

## INTRODUCTION

What follows are the house rules for buying things, selling things and making things. This will not be used for consumables (such as food and drink) which are covered by “Household” in Hårnlore Issue 11” by Columbia Games Inc. Some of this information is a modified version of the rules found in “...and a 10-Foot Pole” by I.C.E. and a modified version of the weaponcraft rules found in “Harmmaster Gold” by N. Robin Crossby.

Knowledge of these game mechanics are not absolutely necessary for role-playing a character within the campaign but they do illustrate one point: You are free to ask an NPC for the price of an item but do not ask the GM.

## PURCHASING AN ITEM

### DETERMINE THE MARKET SUPPLY

There are four different types of markets for a given commodity. An “oversupplied market” is an area where the commodity is overstocked or is produced in large quantities (and then exported). In Tashal, salt, furs, silver, bulk grains, vellum, and woolen goods are examples of oversupplied commodities.

An “undersupplied market” is one in which the commodity is occasionally found (but is probably not available at any given time). This is a typical market for imported goods. In Tashal, Khuzan wares are an example of an undersupplied commodity.

A “supplied market” is an area where the commodity is normally stocked. This is typical of most cosmopolitan areas or well-stocked trading towns. For Tashal, commodities of this nature include all items that are on the Suggested Retail Value list found at *TBD* and not covered by the preceding market types.

An “unsupplied market” is an area in which the commodity has either never been seen or is seen so rarely that most people have never seen it. For Tashal, commodities of this nature include everything not covered by the preceding market types.

### DETERMINE THE TRANSACTION LOCATION

There are four different types of locations in which the transaction can take place. When dealing with merchants in regulated environments (i.e. any area where there might be local laws on buying and selling goods), the transaction should be classified as “Regulated Merchant”. In Tashal, this includes all of the merchants mentioned in “Tashal” by Columbia Games Inc. Their locations can be determined by asking NPC’s.

When dealing in a cosmopolitan area, but not in a non-regulated way (i.e. in the local bazaar or just street vending), the transaction should be classified as “Street Merchant”. For Tashal this is transactions at the booths in Mangai Square, Haldan Square and along the streets during the Great Summer Fair.

When dealing with an individual in a non-cosmopolitan setting, the transaction should be classified as “Individual

Transaction”. This includes those merchants outside the walls of Tashal but not transactions outside their shops due to the restriction on transactions within five leagues of the market.

When attempting to deal with the black market, the transaction should be classified as “Black Market”. For Tashal this includes transactions at non-guild merchants (i.e. those not published in “Tashal”) and any individual within five leagues of Mangai Square not mentioned in the preceding transaction types.

### CHECK FOR COMMODITY AVAILABILITY

Before availability can be determined, the commodity type must be determined. There are two different types of commodities: internal and external. An internal commodity is produced in the immediate locale (i.e. less than a day’s travel from the transaction location). An external commodity is produced elsewhere and imported to the locale (i.e. is produced more than a day’s travel from the transaction location).

On each column of each table, the first entry is the chance that a given commodity will be available. Use the number to the left of the slash (“/”) if the commodity is an internal commodity. Use the number to the right of the slash (“/”) if the commodity is an external commodity. Roll d100 and add the Availability # to the roll. If the result is over 100 (i.e. 101+), the commodity is currently available. If the result is less than 100, the amount less than 100 should be an indicator of how long it will take (in days) to get the commodity. Of course, the GM can decide that the commodity will never be available (due to cultural limitations).

### DETERMINE THE PRICE OF THE ITEM

The last step is to determine the actual price of the item in question. To determine the price of the item, the GM must roll a d100, adding the PCs Rhetoric ML and subtracting the owner’s Rhetoric ML (both Rhetoric skills are limited by the respective language skills).

When indexing the value, read the value to the left of the slash (“/”) as the percentage of “list” price the seller of the item is asking. The value to the right is used when the PCs are attempting to sell an item. If the result is not a number, the GM should examine the descriptions below to determine what has occurred.

### USING THE TABLES

Follow the procedures outlined above to determine the final asking price for the item in question. A player is allowed to roll on a given column as many times as he likes. Each additional roll on the column has a -10 penalty (cumulative). PC’s are not allowed to return back to a previous offer. All deals are binding only as long as the PC remains in the shop (at the store, etc.) Once the PC leaves, he must “re-negotiate” the deal.

A visit to each merchant requires one hour for “Regulated Merchants” and one watch for other transactions (the

# MARKET 2

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additional time is necessary to locate a seller). Regulated Merchants only do business during the third and fourth watches.

Here is a list of the “non”-percentage results that can be generated on the tables and an explanation of them. Some results on the table are given an asterisk. This indicates that this result is applied before any modifiers are taken to the roll.

**Swindle:** The character has been swindled by the merchant (on purpose). The exact nature of the swindle should be adjusted according to the circumstances. For example, the merchant has passed off shoddy goods (and the character is not aware of it). Alternatively, the character might have sold the goods and received counterfeit money in exchange. The character should believe that he has just received an incredible bargain. Buyers who feel they have been swindled by a Regulated Merchant, can take their case to the next folkmoot (or hallmoot in the country) but, if there were no other witnesses (PCs) to the transaction, the case will automatically be ruled against them. Swindles from other types of merchants cannot be recovered – the merchant has long gone, never to be seen again (unless the GM decides otherwise).

**Theft:** The character has been robbed! The exact nature of the theft should be adjusted to fit the circumstances. For example, the merchant might arrange to deliver the goods if the party pays now without the intent to deliver. Alternatively, the merchant might promise to deliver payment for goods without actually paying. Theft can be resolved as above for swindles.

*Note: The biggest difference between a theft and a swindle is that when swindled, the character ends up with something that he doesn't want. A theft results only in the loss of the item(s) in question (usually through the promise of goods or services that never occurs).*

A-theft: The character is a victim of an armed robbery. The exact nature of the theft should be adjusted to fit the circumstances. For example, the merchant was not a merchant at all, but a rogue out to steal the character's money. Alternatively, the merchant refuses to buy the character's goods and instead sends some thugs to steal them. Armed Theft can be resolved as above for swindles. The thieves should be considered overwhelming enough that combat is not an option.

*Note: The biggest difference between an armed theft and a theft is that the character's life is put into peril as a result of an armed theft (while this is not usually true of a normal theft).*

**Turned In:** While trying to make a purchase or sale on the black market, the character is turned in to (or caught by) the authorities. The exact repercussions of this should be adjusted to fit the circumstances. For example, the character could be caught up in an elaborate “sting” operation (in an attempt to catch an established ring of thieves). At bare minimum, the net result should be treated as a “No Sale” result.

**Report:** While trying to make a purchase or sale of the item, the individual spreads the word about the sale (and refuses to complete the transaction; treat as a “No Sale” result). The exact repercussions of this should be adjusted to the circumstances. For example, if the character has just purchased three weeks of rations, word might spread that the character is going to be leaving soon on a long journey. Alternatively, the individual might put out words of warning to further prohibit this character from making similar purchase or sale attempts in this vicinity.

**No Sale:** The character is unable to sell this item at this time. All further price rolls for selling this item in this vicinity will suffer a -10 penalty (cumulative with previous “No Sale” results).

## SELLING AN ITEM

The procedure for selling an item remain the same as the purchasing an item, except it is the availability of a buyer that the characters check for and the final asking price is determined by looking at the number to the right of the slash (“/”) in the table.

## MAKING AN ITEM

The following procedure will only be used where another procedure is not available. (e.g. Weaponcrafting and armorcrafting have their own procedure and clothing will be created using the armorcrafting procedure.)

## DECIDE ITEM TYPE & WEIGHT

An experienced crafter can make an item provided s/he has examined an example of the type. Some items come in different weights, this must also be decided. Someone wanting to create something that they do not have access to, will have to use a modified version of the Spell Research rules.

Where not otherwise specified, raw materials required will amount to 10% of the retail value. (i.e. to create an iron door hinge worth 33d will require 3d 2f of iron.) Required materials are divided by the crafter's Personal Effectiveness Factor (PEF). Using the previous example with a metalsmith having a metalcraft skill of 89%,  $3d\ 2f / 1.10 = 3d\ 1f$  of material.

## DETERMINE EML AND PRODUCTION TIME

Determine the production time requirement in hours as the retail price of the item minus the raw materials and divided by a quarter of the crafter's daily wage. In example, the above iron door hinge (which retails for 33d) minus raw materials (3d 2f) and dividing by a quarter of the metalsmith's daily wage (3d) results in  $39\ 1/3$  hours.

A master metalsmith (with metalcraft ML of 89%) and a journeyman (with a metalcraft ML of 65%) work on this door hinge. Examining their Personal Effectiveness Factor, each hour of the master's efforts produces 1.1 hours of effective time. The journeyman's efforts produce one hour effective time for each hour of effort. The  $39\ 1/3$  hours required to make the door hinge can be completed by this team in  $18\ 3/4$  hours or 2 ten-hour days.

The EML to make an item is the average ML of all participants. In this example, the average of 89% and 65% is 77%.

## INVEST TIME, EFFORT AND MATERIALS

Once EML, material and production time requirement is known, the crafter (or team) closets themselves in their workshop for the necessary number of hours. Interruptions may lengthen production time (or reduce product quality). The hours do not normally have to be invested consecutively; sleep and meal breaks are allowed. About ten hours a day is the most that can be spent rafting.

## DETERMINING ITEM ATTRIBUTES

Once the item is completed, its attributes are normal for an item of its type and a quality of 0. The crafter then expends a number of item improvement points (IIP) equal to Skill Index (minimum of one roll). That is, a crafter of ML60-69 has six IIP. The improvement procedure continues until all IIP are expended.

Test crafter's EML as follows:

**CF** Expend 1 IIP. The item has been damaged or destroyed. Reduce quality by SI. The crafter has the option to scrap the item (in which case indestructible materials may be re-used); or the remaining IIP may be used in an effort to fix the item.

**MF** Expend all remaining IIP. Reduce object quality by one. Process is terminated (no more improvements).

**MS** Expend 2 or all remaining IIP (whichever is less). Increase object quality by one. If crafter has no IIP left, process is terminated.

**CS** Expend 1 WIP. Increase object quality by one. If the crafter has no IIP remaining, process is terminated.

Once all IIP are expended, the item is complete. Record its (modified) quality.

In another example of the complete process, Berina, working alone with a weaponcraft skill of 32%, decides to make a door hinge. She gathers together the required material which, in her case, is 4d 2f worth of iron. Working for two hours a day, she completes the hinge in 50 hours of work (or 25 days time). Expending her three improvement points, she gets 91% on her first roll resulting in a door hinge of poor quality but workable.

# MARKET 4

OVERSUPPLIED MARKET				
Avail #	90 / 65	80 / 55	60 / 35	70 / 45
Roll	Regulated Merchant	Street Merchant	Individual Transact.	Black Market
-26	Swindle *	A-Theft *	Theft	A-Theft
-25 - 05	No Sale *	A-Theft	Swindle *	A-Theft *
06 - 10	No Sale *	Theft *	Swindle *	A-Theft
11 - 15	No Sale	Swindle *	Swindle	Theft *
16 - 20	No Sale / 5%	No Sale *	Swindle	Theft
21 - 25	150% / 5%	No Sale	No Sale *	Swindle *
26 - 30	100% / 5%	No Sale	Reported *	Swindle
31 - 35	85% / 5%	No Sale / 5%	No Sale	Swindle
36 - 40	75% / 10%	No Sale / 5%	No Sale	No Sale *
41 - 45	70% / 10%	100% / 5%	No Sale	Turned In
46 - 50	65% / 10%	85% / 10%	No Sale	No Sale * / Turned In
51 - 55	65% / 10%	75% / 10%	No Sale	No Sale / 10%
56 - 60	60% / 10%	60% / 10%	No Sale	No Sale / 15%
61 - 65	60% / 10%	55% / 10%	No Sale / 5%	No Sale / 15%
66 - 70	55% / 10%	55% / 15%	No Sale / 10%	200% / 20%
71 - 75	55% / 10%	50% / 15%	No Sale / 15%	150% / 20%
76 - 80	55% / 10%	50% / 15%	No Sale / 20%	100% / 25%
81 - 85	50% / 15%	45% / 15%	No Sale / 20%	85% / 30%
86 - 90	50% / 15%	45% / 20%	No Sale / 25%	75% / 35%
91 - 95	50% / 15%	45% / 20%	200% / 25%	60% / 45%
96 - 120	50% / 15%	45% / 20%	150% / 30%	55% / 50%
121-140	50% / 20%	40% / 25%	100% / 35%	50% / 60%
141-160	45% / 20%	35% / 30%	75% / 35%	50% / 75%
161-180	40% / 25%	30% / 35%	55% / 45%	45% / 85%
181-200	35% / 30%	25% / 50%	50% / 50%	40% / 100%
201+	30% / 35%	20% / 60%	45% / 75%	30% / 125%

**UNDERSUPPLIED MARKET**

Avail #	50 / 25	40 / 15	20 / -5	30 / 5
Roll	Regulated Merchant	Street Merchant	Individual Transact.	Black Market
-26	Swindle *	A-Theft *	Theft	A-Theft
-25 - 05	No Sale *	A-Theft	Swindle *	A-Theft *
06 - 10	No Sale * / 5%	Theft *	Swindle *	A-Theft
11 - 15	No Sale / 10%	Swindle *	Swindle	Theft *
16 - 20	No Sale / 15%	No Sale *	Swindle	Theft
21 - 25	600% / 20%	No Sale	No Sale *	Swindle *
26 - 30	400% / 25%	No Sale	Reported *	Swindle
31 - 35	350% / 25%	No Sale / 20%	No Sale *	Swindle
36 - 40	300% / 30%	No Sale / 25%	No Sale	No Sale *
41 - 45	280% / 30%	400% / 30%	No Sale	Turned In *
46 - 50	260% / 35%	350% / 35%	No Sale	No Sale * / Turned In
51 - 55	250% / 35%	300% / 40%	No Sale	No Sale / 50%
56 - 60	240% / 40%	250% / 45%	No Sale	No Sale / 60%
61 - 65	230% / 40%	225% / 50%	No Sale / 20%	No Sale / 70%
66 - 70	225% / 45%	210% / 55%	No Sale / 40%	800% / 80%
71 - 75	220% / 50%	200% / 60%	No Sale / 60%	600% / 90%
76 - 80	220% / 50%	200% / 65%	No Sale / 80%	400% / 100%
81 - 85	210% / 55%	190% / 70%	No Sale / 90%	150% / 125%
86 - 90	210% / 60%	190% / 75%	No Sale / 100%	300% / 150%
91 - 95	200% / 60%	180% / 80%	800% / 110%	250% / 175%
96 - 120	200% / 70%	180% / 90%	600% / 130%	225% / 200%
121-140	190% / 75%	160% / 100%	500% / 140%	210% / 250%
141-160	180% / 85%	140% / 125%	400% / 150%	200% / 300%
161-180	160% / 100%	120% / 150%	300% / 175%	180% / 350%
181-200	140% / 120%	100% / 200%	200% / 200%	160% / 400%
201+	120% / 150%	80% / 250%	150% / 300%	150% / 500%

**SUPPLIED MARKET**

# MARKET 5

Avail #	70 / 45	60 / 35	40 / 15	50 / 25
Roll	Regulated Merchant	Street Merchant	Individual Transact.	Black Market
-26	Swindle *	A-Theft *	Theft	A-Theft
-25 – 05	No Sale *	A-Theft	Swindle *	A-Theft *
06 – 10	No Sale * / 5%	Theft *	Swindle *	A-Theft
11 – 15	No Sale / 10%	Swindle *	Swindle	Theft *
16 – 20	No Sale / 15%	No Sale *	Swindle	Theft
21 – 25	300% / 20%	No Sale	No Sale *	Swindle *
26 – 30	200% / 10%	No Sale	Reported *	Swindle
31 – 35	175% / 10%	No Sale / 10%	No Sale *	Swindle
36 – 40	150% / 15%	No Sale / 10%	No Sale	No Sale *
41 – 45	140% / 15%	200% / 15%	No Sale	Turned In *
46 – 50	130% / 15%	175% / 15%	No Sale	No Sale * / Turned In
51 – 55	130% / 15%	150% / 20%	No Sale	No Sale / 25%
56 – 60	120% / 20%	120% / 20%	No Sale	No Sale / 30%
61 – 65	120% / 20%	110% / 25%	No Sale / 10%	No Sale / 35%
66 – 70	110% / 20%	105% / 25%	No Sale / 20%	400% / 40%
71 – 75	110% / 25%	100% / 30%	No Sale / 30%	300% / 45%
76 – 80	110% / 25%	100% / 35%	No Sale / 40%	200% / 50%
81 – 85	105% / 25%	95% / 35%	No Sale / 45%	175% / 60%
86 – 90	105% / 30%	95% / 35%	No Sale / 50%	150% / 75%
91 – 95	105% / 30%	90% / 40%	400% / 55%	125% / 85%
96 – 120	100% / 35%	90% / 45%	300% / 65%	110% / 100%
121-140	100% / 35%	80% / 50%	200% / 70%	105% / 125%
141-160	90% / 40%	70% / 60%	150% / 75%	100% / 150%
161-180	80% / 50%	60% / 75%	110% / 85%	90% / 175%
181-200	70% / 60%	50% / 100%	100% / 100%	80% / 200%
201+	60% / 75%	40% / 125%	90% / 150%	60% / 250%

UNSUPPORTED MARKET				
Avail #	30 / 5	20 / -5	0 / -25	10 / -15
Roll	Regulated Merchant	Street Merchant	Individual Transact.	Black Market
-26	Swindle *	A-Theft *	Theft	A-Theft
-25 – 05	No Sale *	A-Theft	Swindle *	A-Theft *
06 – 10	No Sale * / 10%	Theft *	Swindle *	A-Theft
11 – 15	No Sale / 20%	Swindle *	Swindle	Theft *
16 – 20	No Sale / 30%	No Sale *	Swindle	Theft
21 – 25	1000% / 40%	No Sale	No Sale *	Swindle *
26 – 30	800% / 50%	No Sale	Reported *	Swindle
31 – 35	700% / 55%	No Sale / 40%	No Sale *	Swindle
36 – 40	600% / 60%	No Sale / 50%	No Sale	No Sale *
41 – 45	550% / 65%	800% / 60%	No Sale	Turned In *
46 – 50	535% / 70%	700% / 70%	No Sale	No Sale * / Turned In
51 – 55	500% / 75%	600% / 80%	No Sale	No Sale / 100%
56 – 60	475% / 80%	500% / 90%	No Sale	No Sale / 125%
61 – 65	450% / 80%	450% / 100%	No Sale / 40%	No Sale / 150%
66 – 70	450% / 90%	425% / 110%	No Sale / 80%	1500% / 150%
71 – 75	450% / 100%	400% / 120%	No Sale / 100%	1000% / 175%
76 – 80	450% / 100%	400% / 130%	No Sale / 150%	800% / 200%
81 – 85	425% / 110%	375% / 140%	No Sale / 175%	700% / 250%
86 – 90	425% / 120%	375% / 150%	No Sale / 200%	600% / 300%
91 – 95	400% / 125%	350% / 160%	1500% / 225%	500% / 350%
96 – 120	400% / 140%	325% / 180%	1250% / 250%	550% / 400%
121-140	375% / 150%	300% / 200%	1000% / 275%	425% / 500%
141-160	375% / 175%	275% / 250%	800% / 300%	400% / 600%
161-180	350% / 200%	250% / 300%	600% / 350%	375% / 700%
181-200	300% / 250%	200% / 400%	400% / 400%	350% / 800%
201+	250% / 300%	175% / 500%	600% / 600%	300% / 1000%