



# Adventurous Professions: The Merchant

## for *GURPS*

by Matt Riggsby

In Medieval Europe, society was divided into those who worked (peasant farmers and other food producers), those who fought (knights and other professional warriors, who were inevitably temporal authorities as well), and those who prayed (priests and monks). A number of societies farther east recognized very similar categories, but they added one more very important one: those who bought and sold.

In those days, the simple act of taking goods from one place to another was itself an adventure. Merchants have historically been the world's greatest travelers. Missionaries, pilgrims, and soldiers might visit distant lands, but few adopted travel as a lifestyle. It was the merchants who would go somewhere, return home, and go there again if there was profit in it. And if there wasn't, they'd just go somewhere else instead. Consequently, merchants saw -- and had to fight or talk their way through -- more of the strange and exotic than anyone else. They were also a potential threat to entrenched elites. They could bring disruptive ideas from abroad or come up with them on their own, and use their immense wealth, sometimes rivaling that of the traditional landowning nobility, to promote their own goals. To sum up: a class of potentially intellectually dangerous wealthy people who traveled great distances usually only covered by fanatical pilgrims and large armies in search of unusual things to bring back home. If you can't make interesting characters out of that, you're just not trying. It's not just an adventure; it's a job!

### Buying

On the surface, what merchants do is simple: get things which people who live elsewhere don't have, go there, trade them for different things which people who live where you do don't have, go home, sell (for a healthy profit, with any luck), and repeat. Simple to say, but hard to do, and that's where the adventure lies.

Getting together a cargo large or valuable enough to make it worthwhile to transport is no mean feat. Large landlords might produce enough wine or fine ale to fill a ship's hold, but beyond that, few individuals can produce enough by themselves to make regular trading expeditions worthwhile. Merchants buy from craftsmen and producers of raw materials to amass stockpiles for trading. That in itself is difficult enough, since cash was in relatively short supply for much of history. It would take a vast fortune for one person to fill a ship or a caravan by himself.

However, traveling merchants rarely work entirely with their own money. Most form some kind of partnership, with the traveling merchant taking most of the physical risks (and getting a larger share of the profits) and one or more investors putting up most of the capital for the expedition. For example, a young, vigorous, and merely Wealthy merchant might put up as large a sum of money as he can come up with while a Filthy Rich Patron provides three times as much. The

poorer merchant would make the trip away and back, and at the end he and his wealthier partner would split the profits equally. Such arrangements go as far back as the Bronze Age; the rulers of Mesopotamian city-states commissioned merchants to engage in trade on their behalf using royal wealth. The merchants got the funding they needed, while the aristocrats could make money without dirtying their hands with trade.

Traveling merchants often band together to outfit trading expeditions. For example, a group of merchants might share the cost of hiring a ship or organize an itinerary for a caravan, with the major players electing a leader, paying for guards, and setting a schedule to suit their needs and the weather. The contribution a merchant makes to a common fund is reflected in his authority and the resources he gets to use. For example, merchants engaging a ship typically divide its cargo capacity by the number of sailors the vessel requires. Each merchant gets a number of shares of cargo space equal to the number of sailors he supports (more or less; the owner of the ship retains a share, and the sailors themselves are allowed small allotments).

## Shipping

When planning a journey, merchants must balance the mode of transport, distance to travel, how self-sufficient the expedition must be, and potential dangers and delays, both natural and human, along the way. Although some clear preferences can arise, this can become a very complex equation.

Under reasonably good conditions, a TL3 ship on the sea travels on average 30 to 40 miles a day. A vessel on the river is a bit slower, going about 20-30 miles per day. Larger ships require less labor per ton of cargo than smaller ones. As a rule of thumb, a small ship (under 50 tons cargo capacity), suitable for traveling most rivers and short-range coastal tradem requires one sailor per half-ton of capacity. Larger, ocean-going vessels (over 50 tons capacity) require one sailor per ton of cargo. Large vessels can often reach 150 tons of capacity, not counting space for passengers. Crewmen, both sailors and any additional men-at-arms merchants might want to bring along, are paid about \$23 a day.

A caravan might cover eight to 10 miles a day; 11 or 12 would be a notably good pace. A smaller expedition on which discipline could be more tightly enforced might make as many as 15. Larger beasts of burden (camels, oxen, and large donkeys) carry about 500 pounds each and require a handler for every four or five animals, with each handler and animal likewise costing about \$23 a day.

An important complicating factor is that these *average* speeds aren't necessarily *typical* speeds. Travel at low TLs is notoriously unpredictable, often interrupted by starts and stops. Any number of things can (and often do) slow an expedition down, and absolutely perfect conditions can speed sea-going vessels up enormously. A few fast galleys have gone as far as 130 miles in a single day, but that's very much an exception. The only thing a merchant can count on is being unable to predict how long a journey will take.

Self-sufficiency can be another factor. All those sailors, guards, and animals have to eat and drink, and carrying those provisions can put a serious dent in a ship's cargo capacity. Including packing material such as wine bottles and water barrels, a day's food and water weigh six to eight pounds per person, and up to 100 pounds for each beast of burden (although about 30 pounds is more likely if water and grass are available along the way). If that ship with 100 sailors was also carrying 50 merchants, servants, and other assistants for a total complement of 150, it could carry all the provisions it needed, but those would take up nearly a quarter of its cargo capacity.

Seagoing merchants, therefore, often stay fairly close to the coast both for ease of navigation and so that they can resupply frequently. Merchants traveling overland may travel roundabout routes through more-or-less civilized areas where they can get provisions rather than take short-cuts through uninhabited wastelands. Of course, adventurers may decide to take riskier, less-traveled paths, hoping to shave time off of their journey and get first pick at market.

Physical dangers of travel are fairly obvious. Although major trading expeditions are planned for calm months, weather is inherently unpredictable, so droughts, storms, unseasonable heat and cold, and, for sea travel, poor winds are always possibilities, with other natural hazards such as mosquitoes and disease as complicating factors. They might not wipe out an expedition (although they can and do from time to time), but they can certainly slow it down.

Bandits on land and pirates at sea are always possible, and downright likely in regions experiencing war or economic problems. Strength in numbers is the best way to reduce the danger, providing yet another reason to band together. Pirates and bandits only attack merchants they think they can beat, so the larger the caravan or the more heavily manned the ship, the less likely it is to be attacked. Smaller, faster caravans and ships are certainly options for a daring international merchant, but they practically invite an attack.

Less obvious are the legal and political dangers. In most places, foreigners have few if any legal rights. They can be heavily taxed, robbed, beaten, and possibly even killed with impunity unless they arrange legal protection beforehand, or at least hire enough local protection to keep anyone from trying anything funny. Considerable diplomatic effort is expended to secure protection for visiting merchants along their routes and at their destinations, with merchants themselves often acting as diplomats. A hostile ruler can seriously damage a merchant's career simply by refusing him safe passage through his realm, or merely postponing an audience with him to discuss the issue. Of course, a clever merchant might want to persuade a ruler to give that treatment to his rivals.

## Selling

Once the merchant arrives at his destination, the work of buying and selling began. Because of the size and value of the cargoes involved, this is not a quick process. It's unlikely that any single buyer can purchase a merchant's entire cargo, and even if he did, it might take quite some time for him to raise the money to pay for it. A merchant will spend weeks or months at his destination, feeling out the market, finding customers, and negotiating with both buyers of his goods and sellers of goods to take back with him.

This may require far more than just skills for buying and selling. In most societies, people strongly prefer to have a relationship with the people they do business with, so the merchant needs be able to operate in an alien environment and make and keep new friends. This may require cultural familiarity, language skills, and any number of social skills. A merchant's local contacts are most likely other merchants, but will also include clergy, aristocrats, and government officials, who are both potential customers and people who may need to be negotiated with in order to get permission to import and export goods. However, he might also cultivate the acquaintance of porters, gossips, harlots, and other people who can provide street-level assistance and unfiltered news on local conditions.

In a merchant-centric campaign, the GM may want to adopt a more detailed procedure than described in the Merchant skill description. Instead of a flat 10% adjustment to "fair value" in favor of the winner, modify the price by 2% for every point by which the winner succeeds.

It's not impossible to sell large quantities of goods quickly or in an unfamiliar place. It is, though, difficult to get a good price for them. Cultural familiarity penalties apply to Merchant skill, but some advantages may help offset that, to reflect the aid of local intermediaries and advice. Reduce the cultural unfamiliarity penalty by one if the merchant has a Claim to Hospitality in the area or by two if he has an appropriate Contact or Ally available (a local nobleman or merchant would qualify; a beggar or soldier would not).

Large transactions take time, so a merchant may want to try to sell his goods in small lots rather than all at once. For every full five times the campaign world's starting wealth in goods a merchant wants to sell, he's at -1 to Merchant skill. For example, if starting wealth is \$1,000 and a merchant is trying to sell a chest containing \$12,000 of saffron, he's at -2. This penalty can be partially offset if the merchant takes more time to coax his customer into a large transaction and wait for him to gather the cash. For every week he continues negotiation, reduce the penalty for the size of the transaction by one. The GM may require rolls against other social skills to reflect the merchant's attempts to keep in touch with his potential customer, or simply require that any social interaction leading up to continued bargaining be played out.

While he is away from home, the merchant has to find a place to live. If merchants from one city regularly trade in another, they might establish a permanent enclave as part of the arrangements which provide them with legal protections. They might then employ locals as permanent factors or even station their own people as long-term residents.

However, such arrangements might not always be available; it takes a lot of trade to make permanent agents feasible. Total strangers to the region might have to rely on inns (which some historical societies don't have) and charitable hostels. Travelers might also look for expatriate members of their religion or ethnic group. A Christian merchant from, say, 9th-century Constantinople might find a place to stay among the Christian enclave in predominantly Muslim Basra.

Eventually, the merchant packs his bags and go home, repeating the process of the previous months: gather up a bunch of goods, undertake a risky journey, and find customers at the other end of the journey. A merchant typically carries goods rather than sacks of cash on both legs of the journey. After all, why carry gold when you can carry merchandise of equivalent value which might be traded for even *more* gold? Instead, imported goods are exchanged directly for other goods or sold for money which goes to pay for more goods for the return trip.

And what eventually happens to all of the money? Profits that don't go back into the business are probably spent on the trappings of high living: fine clothes, large houses, excellent wine, books, jewelry, and so on. Even if they don't formally have high status, merchants will -- if they can afford it -- live like they do and associate with those who do. In time, the wealthiest merchants tended to attempt a transition away from trade. Though lucrative, it was nevertheless risky and often not socially respectable. The wealthiest of the wealthy, therefore, might leave the dirty work to others and quietly try to become the sort of landed aristocrat whom they would someday come to replace.

## Building A Merchant

A universal feature of merchants is that they have a practical education. They may not all be intellectuals and philosophers, but they're certainly literate and numerate, and therefore probably smarter than average. They're also relatively well-off. They have to be, after all, in order to buy and sell, although because of the risks of trade, it's easy for a merchant to overextend himself and

run up debts.

But despite their wealth, merchants have usually been in a socially disadvantaged position. In many societies, exchange has been seen as a zero-sum game. Someone capable of turning a profit off of what should be an exchange of equal values would therefore seem at least a little shifty, if not downright dishonest. In such societies, including ancient Rome and many Asian societies, merchants could be rich and even powerful, but remain disreputable (probably the case for merchants in Sahud). It's by no means universal (Venice's Medicis made a smooth transition from merchant bankers to nobility), but it is quite common.

A merchant's most important skills are people skills. Merchant is the obvious skill to have, but that alone won't do it. Merchants must also be able to make and maintain social relationships which will enable them to create commercial relationships as well, make their way around the foreign ports they trade in, favorably impress the authorities by whose sufferance they were allowed to trade, and allay fears of foreign counterparts who would probably prefer to deal with people who shared their language, religion, and ethnicity.

Finally, a merchant will have the skills of the trail. Most merchants have spent a little time on the road. While they may have a taste for finer things, but just about all of them have spent days walking though trackless wastes or on the decks of ships and nights at inns or relatives' houses far from home. They are nothing if not worldly.

## Templates

### *Merchant*

**50 points**

This template is appropriate for a relatively minor merchant, the next step up from a mere craftsman or shopkeeper. Your travel is limited to areas in your social and linguistic "comfort zone." For example, a merchant like this in al-Haz would stay in al-Haz, probably shuttling around a regular circuit of cities. He *might* cross into another Muslim country if he happened to be close to a border, but not in to non-Arabic-speaking areas. Though this template does not itself provide a great adventurer, it does provide a reasonable occupational template while leaving enough points left over in most campaigns to add in other adventuring abilities.

**Attributes:** ST 10 [0]; DX 10 [0]; IQ 11 [20]; HT 10 [0]

**Secondary Characteristics:** Dmg 1d-2/1d; BL 20 lbs.; HP 10 [0]; Will 11 [0]; Per 11 [0]; FP 10 [0]; Basic Speed 5.00 [0]; Basic Move 5 [0].

**Advantages:** Business Acumen +1 [10]; Claim To Hospitality (friends and relatives in a few nearby cities) [3]; Comfortable [10]

**Disadvantages:** Fifteen points chosen from among Callous [-5], Debt [variable], Duty [variable], Gluttony [-5\*], Greed [-15\*], Miserliness [-10\*], Social Stigma (next best thing to a con man, -1 reaction) [-5]

**Primary Skills:** Merchant (A) IQ+2 [8]-14 †

**Secondary Skills:** Accounting (H) IQ [4]-12 †; Area Knowledge (regular trading area) (E) IQ [1]-11; Current Affairs (business affairs) (E) IQ [1]-11; Carousing (E) HT+1 [2]-11 or Fast Talk (A) IQ [2]-11; either Packing (A) IQ [2]-11 and Animal Handling (appropriate beast of burden)

(A) IQ [2]-11 or Crewman: Sailing ship (A) IQ+1 [4]-12

**Background Skills:** Two skills chosen from among Administration (H) IQ-2 [1]-10 †, Savior-Faire (E) IQ [1]-11, Smuggling (A) IQ-1 [1]-10, Streetwise (A) IQ-1 [1]-10, and any weapon skill of Average difficulty (A) DX [2]-10

† Includes +1 for Business Acumen.

### ***Junior/Subject Merchant***

***138 points***

You are a junior member of a merchant house or a merchant working for a royal or noble household. You're responsible for doing a great deal of trade, although most of the money isn't actually yours. This sort of merchant is best suited for adventuring.

**Attributes:** ST 10 [0]; DX 10 [0]; IQ 12 [40]; HT 10 [0]

**Secondary Characteristics:** Dmg 1d-2/1d; BL 20 lbs.; HP 10 [0]; Will 12 [0]; Per 12 [0]; FP 10 [0]; Basic Speed 5.00 [0]; Basic Move 5 [0].

**Advantages:** Business Acumen +2 [20]; Claim To Hospitality (friends, relatives, and allies at a wide range of cities) [5]; Contact or Contact Group [4]; Merchant Rank 1 [5]; Patron [10]; Wealthy [30]; one Accented/Literate or two Broken/Semiliterate foreign languages [4].

**Disadvantages:** Duty (travel to foreign lands and trade there) [5]; fifteen points chosen from among Callous [-5], Debt [variable], Duty [variable], Gluttony [-5\*], Greed [-15\*], Miserliness [-10\*], Social Stigma (next best thing to a con man, -1 reaction) [-5]

**Primary Skills:** Accounting (H) IQ [4]-14 †; Merchant (A) IQ+3 [12]-17 †

**Secondary Skills:** Area Knowledge (large trading region) (E) IQ+1 [2]-13; Carousing (E) HT [1]-10; Current Affairs (business affairs) (E) IQ+1 [2]-13; Diplomacy (H) IQ [4]-12; Economics (H) IQ-1 [2]-13 †; Fast Talk (A) IQ+1 [4]-13; either Packing (A) IQ [2]-12 and Animal Handling (appropriate beast of burden) (A) IQ [2]-12 or Crewman: Sailing ship (A) IQ+1 [4]-13

**Background Skills:** Five skills chosen from among Administration (H) IQ-2 [1]-12 †, Finance (H) IQ-2 [1]-12 †, Law (H) IQ-2 [1]-10, Navigation (A) IQ-1 [1]-11, Leadership (A) IQ-1 [1]-11; Politics (A) IQ-1 [1]-11, Savior-Faire (E) IQ [1]-12, Smuggling (A) IQ-1 [1]-11, Streetwise (A) IQ-1 [1]-11, and any weapon skill of Average difficulty (A) DX [2]-10.

† Includes +2 for Business Acumen.

### ***Merchant Prince***

***274 points***

You are the head of a merchant house, coordinating and financing the activities of a number of junior family members and allies who travel to distant lands to trade for you. If you aren't actively in politics, you at least have an interest in lobbying your government to keep your tariffs low. Although perhaps not the best adventurer, a merchant prince makes an excellent patron.

**Attributes:** ST 10 [0]; DX 10 [0]; IQ 13 [60]; HT 10 [0]

**Secondary Characteristics:** Dmg 1d-2/1d; BL 20 lbs.; HP 10 [0]; Will 13 [0]; Per 13 [0]; FP 10 [0]; Basic Speed 5.00 [0]; Basic Move 5 [0].

**Advantages:** Business Acumen +3 [30]; Claim To Hospitality (friends, relatives, and allies at a wide range of cities) [5]; Ally Group (other adult members of family) [5]; Contacts or Contact Groups [10]; Merchant Rank 2 [20]; Filthy Rich [100]; one Accented/Literate or two Broken/Semiliterate foreign languages [4].

**Disadvantages:** Dependents (very junior members of family) [-5]; fifteen points chosen from among Callous [-5], Debt [variable], Duty [variable], Gluttony [-5\*], Greed [-15\*], Miserliness [-10\*], Social Stigma (next best thing to a con man, -1 reaction) [-5]

**Primary Skills:** Accounting (H) IQ [4]-16 †; Finance (H) IQ+1 [8]-17 †; Merchant (A) IQ+4 [16]-20 †.

**Secondary Skills:** Administration (H) IQ [2]-16 †; Area Knowledge (large trading region) (E) IQ+1 [2]-13; Carousing (E) HT+1 [2]-11; Current Affairs (business affairs) (E) IQ [4]-15; Diplomacy (H) IQ [4]-13; Economics (H) IQ [4]-15 †; Fast Talk (A) IQ+2 [8]-14; Law (H) IQ-1 [2]-12; Politics (A) IQ [2]-13; Savior-Faire (E) IQ [1]-13; either Packing (A) IQ-1 [1]-12 and Animal Handling (appropriate beast of burden) (A) IQ-1 [1]-12 or Crewman: Sailing ship (A) IQ [2]-13.

**Background Skills:** Two skills chosen from among Navigation (A) IQ-1 [1]-12, Leadership (A) IQ-1 [1]-12, Smuggling (A) IQ-1 [1]-12, Streetwise (A) IQ-1 [1]-12, and any weapon skill of Average difficulty (A) DX [2]-10.

† Includes +3 for Business Acumen.

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