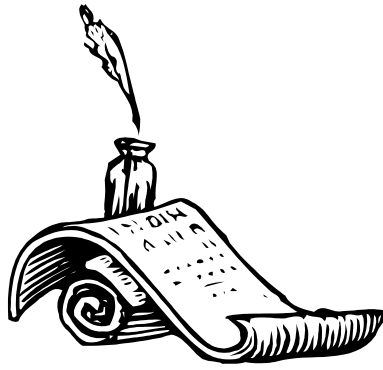


CHARACTER CATCH-UP 1

INTRODUCTION

There are times in a campaign when game time needs to pass quickly, such as the pregame to start a new player character, when a player returns from an absence or when all the player characters are in a relatively safe environment and want to spend their monthly skill development points. "Cities" by Chaosium, Inc. presented the concept of Character Catch-Up tables and, with a little modification, these can be used with Harnmaster as well. What follows are suggestions on the necessary modifications and further details can be found in "Cities".



For each tenday that a character passes in game time, each of the following steps is taken (one time through for each character). Keep in mind that the purpose of these tables is to cause time to pass quickly. While a little role-play will be allowed, it should not be more than a couple of turns and drastic changes to the results will usually not be possible. Winning a fortune should be taken with the same amount of grace as losing one. There are some events that result in the sudden death of the character but, in my campaign, these results will be changed to serious injury.

- [1] RANDOM EVENT TABLE (REQUIRED)
- [2] COST OF LIVING, EMPLOYMENT AND SAVINGS TABLES (REQUIRED)
- [3] GAMBLING TABLE (OPTIONAL)
- [4] PURCHASES TABLE (OPTIONAL)
- [5] TRAINING (OPTIONAL)
- [6] INVESTMENTS TABLE
- [7] MONEY LENDER TABLE (OPTIONAL)

RANDOM EVENT TABLE

Currently, the random events in "Cities" will be used by translating one gold to 1d in Harn.

COST OF LIVING, EMPLOYMENT, SAVINGS TABLES

COST OF LIVING (ESTIMATED EXAMPLES)

SLI	Break down (tenday cost)
67	FDI 35/CLI 8/HKI 10/LSI 8/LXI 6 (30d)
76	FDI 37/CLI 10/HKI 12/LSI 9/LXI 7 (110d)
83	FDI 39/CLI 12/HKI 14/LSI 10/LXI 8 (140d)
91	FDI 41/CLI 14/HKI 16/LSI 11/LXI 9 (180d)
98	FDI 43/CLI 16/HKI 18/LSI 12/LXI 9 (220d)

Note 1: Living with no money will be resolved using "Cities".

Note 2: Companion is required for humans at least once per month and for sindarin / khuzdul at least once per five months. Otherwise, all skills (except music, acting and artistic skills) will have a special penalty of -1 per day/tenday after the 1 month/5

months. The special penalty for music, acting and artistic skills will increase by the same amount that the others decrease. Companionship is considered to be a romantic encounter and may or may not be sexual. Sexual encounters will be resolved using "Naughty & Dice: An Adult Gamer's Guide to Sexual Situations" by Christine & Tim Morgan.

EMPLOYMENT

Modifier	Adjustment
Serf background	-20
Noble background	+10
First child	+10
Each job already lost	-2 cumm.
Each job already quit	-2 cumm.
Read/write skill	+10
Each week worked	Cancels job lost/quit

roll	Job found
01-40	Unguilded status job.
06-25	Guild status job.
26-50	Noble status job.

Job skill	Salary modifier
01-35	Fired after one tenday.
36-84	You keep working.
85+	10% raise in tenday salary.

Job status	Salary for tenday
Unguilded	1d12 d + living conditions at SLI 60.
Guilded	3d8 d + living conditions at SLI 80.
Nobility	2d20 d + living conditions at SLI 100.

SAVINGS

Modifier	Value / SLI	Adjustment
Low intelligence	3-6	-30
Mediocre intelligence	7-8	-15
Good intelligence	13-15	+10
Excellent intelligence	16+	+20
Poorest of the poor	0-45	+10
Low income but getting by	46-70	0
Reasonably comfortable and respectable	71-90	-2
Quite wealthy	91-115	-10
Ostentatious	116+	-20

roll	Result
01-05	You lost your job. (refer to CU-2)
06-25	You saved no money this week.
26-50	You saved 10% of your tenday salary.
51-80	You saved 30% of your tenday salary.
81-90	You saved 75% of your tenday salary.
91-97	You saved all of your tenday salary.
98-100+	You have a chance to invest. (refer to CU-5)

CHARACTER CATCH-UP 2

GAMBLING TABLE

Modifier	Value / SLI	Adjustment
Low intelligence	3-8	-10
Very good intelligence	13-17	+5
Very high intelligence	18+	+10

roll	Result
01-09	You lost your bet and are accused of cheating.
10-24	You lose double your bet.
25-39	You lose your bet.
40-64	You break even with no gain or loss.
65-79	You win half again your bet.
80-89	You win twice your bet.
90-95	You win four times your bet.
96-99	You win 10 times your bet (unmodified roll).
100+	You win 100 times your bet (unmodified roll).

PURCHASES TABLE

All items have a source of Rural, Town, City or All. An item bought at the source is available 90% of the time. An item one area away (i.e. Rural item bought in Town) costs 150% and is 60% available. An item bought two areas away (i.e. a City item bought in Rural area) costs 200% and is available 30% of the time. For each item purchased, you can bargain by one use of the mercantylers' bargain table (see below) but, if the price increases, you must still buy the item (if you are able).



		Buyer's Rhetoric			
		CS	MS	MF	CF
Seller's Rhetoric	CS	Inc.	+1d5%	+5d2%	+5d5%
	MS	-1d5%	Inc.	+1d5%	+5d2%
	MF	-5d2%	-1d5%	Inc.	+1d5%
	CF	-5d5%	-5d2%	-1d5%	Inc.

TRAINING TABLE

In summary from Harnmaster: a development roll is when 1d100 + SB is greater than current ML, which increases ML by 1. At the end of the tenday, each character will get Will Skill Maintenance Points (SMP) for individual practice plus 1 SMP for each hour of instruction (instructor must have a ML 20 points higher) plus 1 SMP for each 4 hours of employment. Players can spend the SMPs for development rolls (10 SMP per roll) for appropriate skills.

INVESTMENTS TABLE

Modifier	Value / SLI	Adjustment
Low intelligence	3-8	-20
Better than average intelligence	13-17	+2
Very high intelligence	18+	+5
Each tenday on current job		+1 (max +7)

roll	Result
01-06	Bankruptcy. You lose this investment
07-09	Your investment is failing.
10-11	Your investment is threatened by competitors.
12-14	Your investment comes on hard times.
15-25	Business is slow.
26-75	Your investment seems sound.
76-80	You realize a return of 5% on your investment.
81-85	You realize a return of 5% on your investment and you have an opportunity to work for the business.
86-90	You realize a return of 5% on your investment.
91-93	You realize a return of 10% on your investment.
94-96	Your investment is liquidated.
97-98	A wealthy merchant offers to buy your investment for 1d6 times its current value.
99	You receive two offers to buy your investment.
00	You can reinvest up to the current amount.

MONEY LENDER TABLE

The ability for non-mercantylers to leave money at a usurer is a fairly new concept and can only be found in the larger cities such as Kiban, Olokand and Tashal at 5% interest compounded per annum. Unsecured loans are only available to moneylenders but the pawning of items for small short-term (one to six months) loans at an interest rate of 5% compounded per month. Promissory notes (usurer notes) are only available to mercantylers and only in multiples of 10d. Player characters are always at liberty to make their own arrangements for the safe storage of their valuables as they see fit.