but that is not likely to make it much more palatable.



# Marketplace

**M**arketplaces are designated areas within many communities — whether temporary and open for a specific period each month or year or permanent — where a wide variety of goods and services can be conveniently purchased in one place. Historic examples include the weekly markets held in the main squares of villages worldwide, the seasonal markets held in major European cities, the agoras of ancient Greek city-states, the forums of Roman cities, the grand covered bazaars of Turkey and Iran, and the souks of North Africa and the Middle East.

Wares available at marketplaces can vary widely. Any particular market might provide a general variety of wares, exclude certain things (e.g., those that are considered contraband in the society), or specialize in just one or a few (e.g., produce and foodstuffs, weapons and armor).

Some societies also have a tradition of wholesale markets, places where practitioners of certain crafts, trades, or professions can purchase the supplies they need to conduct their businesses. Historic examples include the Billingsgate Fish Market, established in 1699 in London. (In game terms, prices at wholesale markets will generally range from half to two-thirds those of full normal retail prices, but minimum quantities must be purchased and might only be sold to members of certain guilds or those with specific licenses or permits.)

A marketplace is often set in a large open area — such as the main square of a village or town or a large square in a city — where commerce is conducted from temporary stalls that often surround some prominent central feature, such as a monumental statue or an ornate fountain.

A marketplace might also be set in a purpose-built enclosed area, such as a complex of covered arcades, or on a wide bridge over an intra-city canal.

In addition to merchants of all kinds, marketplace vendors might also include a wide variety of craftsmen, tradesmen, growers, and gatherers, all of whom create, cultivate, or collect their wares in places far removed from the marketplace and then avail themselves of its central location to sell them. Criminals of various sorts are also often interested in selling things — including stolen goods and contraband — and might attempt to use legitimate marketplaces for these purposes, or hold their own black markets at night or in isolated or unregulated areas.

Customers at marketplaces include everyone from household servants with shopping lists to adventurers provisioning themselves for their next expeditions. Marketplaces often attract many other sorts of characters, including government or guild inspectors; spies and secret policemen; various kinds of entertainers; pickpockets, shell-game operators and other types of rogue; and all forms of proselyte and public speaker. They also frequently serve as popular meeting places.

Whatever security is present at a marketplace will likely be as much a function of the organization and attitudes of the community as it is a response to any actual threat. In a city governed by guild interests, for example, a patrol of guildsmen tapped to serve as a watch might patrol the marketplace. In an area ruled by a strong central government, security might take the form of a police substation or guardhouse (q.v.; see *City Builder Volume 5: Governmental Places*) set up in or near the marketplace.

Characters might visit marketplaces in their communities of origin or those they pass through in order to provision themselves or seek special items needed for their adventures. They might also sometimes find it useful to obtain space and operate a stall for any number of reasons (e.g., to sell at full value bulk quantities of some items they have obtained, as a cover for spending time in a marketplace for some ulterior reason).

Some marketplaces might also have specialized areas within them peripheral to trade, such as shrines to deities of trade, mercantile courts, special exhibits, chamber of commerce offices, and the like.

## Adventure Hooks

\* A local footpad attempts to pickpocket a player character during a visit to a marketplace. At the Game Master's option, this attempt can be assumed to succeed, possibly resulting in the loss of a valuable or critical item, thus compelling the characters to try to retrieve it or to somehow compensate for its loss.

\* A character who has an unusual area of expertise — such as a little-known language or knowledge about certain types of goods — notices a valuable book or ornament stacked carelessly in a second-hand dealer's stall. The character may seek to profit from this chance find, or investigate further where the junk seller acquired such an item.



# Pawnshop

**P**awnshops are businesses that offer monetary loans in exchange for items of value, which the pawn broker holds as collateral and are subsequently called pledges or pawns. Under the terms offered by such an establishment, the owner of the item is allowed to redeem it within an agreed-to period of time for a price equal to the amount of the loan plus a fee that is usually based on monthly interest. If, for whatever reasons, the owner does not redeem the item within the stipulated period of time, the pawnbroker is entitled to sell it.

Historically, pawnbrokers existed in China since around 1000 B.C., were known to the ancient Greeks and Romans, and had spread to northwestern Europe by the 11th century A.D. Such establishments were among the forerunners of modern banks and most, beyond merely making loans in exchange for the pledge of items, also served as moneychangers or performed other financial functions, such as appraising items for a fee. In the West, the historic symbol for a pawnbroker is a cluster of three gold coins or spheres, and is derived from the symbol of the Medieval financiers of Lombardy, in Italy. In China, the symbol for a pawnbroker is a bat holding a coin.

Pawnbrokers exist at all levels of affluence. While many at the lower end of the spectrum trade mainly in personal items of a relatively modest value, those at the opposite extreme might be involved in transactions involving items of very high value indeed. In 1338, for example, King Edward III of England pawned his crown jewels to Lombard financiers to raise money for his war with France, and King Henry V of England followed suit in 1415.

The operations of pawnbrokers — including the interest they can charge, the period of time they must allow for a customer to redeem an item, and safeguards they must take against receipt of stolen goods — are usually closely regulated by the authorities and have traditionally been subject to many limitations (indeed, most modern Western law related to pawnbrokers ultimately derives from ancient Roman jurisprudence). Illegal variants on pawnbrokers include loansharks, who do not necessarily accept collateral but charge usurious rates of interest and typically employ violence to enforce repayment; and fences, who may strive to run operations that look legitimate but specialize in purchasing stolen goods and even working in collusion with thieves (in such cases using the Pawnshop most-

ly as a front to explain their possession of a variety of valuables).

Pawnbrokers cannot generally exist in societies that prohibit assessment of interest on loans, and these have included some Christian and most Islamic societies. Even when the operations of such financiers are not prohibited outright, they might be harassed or severely hampered in their operations by officials that dislike their trade.

What a particular pawnbroker is willing or able to accept can vary widely. Most, however, are eager to deal in items such as gold, silver, gems, jewelry, musical instruments, and artisans' tools. Others might be disposed to deal in weapons, armor, horses, large items like wagons or vessels, or even real estate. Few will be willing to accept perishable items or things they do not think they will be able to sell if unredeemed.

A pawnbroker usually lends much less for items than they are worth, and this amount will almost never be more than one-third of an item's full appraised value. A customer can then buy back his item for this amount plus interest. Rates can vary widely, from the liberal 3 percent per annum in China to the much more usurious rates of 5 percent to 12 percent per month in most western institutions of this sort.

Periods of time that a customer has to redeem an item can vary widely from region-to-region and depend on the prevailing laws governing the operations of pawnbrokers. This period will almost never be less than a month and, in some societies, might be much longer (e.g., in China a customer generally has up to three years to redeem an item).

Many pawnbrokers operate shops where they sell items that have not been redeemed by their original owners within the agreed-to period of time. Proprietors of pawnshops might also be willing to purchase items outright for cash (e.g., for half their assessed value), and offer them for sale immediately.

Adventurers of almost any level of experience might periodically choose to avail themselves of the services of a pawnbroker, typically when they need to finance an expedition but do not wish to sell the items they intend to pledge. A low-level warrior, for example, might hock his best set of armor in order to buy additional equipment he wants on a particular dungeondelve, while a more experienced character might decide to pledge a sailing ship that he will not need for the overland venture he is planning.

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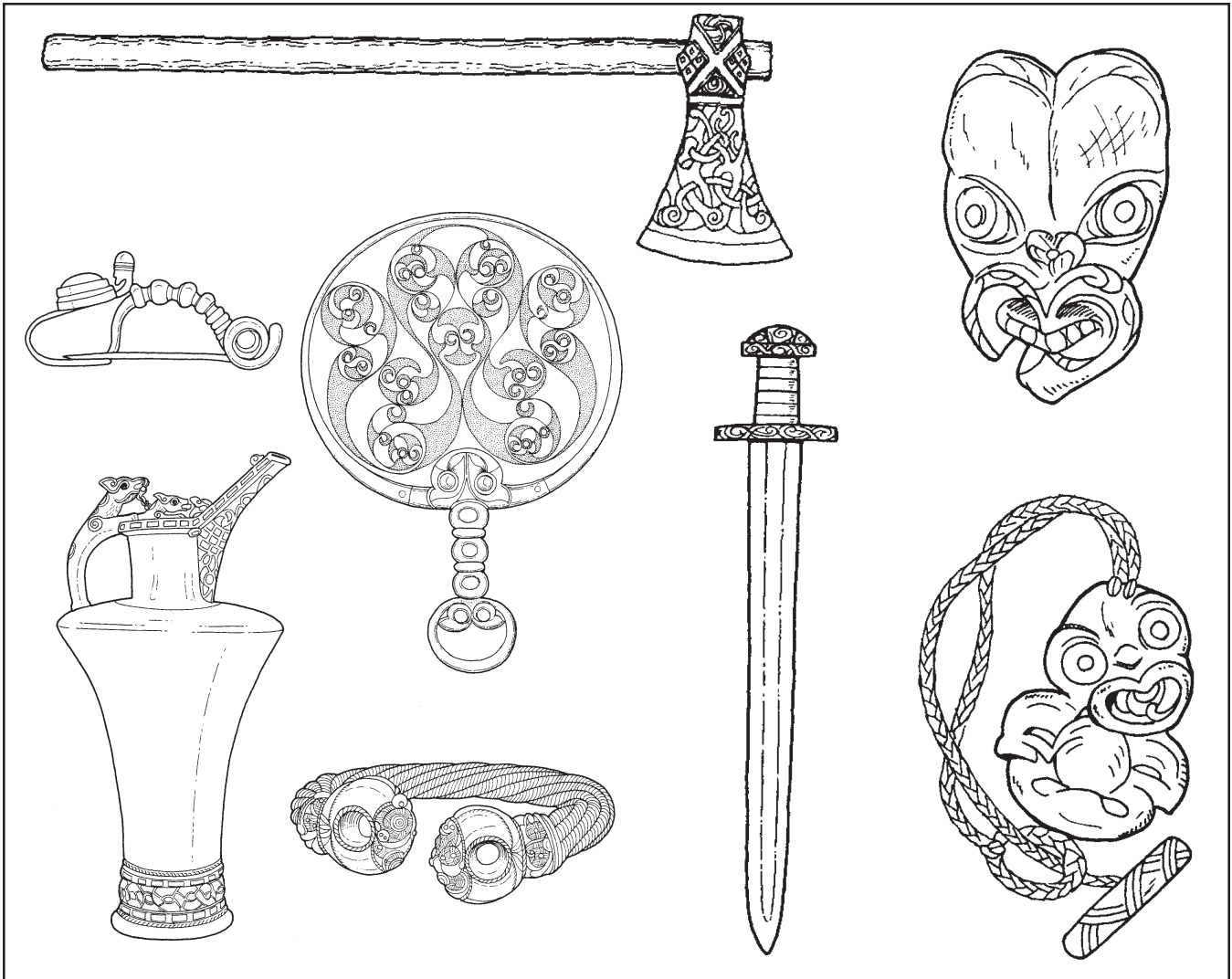
Characters might also find it useful to purchase items at pawnshops. At least half the items in stock at many such establishments will sell for between 60 percent and 90 percent of their full market value, so characters of limited means in particular might find some good deals at them.

Security is paramount at the establishments of pawnbrokers and second only to that of banks (q.v.), or even equal to them in cases of the most affluent establishments of this sort. In addition to the safeguards described in the section on banks, a typical measure employed by real-world pawnshops in the Far East is to have a counter too high for a typical customer to look over, requiring them to reach up to offer items for inspection. Pawnshops are also more likely than most sorts of financial institutions to be affiliated with Thieves' Guilds and other criminal enterprises and to have their interests protected by them.

## Adventure Hooks

\* While characters may sometimes find good deals at pawnshops, those who have failed to redeem items at such establishments might sometimes resent others who subsequently purchase them. Former owners of items unwilling to accept their loss for some reason (e.g., sentimental value, secrets associated with them) might go to any ends to retrieve them, including stalking, theft, and perhaps even violence.

\* An item for sale at a Pawnshop at a very attractive price might, unknown to the pawnbroker, carry a magical curse. Perhaps the item is stolen property, or the former owner has decided to pawn the item at less than its monetary value and default on the loan as a way to rid himself of it, evading a restriction that forbids the item from being either given away or sold.



# Trading Post

**T**rading posts are places established for the purchase, sale, and exchange of goods along and at the junctions of roads, rivers, and other travel venues, or in far-flung places where specific sorts of commodities can be obtained. Consequently, many such places are located in remote areas, along frontiers, or in sparsely populated or wilderness areas. There is thus a certain amount of risk and hazard associated with many such commercial enterprises, and they are often run by hardy adventurer-merchants and reinforced with fortifications and troops. Trading posts can range from tiny settlements centered on blockhouses or low stockades to entire fortified cities at isolated oases. Such places quite often have few useful natural resources available to them other than their locations.

Historic examples of trading posts include legendary Timbuktu, in what is now Mali, which linked the trade routes of north and west Africa with those of Europe; the Black Sea city of Caffa, founded as a trading post by Genoa in the 1300s; the trade and slaving stations established by the Portuguese along the coasts and spice routes of Africa, Arabia, India, and Southeast Asia in the 15th century; and the outposts built throughout North America by the French and English for purposes of trading with native populations and obtaining commodities like furs. Legendary examples include the Keep on the Borderlands, which functioned both as a military base and a fortified trading post.

Goods available at trading post “general stores” (q.v.) traditionally include manufactured goods or other resources that are generally unavailable in the area in question. Such goods are often sold at far higher prices than they would be at their points of origin and are often traded primarily for whatever local commodities in which an area is rich (e.g., gold, ivory, slaves, furs). Various services are also typically available at trading posts, including blacksmithing, stabling, and sleeping facilities.

Security at trading posts will be commensurate with the level of threat prevailing in the surrounding areas, which by the very nature of such an establishment are likely to be wild. A small trading post will thus, at the least, likely take the form of a sturdy timber blockhouse, while larger ones will include multiple secure buildings enclosed within a defensible stockade of some sort. If there is enough at stake and adequate investors to support such an endeavor, a particular trading post — or the organization behind it — might even have a body

of its own troops (e.g., the British East India Company had its own military forces and used them, especially during the 18th century, to act as a virtually sovereign power).

Proprietors of trading posts — all of them seeking to make their fortunes — will likely include opportunistic adventurers, ambitious junior members of trading guilds and cartels, and minor bureaucrats of nations that pursue diplomacy and influence through trade.

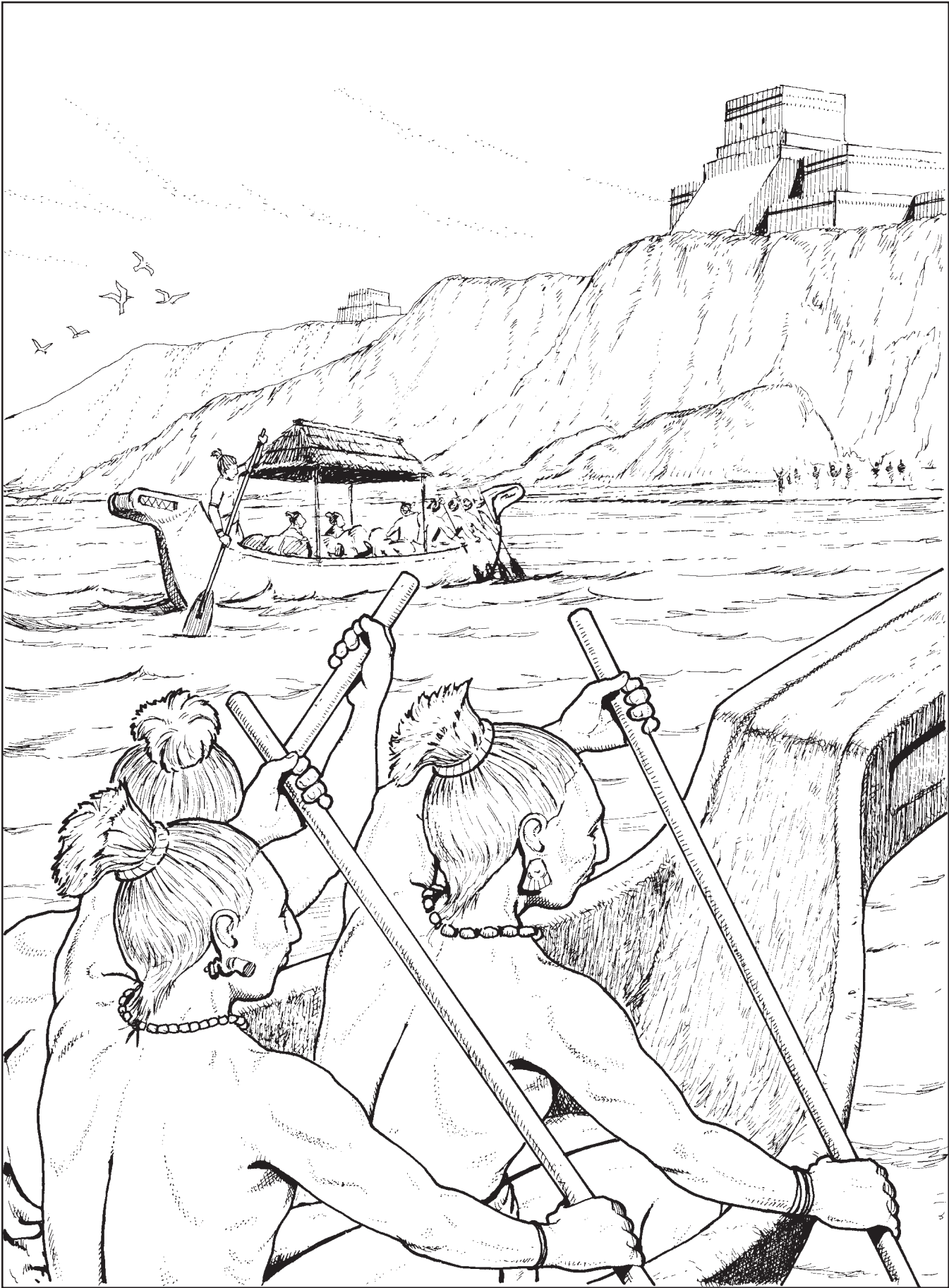
Adventurers often patronize trading posts in the neighborhood of ruins, ancient tombs, or other places of interest to them. In a traditional campaign setting, characters typically use such places to equip themselves before expeditions, liquidate their loot and dissipate some of the proceeds after their adventures, and bivouac in relative safety in between them.

## Adventure Hooks

\* A local warlord with a grudge against someone inside an isolated trading post launches an attack against it with his mixed horde of Human, Hobgoblin, and other humanoid toughs. Characters trapped within the outpost must decide what they want to do, their possible options including trying to escape from the invested site, joining in its defense, or trying to figure out exactly why it is being attacked (if the goods it contains are not a good enough reason).

\* Adventurers stopping off at a trading post in the course of an unrelated journey through barbarian lands might strike up a conversation in the place’s tavern with a dissipated character who claims to know the whereabouts of some fabled site or treasure. Although the stranger has lost all his equipment, or simply lacks the wilderness skills or courage to go to the place himself, he may offer to draw a map or could possibly be persuaded to serve as a guide. The story might be genuine or merely a ploy to lead the characters into an ambush or convince them to disturb some dreadful creature, and the stranger himself may be more than the derelict he seems.

\* A trading post — the most substantial collection of buildings in a recently settled region of wilderness — becomes a refuge for survivors as a horde of vicious creatures (e.g., humanoids, aberrations, undead) ravage the area and attempt to overrun the settlement.



# Warehouse

**W**arehouses are structures used for both long- and short-term storage of large quantities of goods and materials and are a feature of all complex, organized societies. The first warehouses were built by municipal and national governments, which used them to store surplus food in order to protect their populations against crises like famine or siege.

Commercial warehouses are generally owned by individual merchants or trading houses, which typically use such facilities both to store their own goods and rent out portions of them to others, or by organizations that need to store large quantities of goods. Examples of the latter might include everything from major planters or agricultural cooperatives that need places to store their produce until it can be sold, to manufacturers that have to keep on hand large quantities of certain materials (e.g., a shipyard that needs to have on hand timber, nails, waterproofing materials, etc.).

Most communities of town size or larger will include some sorts of government and commercial storage facilities, and other sorts of communities — such as fortress or temple complexes — might contain them as well. Within such areas, warehouses are often located near seaports, highways, and other routes along which goods are moved; in industrialized areas near where raw materials are refined or goods are manufactured, or adjacent to marketplaces and other venues where all sorts of goods are sold.

Most storage facilities are built with certain broad categories of goods in mind and because of this are not necessarily suitable for other sorts. Grain towers, for example, are not going to be useful for storing bales of cotton, while a townhouse-style warehouse would not be conducive at all to the storage of iron ore.

Warehouses are generally built from materials that are sturdy, readily available, economical (e.g., brick or concrete in some milieus), and suited to the basic form dictated by the commodities that they are to hold. Aesthetics are generally not a major concern in the construction of warehouses, which tend to be almost notoriously plain. Such buildings are constructed to maintain a suitable climate for goods rather than for people and may thus be chilly in winter, stifling in summer, or otherwise uncomfortable.

Warehouses generally have ramps rather than stairs leading into them or connecting multiple levels, as well as loading docks appropriate to the modes of transportation used to move goods to and from them (e.g., load-

ing docks as high as the beds of standard wagons). Many warehouses are also outfitted with built-in movement systems — such as rails, conveyers, stationary or suspended cranes, hoists, or elevators, depending on the prevailing level of technology — appropriate to the usual size and weight of containers or materials that the warehouse handles.

Movable equipment at such facilities generally includes handcarts, wagons, and other sorts of conveyances for moving heavy or bulky goods; small cranes, possibly on wheeled frames, and other devices for lifting goods as needed; and shelves and pallets on which goods are stored — both to keep them dry and make the most of the vertical space available.

Security at warehouses tends to be fairly stringent but, because the goods stored in them is generally pound-for-pound worth much less than things like gold and gems, nowhere near the level of that at institutions like banks (q.v.). Warehouses that store very precious commodities however — such as spices — will have measures in place commensurate with the value of what is kept in them. Precautions tend to include measures like walls or fences around warehouses or complexes of them; heavy doors, locks and windowless walls on buildings; strongrooms, cages, or other secure areas within individual buildings; and guards of various sorts (e.g., Human, canine).

Such facilities are usually managed by one or more merchants, government officials, or administrative specialists skilled at bookkeeping and staffed by brawny workers capable of stowing, retrieving, and moving around as needed the contents of their facilities.

Customers at commercial warehouses include anyone who has large quantities of goods they need securely stored for periods of time, ranging from overnight to indefinitely. Some of the most prominent in a typical ancient, medieval, Renaissance, or fantasy campaign setting will be merchants who need inventory held while they are waiting for events like ships to arrive or the trade season to begin.

Adventurers, especially those without large lairs, might need to avail themselves of such places in order to store large quantities of bulky swag, equipment, or trade goods that they plan on using to defray the costs of their next expeditions. They might also end up visiting warehouses while conducting business on behalf of various third parties (e.g., traveling to a warehouse in another city to pick up goods stored by their patron).

# City Builder Volume 6

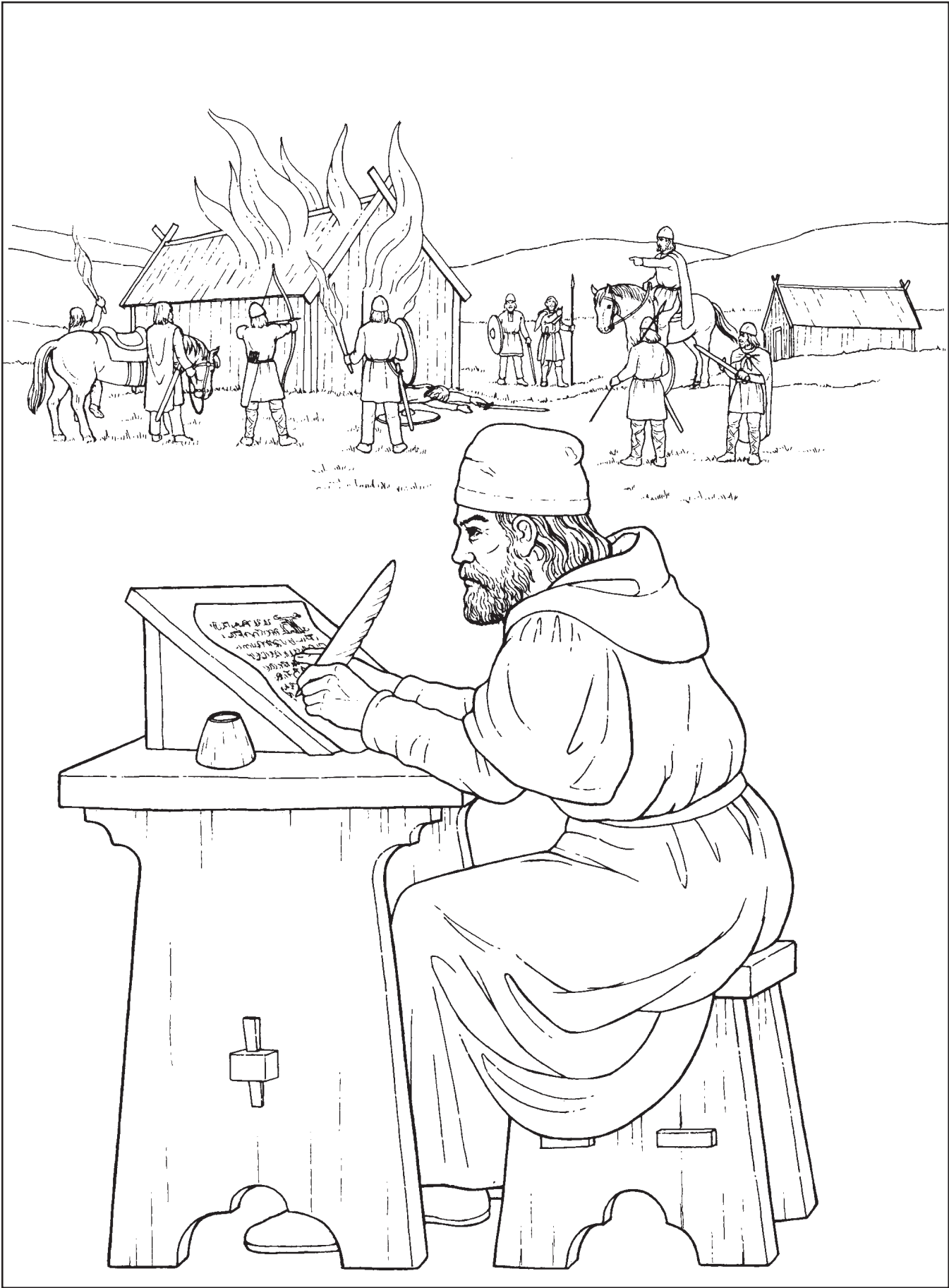
## Adventure Hooks

\* The owner of a warehouse specializing in storage of expensive goods might seek to hire one or more characters to probe his security measures, with an eye to discovering ways to make it less vulnerable to actual robbery attempts.

\* Characters might receive a tip-off that a gang they have been pursuing uses an isolated warehouse to meet and arrange various nefarious deals, and that a big trans-

action will take place that night. Whether the information is a trap from the start, or the villains employ much more numerous and cunning guards than the players expect, their attempt to infiltrate the warehouse should inevitably break into a massive running fight up and down stairways, across catwalks, along high and rickety racks with containers of merchandise crashing to the floor on all sides, and through high vaults fouled with accumulated cobwebs and dust that could flash-burn in response to any use of fire (or even the sparks struck by clashing weapons).





*City Builder Volume 6: Mercantile Places* is the sixth in a series of 11 complementary books designed to help guide Game Masters through the process of creating exciting and compelling urban areas and places within them for their campaigns. It is a universal resource that is not specific to any specific game system and is designed to be compatible with the needs of almost any ancient, Dark Ages, Middle Ages, Renaissance, or fantasy milieu.

Its contents include:

- \* An Introduction that describes the series and how to use the material in this volume;
- \* Individual sections devoted to descriptions of Banks, Brokerages, General Stores, Marketplaces, Pawnshops, Trading Posts, and Warehouses; and
- \* One to three Adventure Hooks tying in with each described sort of place.

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