

Magical
City & Guilds



by Ferguson, Love,
Ruan, & Thomas

Ars Magica

Mythic Europe's cities are growing in size and power. Covenants once hidden in remote forests now find themselves in sight of town walls. Regions once cut off from the world are now visited by foreign traders from distant lands.

Emphasizing stories rather than numbers, *City & Guild* details the urban centers of Mythic Europe. It provides valuable background on towns, craftsmen, and guilds, and gives new rules for labor, travel, and trade that let you explore the commerce of lands near and far. Clever magi can become the greatest merchant princes of Europe. Covenants can establish themselves within towns, or even as towns. And storyguides can confront unwary troupes with new dangers — their servants may be manipulated, their covenant cheated, or the raw materials of their mighty magic flawed and shoddy.

Draw back the curtain on a whole new stage for your Ars Magica saga.

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Credits

AUTHORS: Timothy Ferguson (Goods, Travel, Trade), Richard Love (Towns), Matt Ryan (Craft, Gilds, Prices), Sheila Thomas (Fairs, Towns)

DEVELOPMENT, EDITING, & PROJECT MANAGEMENT: David Chart

COVER ILLUSTRATION: Grey Thornberry

INTERIOR ART: Kelley Hensing, Brad McDevitt, D. Malachi Penney

CARTOGRAPHY: Alexander Bradley, Eric Hotz

ARS MAGICA FIFTH EDITION TRADE DRESS: J. Scott Reeves

LAYOUT, ART DIRECTION, & PROOFREADING: Jeff Tidball

ADDITIONAL PROOFREADING: John Nephew

FIRST ROUND PLAYTESTERS: Donna Giltrap, Malcolm Harbrow, Aaron Hicks, Richard Love, Wendell Joyner, Angus MacDonald, Sarah MacDonald, Brian Watson, Quetta Watson, Soraya Ghiasi, Matthew L. Seidl, Mark Shirley, Camo Coffey, Andrew Walton, David Robertson, Volker Bürkel, Christoph Safferling, Andrew Smith, Alexander Bader, Jason Fryer, Emily Dyson, Matt Dyson, Michael Johnson

SECOND ROUND PLAYTESTERS: Wendell Joyner, Angus MacDonald, Sarah MacDonald, Brian Watson, Quetta Watson, Volker Bürkel, Christoph Safferling, Andrew Smith, Sean Winslow, Andrew Reeves

THIRD ROUND PLAYTESTERS: Chris Jensen-Romer, Luke Price, Kevin Sides, Peter Hiley, Matthew L. Seidl, Volker Bürkel, Christoph Safferling, Andrew Smith

SPECIAL THANKS: Jerry Corrick and the gang at the Source

About the Authors

TIMOTHY FERGUSON lives on the Gold Coast, Australia. He spends much of his time teaching people how to use boxes of magic and lightning. He is a librarian.

RICHARD LOVE lives in New Zealand. He earns his livelihood by lecturing in engineering. Richard would like to thank his partner who made time for him to work on this project, despite rolling her eyes at the sound of dice.

MATT RYAN lives and works in Central New York, sustaining his livelihood by managing a large-venue auditorium for a major university. He would like to thank his friend Robert Llwyd for the use of his unpublished Ph.D. thesis on gender in medieval gilds, his fellow authors and editor whose contributions greatly shaped this book, and the copious and constructive feedback of the many playtesters who wrestled with earlier versions of this material.

Dedication: To Alexis Kristan Heinz, for her support, encouragement, and love.

SHEILA THOMAS lives just outside Cambridge UK, a city founded well before the Ars Magica period. To participate in trade, she runs a bibliographic database for an engineering consultancy.

Dedication: For my mother, Margaret de Boer.



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About the Illustrators

ALEX BRADLEY (www.alexbradley.com) is a full time graphic designer and illustrator with a background in living history interpretation and medieval literature. He lives with his wife and three cats in College Park, Maryland.

KELLEY HENSING (www.wickiearts.com) is a graduate of the Rhode Island School of Design. Creating creatures and mythological characters is one of her favorite subjects. Inspirations include myths, fairy tales, and religious texts.

ERIC HOTZ (www.erichotz.com) has worked as a full-time illustrator since 1984, with over five years training in art and art design, and over 20 years of experience in the publishing industry. His studio is in Maple Ridge, British Columbia.

BRAD McDEVITT (www.bradleykmcdevitt.net), a 17-year veteran of gaming art, has done work for everyone from TSR to Pinnacle. He lives in Ohio with his wife Jessica.

D. MALACHI PENNEY invites you to see more of his work on the world wide web at www.pen-paper.net/artgallery/Malachi/.

Introduction

Welcome to Town!

Unless your saga is set right on the very fringes of the civilized world, the magi and covenfolk will inevitably come into contact with urban settlements and the activities centered upon them. Even though there may be some skilled craftsmen who live and work in a covenant, sooner or later something will be needed that must be bought from outside — perhaps a flawless glass candelabrum for an enchantment or a pair of finest kidskin gloves for a maga no longer able to bear the touch of iron. Few covenants are self-sufficient in even day-to-day commodities, and covenfolk may be sent to purchase cheese from the local market or to order shipments of wine at an annual fair.

This book provides background information on the urban centers of Mythic Europe, craft activities and the guilds that control them, the lives of mer-

chants, and the trade that is the lifeblood of towns and cities.

The Hermetic Order in Mythic Europe

It is important to remember that the Hermetic Order is a part of the fabric of Mythic Europe. Nobles and the Church are generally aware of the existence of the Order, and peasants may be aware of a local covenant. Within the town, townsmen may also be aware of a nearby covenant, particularly if the magi or grogs frequent the market; craftsmen,

in specialized fields, may occasionally manufacture laboratory goods for magi, and mercantile factors may deal with the covenant's purchasing agents, or even buy produce from the covenant. Of course, broader Mythic Europe is likely to be misinformed, and prejudiced, about the precise details of the Order of Hermes, but the Order is nonetheless an obscure rather than a secret group.

This does mean that it is impractical for most covenants to shun all contact with the mundane world. Magi or covenfolk who travel to town need to make many decisions about the knowledge they reveal, the material wealth they display, and the power they demonstrate to the townsfolk. Covenants populated by very large numbers of grogs (greater than 100) may even be mistaken for small towns by the mundane world.

Fortunately, many Tribunal rulings have asserted that it is possible for magi to interact with the mundane, but by the same token, many a magus has been sanctioned for thus "bring[ing] ruin on [his]



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sodales." Some activities — flooding the market with magical goods, or the devastation of towns, for example — are clearly violations of the Code, but the legality of many other activi-

ties is contestable. In fact, Tribunal politics is a very important factor in determining whether a particular interaction with the mundane is, or is not, a violation of the Code. A magus

who is politically powerful within his Tribunal has more latitude in his affairs with the mundane, although he may also have more enemies seeking opportunities to sanction him.

Chapter One

Towns & Cities

It is a warm, sunny day in one of the grandest cities of Mythic Europe. Sunlight reaches down between the close-packed buildings on either side to cast strong shadows. Victor of Mercere, who has come from the covenant of Semita Errabunda to conduct business for several of the residents, has been here several times and looks forward to making the most of his visit. He is accompanied as usual by Aeolus, his vain magical horse.

Aeolus takes care not to step in the glistening puddles, which might splash and soil his coat. He savors the rich aroma, so thick with scents that he cannot pick out those of any other horses. People are coming and going all around, most too busy to stop and admire his good looks. He presses himself against the wall of a house to allow a laden cart to pass then moves on, avoiding the steaming pat of ordure dropped by the oxen. A church bell tolls from somewhere behind him. From an alley on the right he hears a child crying and raised voices, but cannot make out any words because on his left a stall-holder calls out the virtues of his goods. He steps over a beggar who cries out for alms. A black-clad

figure clutching a few scrolls pushes past. Aeolus makes way for a couple of boys driving a laden donkey, and



then a woman calls out from above and the contents of a bucket hit the road just behind him.

Victor is excited by the bustle of commerce and industry all around him and the prospect of picking up the latest news from the province. He makes way for the cart and notices that it carries great wooden beams and planks, reminding him of the new guildhall that was under construction the last time he was here. He hears the bell and knows he should not delay, but spares a minute or two to admire the latest fashion in shoes and boots displayed on the stall. He drops a small coin into the hand of the beggar, avoids the donkey, and follows after the figure in black. He needs to purchase some

particular pigments for Jerome the Scribe; return a book to the monastery nearest to the northern gate,

where they have recently completed construction of a magnificent new chapel; and if possible track down a comb fine enough for Moratamis of House Guernicus to use in an enchantment. Then he will be free to call at the castle to swap hunting stories with his Lordship's eldest son. However, his first quest is for a mug of ale.

Urban vs. Rural

Towns and cities are complex, diverse, and boisterous places to be, and while their individual characters are varied, they are fairly easy to define. While all villages and some towns still fit into the long-standing feudal pattern of life, most towns and all cities have laws and institutions that are distinctly different from those of rural areas. A town's charter (see Town Charters, below) and the rights it gives, particularly with regard to trade, are what make it a town. A city is a large town that

has been given the right to call itself such. The citizen of a town or city usually has the right to have his sons educated and ordained, to marry off his daughters, and to change his occupation. This freedom is greatest in the cities of Germany, Italy, and parts of Flanders. So strong is the power of some of the cities in northern Italy that they also rule the area surrounding them, mainly in order to control food supplies. In France and England the monarchy has been supporting the increasing independence of the townsmen, embracing urban leaders as allies to counter the power of the rural, land-holding lords and barons.

Distinctions between the inhabitants of urban areas are based on class, guild, and profession. Those who earn their living in service, or by trade or manual labor, are looked down upon by those involved in administrative, martial, and clerical activities. The urban free artisans and merchants form a burgher class with increasing power to control economic and political life within their own community. Change in social structures and political systems is very evident in the cities. This contrasts with the old belief still prevalent in rural areas: that one has a certain social station and way of life because that is just the way things are. Tension between town and countryside is more apparent in Spain, France, and Germany than in Italy and England.

Citizens take pride in their home town, competing with others around to be the best (except in Germany, where there is often a spirit of cooperation) by contributing to funds to pay for the erection of prestigious public buildings such as cathedrals, bridges, encircling walls, towers, and harbors, putting up large private

buildings like palaces, warehouses, and guildhalls; commissioning documents to record their history and activities; and having a unique seal to authenticate these, identifying them clearly with their place of origin.

Origins

Ancient Greek civilization promoted urban life and spread the idea across the Mediterranean lands where it was adopted and expanded by the Etruscans and the Romans. The latter established towns and cities throughout their empire but these fell into decay when the empire crumbled, except in Byzantium, Arab lands (including southern and eastern Spain), and Italy. By 1220, in many parts of Mythic Europe, society is in a period of urban expansion that started 40 or 50 years ago, so many towns and cities have a lot of new buildings or show signs of overcrowding. A good number of towns, particularly in southern Europe, have grown on the foundations of Roman towns, and some retain a vestige of the Roman layout. Often they have been able to make good use of recycled building stone and the distinctive thin, red Roman bricks, and may even retain some of the ancient structures (for example, see the city of Trier described in *Guardians of the Forests: The Rhine Tribunal*, pages 129–130). Mercurian magi (see *Houses of Hermes: True Lineages*, page 95) pay particular attention to these towns as likely places to find traces of the Cult of Mercury. Some towns have grown up at sites that are naturally well suited to trade, for example on a navigable river, a suitable place for a bridge or safe harbor, or at the

junction of major roads. Others have developed at places of pilgrimage, or around a castle or a monastery. Similarly, a thriving market on a site that has been used for that purpose since the dawn of time may well have become the nucleus for a settlement.

A relatively new phenomenon is the planned new town, established by a rich member of the nobility on a site of his own choosing. Such a settlement has the encircling wall and citizens' rights that make it a town, but usually lacks an obvious nucleus. Many are set up for commercial reasons, while others are largely agricultural and some are political. For example, new towns are established in border areas to stake a claim on territory and were used thus by the Normans when making their mark on England and Wales during the 11th and 12th centuries (63 towns were founded during the latter). If your saga follows history, the new trend gathers pace. Norman new towns proliferate in Wales and England, both Norman English and French lords initiate them in Aquitaine and Gascony to claim power and land, and many new towns are planted in Germany and Eastern Europe to introduce new agricultural methods to Slav areas and raise more taxes from them. Many fail to attract sufficient economic activity to sustain them. A nearby covenant could well have reasons to hasten the decline or support the growth of such a town.

Town Charters

A town charter distinguishes a town from a crowded collection of buildings and grants rights and privileges, or customs, to the citizens

of the town, who, in return, pay taxes. It is the legal and economic foundation of the town, and is a living document, in the sense that modifications can be made — privileges and restrictions may be added or removed. Charters have been granted to towns for several centuries, but many of the great cities of Mythic Europe date from antiquity and hence predate their charter. In their case, charters often ratify rights that existed previously, and the process of negotiating the exact form of these "ancient rights" can cause considerable conflict between burgesses and their feudal lord. New charters are also sometimes imposed upon existing towns as a consequence of military conquest.

Becoming a Townsman

To become a townsman or burgess it is, at a minimum, necessary for a character to live in the town continuously for a year and a day, after which he is accorded rights and privileges under the charter. Some town charters require additional conditions for citizenship, generally with the aim of restricting citizenship to the wealthy. Some possible additional conditions for prospective citizens include: owning land, constructing a house, swearing an oath to defend the town, having a trade, or being a member of a guild. In Toledo, and some other Spanish towns, a man's wife must live permanently in the town for him to be eligible for citizenship, which prevents itinerant merchants from claiming citizenship of several towns. Clerical inhabitants cannot usually become the citizens of towns, as they are held accountable to canon law — and their rights may be *inferior* to the rights of townsmen.

In addition to gaining their rights under the charter, becoming a townsman creates a sympathetic connection between the character and all others living under the same charter (including those in other towns under the same family of charters). The connection can be exploited to provide a +1 multiplier bonus to the Penetration score of a magical attack (see ArM5, page 84). If a character becomes a citizen of another town, a new sympathetic connection is formed, which ties the character to the new town, and the previous sympathetic connection is severed.

The Lord

A charter is granted by an authority figure: the lord who claims suzerainty over the land that the town occupies. Usually this is a king, a lesser noble, a bishop, or the abbot of a monastery, but there are no universal rules about who may grant a charter. The only real requirement to be a charter lord is to make a claim of ownership over the land on which the town is sited. Sometimes, such claims are contestable, and cause disputes between lords. To avoid warfare, these disputes must often be adjudicated by some "neutral" party, like the Church or a feudal overlord. Unless a town is very important, lords are usually reluctant to resort to warfare, and wary of being drawn into a broader conflict, other neighboring lords often try to help find a peaceful solution. Clearly, the burgesses of a town prefer the most generous of the competing charter lords, and sometimes, especially if the town is large, their preferences may ultimately decide a conflict between charter lords.

Store Seed: Charter Documents

Rego vis may be extracted from charter documents that have been signed by town representatives and the granting lord. Most town charter documents provide only one pawn of Rego vis, which is tainted by the Divine, so this is a very inefficient method of obtaining vis, but very large towns might provide more vis. This action can be seen as an unnecessary interference with the mundane — a charge that most magi are unwilling to risk for such a poor return. Significantly, however, extracting the vis destroys the sympathetic connections created by the charter, so a paranoid magus living in a town may wish to destroy the documents for this purpose. Charters are valued, so it requires considerable finesse to acquire the documents. Magi seeking them may need to substitute copies for the originals, and so on.

NOBLE LORDS

Noble lords grant charters as a means of control, to ensure loyalty, and to gather revenue. The kings of England, for example, place a strong emphasis on the control of coastal towns and maritime ports, and have thus founded ports or granted royal charters to prosperous or strategically important coastal towns that were previously chartered by lesser lords (Liverpool, 1208; Newcastle upon Tyne, 1070; Portsmouth, 1194). Similarly, Derby, Leicester, Lincoln, Nottingham, and Stamford were all granted charters in the ninth and tenth centuries by Danish kings as a method of consolidating military

Story Seed: The Faerie Charter

A company of soldiers, dressed in the livery of the local mundane lord, is discovered, lost, near the covenant. The soldiers' captain, a young knight eager to please his lord, explains that the group is searching for the town of Nottingwood. The town once paid a tax to the lord, on whose land it is built, but for the last seven years the tax has not been seen at the castle. The lord himself is curiously unwilling to do anything about this behavior, but the young captain has resolved to personally collect the tax this year.

Nottingwood has, in fact, entered into a charter agreement with a local faerie king. In return for a mortal wife and a festival in his honor, held at each of the equinoxes, the king has allowed the town to elect a council of seven aldermen who run the town. Several faerie merchants, who sell faerie wine and livestock, own

property in Nottingwood, and the townsfolk have built a watchtower on the outskirts of the town, which is garrisoned by a dozen faerie knights. Most of the burghesses of Nottingwood are rather pleased with this arrangement, and they interact normally with the surrounding towns — although they are reluctant to speak about their charter to outsiders. The local priest is concerned, and has sent messages to his bishop, but he has yet to receive a reply.

The faerie king has cast a spell on the mundane lord of the town that has caused his lack of interest in the town, and the faerie knights in the watchtower are maintaining illusions that prevent the young captain and his soldiers from finding the town. If the magi discover the truth of the situation, the burghesses of Nottingwood — or perhaps the faerie king himself — may offer to buy their complicity.

conquest, and currently, Christian lords in Iberia are busily granting charters to towns newly wrested from the control of the Almohad Empire. French kings rely on their ability to raise armies from both rural and urban areas, so they typically grant royal charters that include compulsory militia duty.

Lesser nobles primarily grant charters for financial gain, rather than any military strategy. Usually, they do not need to ask permission of their feudal superior to grant a charter, but there is always a risk that a particularly prosperous town will be claimed under a royal charter. In France, through a system known as paragium, small groups of nobles grant charters in partnership. In this

case, an agreement made between the lords, generally predating the town charter, describes how town revenue will be split. The Gascony region of France is under-developed and is now the site of many new, growing, pareagium settlements.

ECCLESIASTICAL LORDS

Bishops reside in large cities that typically already have royal charters, but they do grant charters to small towns on their own extensive rural estates. The abbots of monastic orders similarly grant charters to towns on their rural estates, but are much less prolific granters of charters than bishops. Towns granted

charters by ecclesiastical lords are normally intended to act as collection points for rural produce destined for the seat of the diocese, and so tend to remain small. An exception was Archbishop Wichmann of Magdeburg, who, following a vision of a vast area of urban development, granted charters to many towns last century in Germany and Poland. Brandenburg, Jüterbog, Leipzig, and Stendal were all granted charters by either the Archbishop or other lords he encouraged. The Archbishop used agents called locatores, who in return for special privileges found sites and settlers for his new towns. Locatores are still used by lords in Germany, and are not uncommon in other parts of Mythic Europe.

Towns with ecclesiastical charters have a Divine aura of 3 within the town-walls, which is one higher than would be normally expected (see *Realms of Power: The Divine*, page 10). The aura within these towns' churches and cathedrals is, however, unaffected by the nature of its charter. Even if a town has an ecclesiastical charter, it is still unusual for ecclesiastical characters to be able to become citizens, because of the contradictions this would cause under canon law; this may mean that the majority of the town's inhabitants are not eligible for citizenship.

SUPERNATURAL LORDS

Faerie nobility also grant charters, both to faerie and to mundane towns. Sometimes towns with faerie charters are entirely located within Faerie regiones, and so are removed from the mundane feudal system, but small isolated towns under the jurisdiction of mundane nobles may find themselves offered rival char-

ters by local faerie lords. Some faerie charters are merely imitations of mundane charters and the faerie inhabitants may not quite understand what they have been granted. Other faerie towns, however, are fully integrated with the local mundane economy, holding markets that are attended by neighboring merchants and magi, electing town officers, and trying rambunctious satyrs in the town court. Faerie lords frequently require elected town officials to undergo a test or interview in the faerie court.

Worship of the Divine is discouraged by faerie lords, as they find the Divine upsetting and disconcerting, and so mundane towns that adopt faerie charters have a reduced Divine aura of 1 within the townwalls, which may become swamped by a stronger Faerie aura. Churches within a faerie town may still have a strong Divine aura, preserved by a small, zealous congregation of the faithful.

Demons also occasionally tempt townsfolk into entering demonic charter agreements. Demons use charters to manipulate entire towns into pacts for mundane riches. Generally speaking, only small, isolated towns fall under demonic charters, as the presence of the Divine is too strong in large towns. Some towns have a secret demonic charter and another, parallel charter with a mundane lord.

A typical charter demon has an Infernal Might of 15 (Mentem) and can offer some, or all, of the services below to the townsfolk.

- Relief from disease: +2 Living Condition Modifier.
- Assistance for local merchants: +3 bonus to all Bargain or Profession Merchant totals.

Minor Covenant Boon: Chartered Town

The covenant is a town and has been granted a generous charter by the local lord, which frees the covenant from mundane interference and taxes, except as required by the charter. The covenfolk expect to be able to freely exercise their rights under the charter, which may occasionally interfere with the plans of the magi who are otherwise able to control the town — although daily town business is generally delegated to mundane representatives. The charter cannot compel the magi to render service to the lord, as this would contravene the precedent in the Peripheral Code that prohibits acting as a court wizard. Nonetheless, the lord may from time to time request service from the magi and hence the magi may need to defend themselves from accusations that they are in fact court wizards.

This is a boon, as it frees the covenant from any feudal obligations associated with the land that the covenant is constructed on, and the magi also benefit from having urban amenities (merchants and craftsmen, for example) readily available. The main benefit to the lord is that the presence of the magi is likely to increase the prosperity of the town, perhaps encouraging the growth of other towns that he controls, and increasing the amount of taxable traffic on the roads. The lord may also imagine that the magi will help to cope with any supernatural crises that occur in the area — although they may well cause supernatural perils, too.

This boon is incompatible with the Urban Hook (ArM5, page 74), and cannot be Unknown.

Major Covenant Hook: Charter Lord

Several towns have been granted charters by the covenant (probably via a tame noble proxy), which attracts the attention of neighboring lords — particularly if a generous charter, or magically augmented living conditions, result in immigration to the covenant's towns — and the magi, or their proxies, may need to deal with petitions or even revolts by their townsfolk. This activity is clearly interference in the mundane world, and the magi must continuously be

cautious that they are not seen to "bring ruin on their sodales." The covenant and its towns are likely to be under frequent investigation by the Tribunal's Quaesitores, and neighboring covenants may also monitor the situation.

This hook may only be taken by a covenant that is a large land owner, as the covenant, or its proxies, must control land on which to site the towns, and this hook cannot be Unknown.

- Performance of dangerous or difficult labor for the townsfolk: the Polish town of Beuthen has

a lead mine operated by the demon Szarlen.

In return for his services, the demon might appropriate the tithe normally granted to the Church, or require some form of worship. Towns with demonic charters do not necessarily have an Infernal aura, but they are used to stage other Infernal plots.

Some land-owning covenants have also granted charters to towns on their lands (see insert), but this is controversial and can be easily construed as an unnecessary interference with the mundane.

Common Privileges

From the perspective of the burgesses, a charter granted by a noble is much the same as a charter granted by an ecclesiastic, both ecclesiastical and noble charters typically include most of the privileges described below. Charters granted by supernatural lords are more varied, reflecting the nature of the charter lord. Normally, the same rights are granted to all townsfolk, although some charters distinguish between burgesses and mere inhabitants. In return for their charter, townsfolk collectively pay an annual tax to the lord. A typical tax for a town of several hundred burgesses is 40 pounds (a noble of average wealth might collect a tax from several such towns). Particularly avaricious lords may demand a greater amount of tax and supernatural lords might demand a non-monetary payment, like mortal wives or special festivals.

Town charters provide legal assurances. Typically, burgesses can only be tried by courts within the town, and have no obligation to attend external courts — especially arbitrary feudal courts. Charters also often simplify legal processes by

The Customs of Lorris

Lorris, a small town in France, was first granted customary rights by King Louis VI, which were later confirmed by Louis VII in 1155. The grant of rights included:

The townsmen have the status of freemen, and anyone from another settlement, including a rural serf, who remains in the town for a year and a day, also becomes a freeman.

Each man in the town has the right to sell and trade produce and goods.

The men of the town are exempted from service in the royal army. (This is a *very* rare right in France.)

The men of the town are also exempted from other customs and taxes. The exception is that they must carry wine, wood, or corn for the king once a year — although by 1220 townsmen can pay a "fine" of one penny instead.

Each household must pay the king an annual rent of six pence. This is a significant expense for

most burgesses, but they consider the rent fair.

The town is subject to royal justice. This means that the town, along with neighboring towns in the region, is administered by a *bailli* who is an official appointed by the king. The *bailli* acts as a judicial magistrate (see Crime, below), is responsible for maintaining regional militias and defenses, and collects rents and fees on the king's behalf. *Bailli* have usually made a career of serving the king, and many appointees are drawn from the king's army, especially those appointed by Phillip II Augustus, who became king in 1180, and, if your saga follows history, becomes ill and dies in 1223. As the *bailli* is responsible for a wide geographical region, he devolves many of his duties to lesser officials, called *prevots*, who are appointed either by himself, or the king. *Prevots* have responsibility for a smaller area — perhaps a single town and the surrounding countryside.

placing restrictions upon, or abolishing, trials by ordeal or combat, and setting limits on the fines that can be imposed by courts; for example, the law of Breteuil limits judicial fines to the sum of 12 pence — which is significant but affordable by a burgess of average wealth. A stable legal framework means that merchants can conduct their business without fear of arbitrary confiscation of produce or profit.

Monopolies and exemptions from feudal tolls are also granted in charters to encourage the activities of merchants. Toll exemptions may apply throughout a lord's territory, and the townsmen of powerful towns

could have exemptions granted by many different lords, of which they can take advantage when abroad. A charter can grant merchants permission to hold a market or fair, although usually with conditions. For example, proportions of produce might be reserved for special groups (public stores, lepers, or Jews), sales of some produce might be restricted to preserve the monopolies of other nearby charter towns, prices may be set, or stall fees might be paid to the lord or town. For example, by their town's charter, the merchants of Ipswich are granted a monopoly on the buying and selling of millstones within the local county — obviously,

this effectively grants the merchants a monopoly on milling.

Another right that is very important to merchants is salvage. Typically, the local lord claims any cargo from a shipwreck, but some towns have managed to gain their merchants wide rights to salvage. The merchants of Lübeck, for example, have negotiated a right to salvage in many areas of the Baltic.

Charters also include procedures for electing or appointing town officials, such as aldermen, bailiffs, consuls, coroners, councilors, magistrates, mayors, ministerials, portmen, rectors, and reeves. Many different systems for choosing town officials are in use and which one is chosen depends upon the temperament of the lord, the relative power of the town, and the town's history. Possible systems include election, appointment by the lord, selection by the lord from a list proposed by the town, or (rarely) inheritance. The term of office is usually a year and a day, but officials may be appointed for other periods including life. Apart from the ability to make decisions that benefit themselves, town officials are compensated for their service to the town, in the form of a wage or additional rights; for example the right to pasture their horses in a particular field. Women are usually excluded from office and the selection processes.

Finally, town charters usually regulate the buying and selling of land. This is banned outright in some charters, however, and instead a rent, called tenure, is paid to the lord. As tenure is paid in cash, rather than labor or produce, it represents a significant improvement over the serfdom of rural peasants. Most charters, however, do allow the sale of land, but place restrictions on to whom

it can be sold; for example, it might only be permissible to sell land to residents, or certain groups might be prohibited from owning land. Some ecclesiastical lords have banned the sale of town land to the Order of Hermes.

Town Governance

The governance of a town is theoretically dictated by the charter, and usually town officials cooperatively make decisions for the whole town. Important or long-term decisions are made at town meetings that sometimes may be attended by ordinary citizens, even though decisions are made by the officials themselves — usually by a council of aldermen or magistrates, possibly led by a mayor. Dictatorial systems are rare, and even when a charter reserves substantial powers to the charter lord or another individual, most decision-making is actually devolved to appointed officials.

Town officials also perform daily duties like assessing taxes, setting prices, or holding criminal courts. Sometimes, officials have responsibility for particular areas — for example, portmen are appointed to assess tolls at port, coroners are primarily concerned with assessing the value of fines resultant from violent deaths (which typically accrue to the crown), bailiffs hold criminal courts, and guild-masters police the statutes of town guilds — but other officials have wide areas of concern. The exact titles and duties of town officials depends upon local language, local history and geography, and regional idiosyncrasy, which should all be considered by the troupe when choosing roles for town officials. For example, a town without a port obvi-

Town Officials

As being a town official is usually a temporary office it is not really suitable as a Virtue or Flaw, and is perhaps better incorporated into a saga as part of a story. If a troupe desires, however, a Virtue modeled upon the Minor Social Status Virtue: Town Magistrate (see Crime) can be used. For a more general town official, the requirement to have a score in the Civil and Canon Law Ability and the benefit of being able to access Academic Abilities during character generation should both be dropped.

ously has no use for portmen, but may have an official tasked with running a mine near the town. Another town, on the route of an important pilgrimage, may have an official who works with local churches to ensure that pilgrims are fed and housed, without causing aggravation to the burgesses of the town. The Customs of Lorris (see insert), the Law of Freiburg (see insert), and some of the illustrative town profiles (see Profiles, below) include examples of how town officials are organized in particular towns.

During the 13th century, most towns are growing rapidly, and although town officials are invariably wealthy they are not drawn exclusively from established town-families: new townsmen are equally acceptable as officials. Town officials may also be members of craft or merchant guilds, and in many towns the boundary between town and guild business is very vague; indeed, town charters and guild charters are often intimately entwined. Church representatives can sometimes serve as town officials, even

if they cannot be citizens, but they are unlikely to dominate decision-making, except in towns granted charters by ecclesiastical lords. In some towns, particularly in Italy, officials are politicized and form factions. This can result in rival factions, backed by wealthy families, dominating different quarters of the town, and preventing effective governance.

Families of Town Charters

Sometimes a town is given the same charter as an existing town, which creates families of towns with

similar laws. Some daughter towns are entirely independent of their mother, while others are politically dominated by their parent. Some example families of town laws are the laws of Freiburg (see insert), Lübeck, and Cuenca.

The town of Lübeck received its charter in 1188 from Frederick Barborossa, Emperor and King of Germany, which superseded a charter previously granted by Henry the Lion. The Emperor's comprehensive charter details the town's constitution and administration and includes laws on inheritance, fortifications, coinage, and taxes. In 1208, Lübeck's law was granted to Rostock, by Prince Borwin of Mecklenburg, and

other Baltic towns also use Lübeck's law. The Teutonic Knights, a land-owning monastic military order, are suspicious of Lübeck's charter and promote their own, less autonomous, charter to Baltic towns.

The law or *fuero* of Cuenca contains one thousand clauses and regulates inheritance, criminal law, military service, irrigation and pasture rights, the use of public baths, and Christian-Jewish relationships. It was granted to Cuenca by Alfonso VIII of Castile, in 1190, soon after he liberated the town from the Muslims. Since then several other reconquered towns in Iberia have been granted the same charter.

The Law of Freiburg

The Law of Freiburg was first granted in 1120, by Conrad Zähringen, and has been revised several times since. Freiburg is located on the edge of the Black Forest (see *Guardians of the Forests*, page 64) and prior to 1120 the site was uninhabited, but by gathering merchants (mostly from Cologne) and granting them land in the town the lord was able to quickly populate the town. The charter has also been granted to several other towns, including Diessenhofen (1178) and Berne (1191). The main provisions of the charter are:

The original citizens were granted plots of land in the town, by the lord, and in return pay him an annual rent. Citizens may freely sell urban property, without restriction — the rent must be paid by the new owner — and the town council sells additional plots of land (from which the lord also accrues an annual rental).

The lord guarantees peace and safe-conduct to all who visit the market, and ransoms back stolen market goods.

The lord allows citizens free use of pastures, streams, and the forest near the town — although, in practice, the town council controls access.

The citizens of the town are free from feudal customs duties and inheritance restrictions.

Disputes are resolved in a town court, or the court of the merchant guild. (In the towns that have adopted the Law of Freiburg, the court of Freiburg acts as a court of appeal).

The town is governed by a council of 24 *coniuratores fori*, elected from amongst the citizens for terms of a year and a day — usually the existing council is ratified. Most council members are merchants and descendants of the original townsmen.

The lord appoints several ministerials to represent him, who gen-

erally hold office for many years. Ministerials are not members of the council, but individuals can be both councilors and ministerials. Ministerials have no power over the council, and have military responsibilities to the lord (they are his knights), but these duties are only nominal today.

The council appoints, from among their number, a rector, who acts as mayor for the town, and a *causidicus* (sometimes the same person), who is the magistrate who runs the town court (see *Crime*).

The town's income is from several sources: sale of land, fees from market-stall holders, judicial fines, and the estates of citizens who die without heirs. The council administers town finances, commissions the construction of public buildings, and administers collective town property, like the nearby pastures. Individual council members take responsibility for each of these council functions.

Communes

Communes are towns that have revolted against their lord and written their own charter; their charter has not been granted, but taken. Commune charters grant similar rights to other charters, but ultimate power resides with town officials, who retain all taxes collected by the town. Many towns in Northern Italy are communes, which have exploited conflict between the Holy Roman Emperor, local lords, and the Pope to become strong and independent, and the communes are enmeshed in a complex web of alliances and feuds. Some towns in France and Spain are also communes, but such towns are not tolerated in England.

Communes can be substantial landowners in their own right, like the city of Lucca, in northern Italy. Lucca was granted a charter by Henry IV, in 1081, which was overthrown in

a commune revolt in 1115. Since then, the city has warred against and conquered the lands of 30 neighboring rural lords, capturing a number of smaller towns in the process. Today, an uneasy truce exists between Lucca and the rival commune of Pisa, 30 miles to the south.

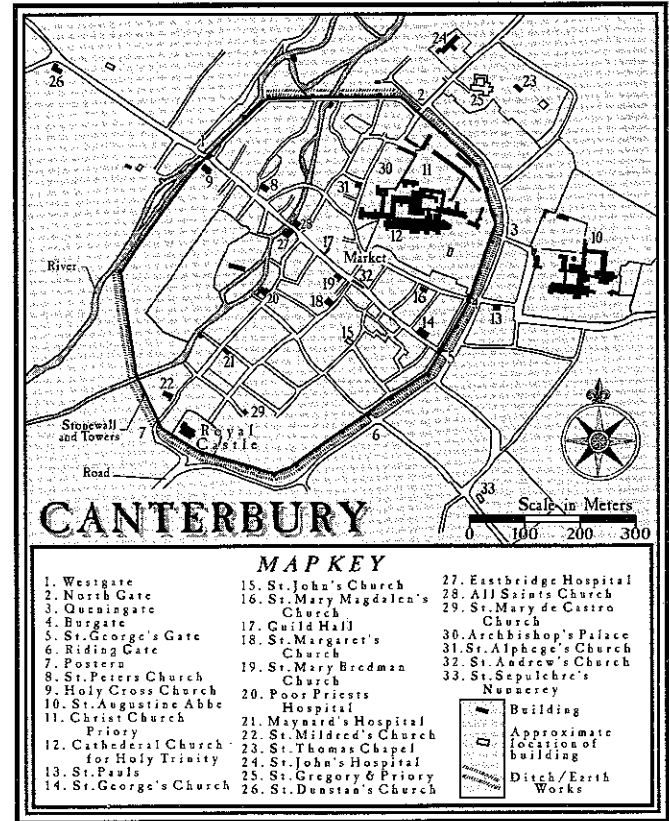
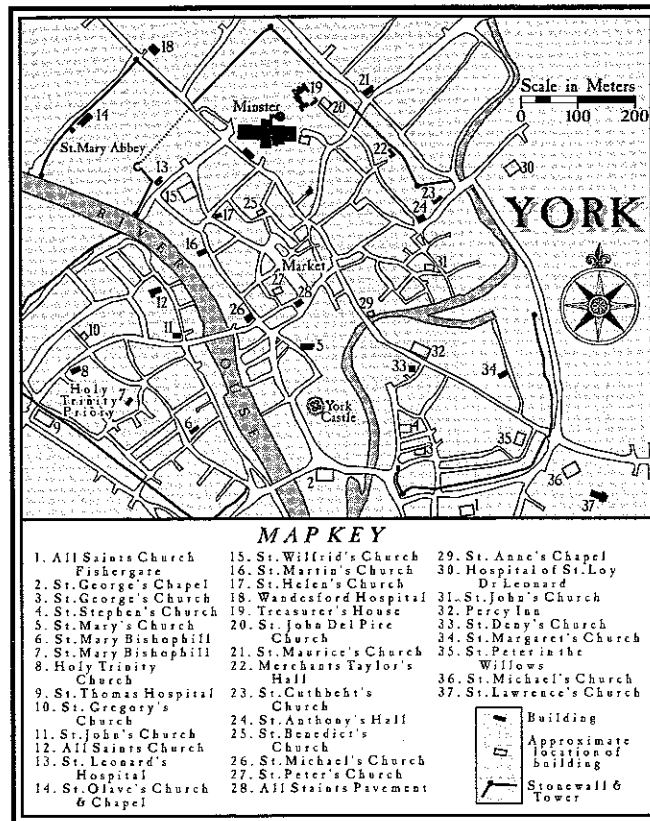
Structure

While every urban area has its own characteristics, there are some valid generalizations, even if every urban settlement differs in at least one way from them.

Topography

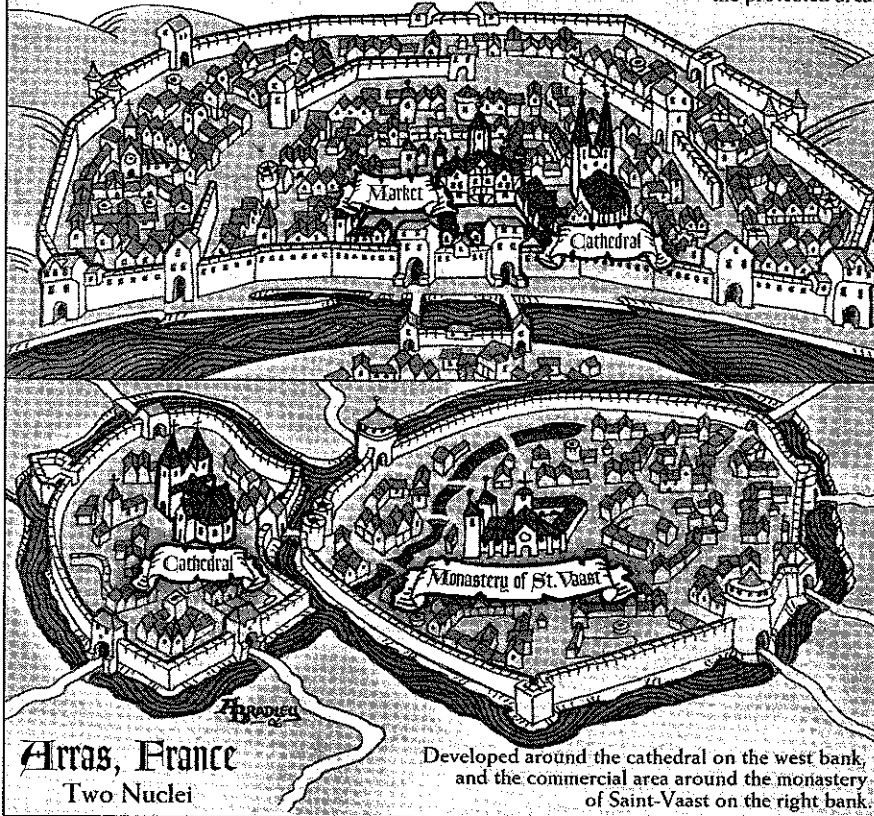
Most long-established cities take the form of a very irregular set of

concentric circles, each marked by whatever remains of the wall or ditch that was once the outer boundary. Somewhere near the center lie the castle, cathedral, and main market square, with major administrative buildings, such as the guildhall, close by. From here, narrow, twisting streets and alleys reach out in all directions, many lined with workshops or shops with dwelling space above. Most towns have developed by assimilating small, scattered settlements, each of which grew up around its own nucleus, and these break up the flow of winding streets — a convent or monastery, a parish church, or a subsidiary marketplace. Settlements stretch out along either side of the approach roads beyond the marked boundary to the town or city. The newer urban areas are an exception since most are built to a plan, in particular the towns newly established in eastern Germany.



Cologne, Germany Concentric Fortifications

Starting from the walls surrounding the Roman Colonia Agrippina, the defenses were rebuilt four times to expand the protected area.



Arras, France Two Nuclei

Developed around the cathedral on the west bank, and the commercial area around the monastery of Saint-Vaast on the right bank.

In many urban settlements, the first building on the site was a defensive fortification of some sort (see *Covenants*, pages 11–15, for details of castle structures). The stone castle that dominates the town may still serve that role but by now it is more likely remodeled as a statement of wealth and authority. A good number of towns in the lands that formerly belonged to the Roman Empire have grown up on the foundations of a Roman settlement. Often these display two distinct nuclei, one commercial, typically focused on a monastery because that was where the town's market started as the monks sold off the surplus from their rural estates, and the other largely administrative and ecclesiastic. A castle might stand on the foundations of a Roman temple, but it is more likely that the church avoided the pagan

site, so that the cathedral stands near to but not on top of it.

Outside the walls are the cemeteries, and the hospices for lepers. These are established a good distance beyond the walls, for reasons of health, but a growing city can reach them, so it is not unusual in the most vigorous cities to find an old cemetery within the wall.

A visitor to a town or city that is unknown to him will have difficulty finding his way about, as there are no maps or signposts. The castle perched up on a hill, and the spire of a church or minaret of a mosque stand out, but to get anywhere else the visitor must ask the inhabitants or follow his ears or nose. Storyguides may make good use of how very easy it is for the visitor to become disorientated and lost in an urban area, particularly

for a visitor used to life in a secluded covenant.

Defenses

Towns and cities are proud of their ditches, walls, and towers, which may be there more as a show of affluence or as a symbol of independence rather than from any military necessity, although many towns grew up adjacent to a castle and walls extend from this strong point to surround the town.

In England only about 100 towns have some sort of encircling defenses, which may be as simple as earthworks, while towns almost everywhere else — even small ones — have a wall. This might be a great stone curtain wall punctuated by towers, a wooden fence behind a ditch with stone gatehouses where the main roads cross the boundary, or a wall created by joining adjacent buildings. Where the remains of a Roman city wall are still standing, these are made use of, perhaps rebuilding on the old foundations. Many places make use of marshland, existing bodies of water, and other features of the landscape to enhance their protection. Responsibility for the walls is not infrequently a matter of dispute. While it can be an honor to control the walls, maintenance of them is an on-going expense.

Town gates are always useful as a place to make those passing in and out pay a toll, so these exist even where there is no other sign of defenses. Gates offer an almost irresistible opportunity for a display of pride and power, whether that of the local lord or of the city's governing bodies, so they are designed to look imposing and are adorned with coats of arms, badges, and any other

appropriate symbol that will impress upon the mind of the visitor the glory and authority of the town or city.

Sometimes the physical walls, towers, and ditches are inadequate protection. At such times, the relics of saints and martyrs held in the local churches may be brought out and taken around the town in solemn procession as prayers are said asking the patron to come to the aid of the town. This counts as ceremonial influence tempering the aura to Loyal, Calm, or Brave, depending on the situation faced (see *Realms of Power: The Divine*, pages 38–40).

Open Spaces

The distinction between urban and rural is blurred when it comes to agriculture. There are plots of land within the walls for growing crops, sometimes for fruit and vegetables only, but in some instances for grain too. If the town is surrounded by agricultural land, the townsfolk may well be expected to assist with the harvest both inside and outside the town. Cattle may be allowed to graze on land within the city boundary, for a fee if there is no common grassland, while hens are often kept in people's back yards, sometimes with pigs.

Zoning

To a large extent, those doing the same kinds of jobs are grouped together. In cases such as butchers and tanners, this has the great advantage of keeping the mess and smell confined to one district. There is little tendency to segregate richer and poorer, since wealthy men often like to buy up several smaller plots

on which to build new city-center homes, neighborhoods may be very diverse.

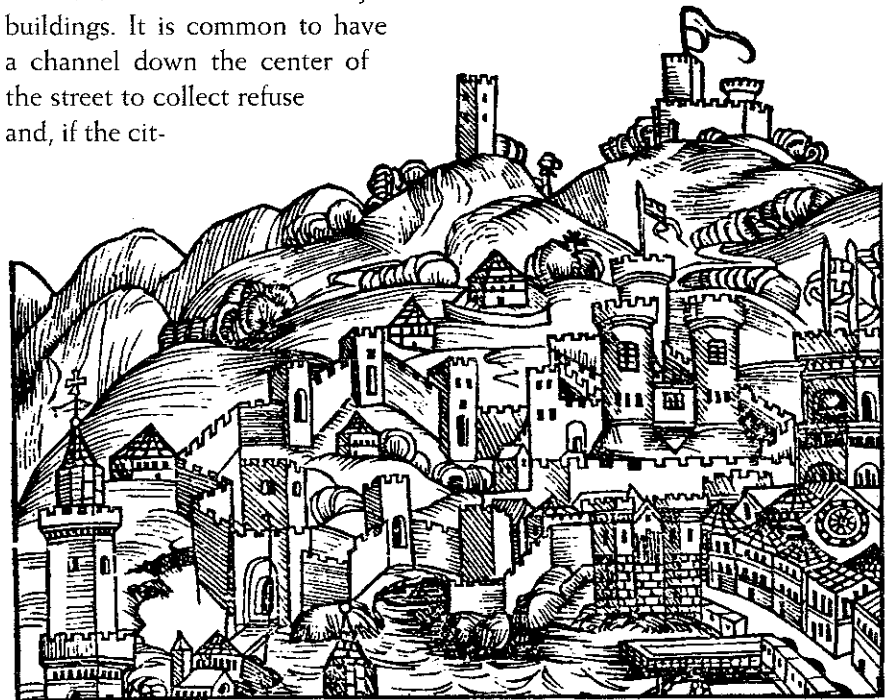
In a large city, foreigners, meaning anyone from another city, and aliens, meaning anyone from another country, usually live in close proximity. There is quite often an area where the Jews have their homes and their own public buildings, and streets where all the immigrants from a particular region live. This may be imposed, but also happens naturally as new arrivals turn to fellow-countrymen when seeking employment and accommodation.

Streets

Road surfaces may be just hard-packed earth, but major thoroughfares that have to carry carts are surfaced with stone, either slabs or cobbles. Repairs are generally carried out by adding new surfacing material on top of the old, so the street surface is frequently at a higher level than the entrances to the adjacent buildings. It is common to have a channel down the center of the street to collect refuse and, if the cit-

izenry are very lucky, it also carries a stream to wash the rubbish away. Unfortunately, this does not stop fluids from running off the side of the street to the doorways. Off the main roads, one gets about by the use of alleys, staircases, and courtyards. Streets and squares are named according to the activity carried out there, the trade or nationality of the majority of inhabitants, or an important local place or personage. Individual buildings are identified by the occupation of the owner, the trade conducted there, or a memorable symbol.

Fire is the town-dweller's great fear, so for safety there are laws requiring that fires be put out or covered over at night. Thus, it is very dark in the streets, and it is not unreasonable to suppose that anyone out of doors is up to no good. Violence is not unusual, most often in defense of property or reputation (see *Crime*, below).



Markets

The marketplace may be an area of open ground used for other purposes, such as grazing, on other days, or it may be an open area used only for markets and other gatherings. In central and southern Europe, trees or arcades provide welcome shade here. In older towns, where hardly any free space can be found in the town center, the sellers set up along the side of the streets, making it hard to get through that part of the town on market days. In circumstances such as these, some people make use of their own front room as a place to sell from, and become shop owners.

It is common for live animals to be sold separately from other things, and in the largest urban areas, markets are frequently further subdivided, so one finds special areas for the sale of some of the following: bread, pies; cloth, clothing; cheese, butter, milk, eggs; fish; fruit and vegetables; grain, flour; livestock; meat, including both that of domesticated animals and game; live poultry; wood, including timber, domestic utensils, baskets, spades, cartwheels; wool, hides, yarn. Other things are sold, of course, but do not have a special market place dedicated to them. See Chapter 6: Fairs and Markets for more information.

Places of Work

Rich merchants own or rent warehouses and offices within the city. Practitioners of other trades that simply require a room, for example scribes, are likely to operate from their own dwelling place or a rented room anywhere that suits them. Craftsmen requiring workshops may rent a ground floor room or, if suc-

cessful enough, own workshop space around a courtyard where they also live. Occupations that inevitably produce strong smells, particularly the butchers, tanners, and dyers, are grouped together, the last pair usually being located beyond the city walls along with the fullers. Also on the fringe of the built up area are lime kilns, windmills, and water mills. Workshops for manufacture of items from pottery, glass, or metal require fires so are likely to be sited on the outskirts too. Coastal and riverside towns have an area set aside for the fabrication of rope and netting.

Most large urban communities lie beside or astride a navigable waterway, and as transport of goods by boat is vital for them, wharves and quays are essential. These are rarely of stone, so work to renew wooden waterside structures is a constant necessity. As demand for space close by for warehousing grows, the quay tends to move further out into the river, reclaiming land and narrowing the water course, each section being modified by the owner so the individual properties expand at different rates. Such areas are prone to flooding.

Locating a covenant or even just a chapter house in a town or city without drawing unwanted attention is a challenge to the knowledge and imagination of any magus. A magic aura is more likely to be found in a regio or underground, but even when taking advantage of such a site, a way of getting in and out unobtrusively is desirable. There is a lot to be said for hiding in full view. For example, if an alehouse backs onto a smithy and covenant rooms lie below both, there are plausible reasons for a lot of people coming and going and the occasional explosion or fire. Urban magi and covenfolk should avoid being

drawn into local politics but often find it difficult to keep their distance from everyone who might try to exploit them or just make friends with them. See *Covenants*, page 27, for suggested Hooks and Boons to make up an urban covenant.

Places of Prayer

Almost every city in Christian lands has within it a cathedral and several parish churches, and also churches and chapels associated with particular religious foundations. Most towns in densely populated areas have flowed around at least two parishes, so neighborhood churches can be common even in quite minor urban settlements, many of the smaller churches being without a resident priest and just used by the local inhabitants for their private devotions. In contrast, some settlements have expanded in lightly settled areas and comprise a single, large parish. Towns are putting up new churches independently of the religious orders, with priest and people contributing to a building that is a matter of civic pride. Rich individuals like to improve their chances of avoiding Hell by making donations to the Church, but a desire for earthly status means that many want their donations to be visible. Recently, this has taken the form of asking for an altar to be set up in that person's name, and many existing churches are being modified to accommodate them. In the same way, guilds may pay for chapels dedicated to their members. See the insert for information on what churches and cathedrals look like.

Jewish synagogues take the form of a rectangular hall-shaped building with the entrance in the west wall in

whatever style is popular when and where they were put up, so externally they often superficially resemble the nearby churches. Internally, they have an open hall for the men to assemble and a gallery for the women.

In the lands held by the Moors and Arabs, places of worship are very different (see *Realms of Power: The Divine*, page 108). A mosque takes the form of a walled rectangular courtyard surrounded on three sides by an arcaded portico, symbolizing the shelter of palm trees, with a pillared hall on the side facing Mecca. The open area of the courtyard contains a fountain for ablutions prior to praying. The building must include a high tower, or minaret, whence the call to prayer is made, and this is traditionally sited on the side furthest from Mecca. In some mosques, the arcaded areas to the side are replaced by rooms for teaching. External walls may display patterned brickwork or brightly colored tiles and internal decoration is often very elaborate also, with stylized calligraphy and geometrical repeating patterns. The mosques of Damascus and Cordoba are particularly fine.

In lands where the influence of the Byzantine Empire is strong, evidence of this long heritage is clear. For example, Ravenna, which had strong links with the Eastern Emperor, contains several great basilicas and small baptisteries where the highly colored and detailed mosaics on the inner walls and ceilings, dating from the fifth and sixth centuries, far outshine any wall paintings in brilliance. Venice's Basilica of Saint Mark was built in the 11th century in the Byzantine style and has glittering wall mosaics of its own. The basilica displays riches plundered from Constantinople quite recently, during the Fourth Crusade.

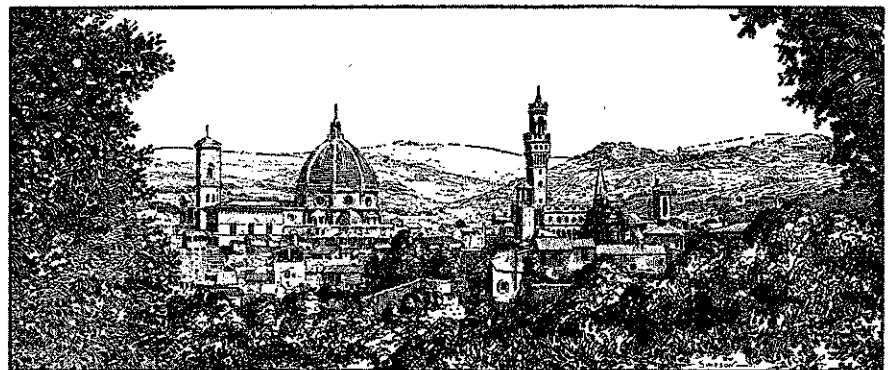
Building Styles

The early 13th century sees a great surge of investment in building by the Church and the citizenry.

In France, England, Italy, Germany, and northern Spain, large ecclesiastical buildings have been built on much the same lines for some three hundred years. While there are local variations everywhere, churches typically have a cruciform plan, a bell tower, a main entrance in the west wall, a rounded apse containing the altar at the eastern end, rounded arches, stout columns, and, where it can be afforded, colorful wall painting and much carved surface detail. The images are usually at least vaguely related to a religious theme but can be very fanciful, the most amusing occurring in monastic settings. The churches intended mainly for pilgrims, and funded by them, are usually high and wide with large windows to allow as many people as possible to fit comfortably into the nave and not feel suffocated. Relics are often kept in a crypt beneath the altar, and the altar is

therefore reached by a flight of steps. An unobstructed ambulatory allows pilgrims to move around behind the altar, where other relics may be venerated. In contrast, town churches built to be shared by nuns or monks and the laity are more elongated, since the eastern end of the building is extended to accommodate all the monks and nuns in their own separate area.

Recently, architects and builders in France have discovered that pointed arches allow them to create structures with higher ceilings, more delicate-looking columns, and thinner walls. Flying buttresses help support the great height. Wall space is extensively replaced by windows where delicate stone tracery infilled with painted glass creates an almost magical effect when the sun shines through. Thus, wall painting is falling out of favor, but sculpture remains a key means of teaching the faithful and is itself usually brightly painted. Buildings according to the new style have a spire more often than a tower.



Beside it stands the Doge's palace, in the style of a Byzantine fortress. Constantinople itself has the magnificent sixth century church dedicated to Santa Sophia (Holy Wisdom). Although it appears plain and mas-

sive from outside, so marvelous is its construction of vaults, domes, and windows when viewed from within, and so dazzling its mosaics and colored marble, that one can immediately see it was divinely inspired.

Regional Variations in Church Design

In England, the roofs of older-style buildings are generally of wood rather than the stone that is used in France. Unlike the relatively compact French cathedrals, new ones being constructed in England have a very much longer nave, extended transepts, and no eastern apse.

German churches are almost all in the older style, as the French influence is being resisted. They are more likely to have a rounded apse at each end, and so are accessed by a door in one of the side walls. They often boast several ornamental round towers but are much more restrained than elsewhere with regard to internal decoration. The only examples built as yet with elements of the new style take the compact French ground plan further, approaching the shape of an aisled hall.

In Italy, churches are all in the older style and are usually built of brick or stone, often clad in marble if it can be afforded, and have wooden roofs. Delicate arcades in tiers often decorate the external walls. The developments in France have as yet been rejected as unsuited to the Italian climate, where the light is strong and the sun hot for much of the year with the result that thick walls and small windows are a blessing. Also, increasing window sizes reduces the area available for the painted frescoes that are so popular there as a good means of reminding churchgoers of their duties.

Ecclesiastical architecture in Sicily reflects the skills of the unusually varied workforce, a mix of those trained in the techniques of the Normans, the Byzantines, and the Saracens.

where they conduct business with the outside world, in addition to having a church of their own. It is quite common for monks' enthusiasm for interaction with the people of the town to go further than it ought. The walls around their buildings serve to mark the distinction between those who have dedicated their lives to the service of God and the rest of humanity, but these same walls are sometimes a necessary defense when friction, or even violence, breaks out with the townsfolk. Monks and nuns are usually dependent on their associated rural manors for their day-to-day food supplies, making little use of regular markets, but the more affluent are eager patrons of the larger fairs to obtain wine and other luxuries (see Chapter 6: Fairs and Markets).

Among many of the clergy, cities are seen primarily as the breeding ground for every vice. Richard of Devizes, a monk living in Winchester, England, wrote at the end of the 12th century that London was home to all sorts of disreputable people including "actors, jesters, moors, flatterers, effeminates, pederasts, singers, dancing girls, quacks, sorceresses, extortioners, magicians, beggars and buffoons." This may say more about the writer than the city; however, it is this reputation that calls the members of the newly established mendicant orders to live amongst the citizens, using their example or their oratory to combat sin. The order of the followers of St. Francis was founded in Italy in 1209 and has not as yet spread beyond Italy and France; there, friars are to be found preaching in the market places and public squares rather than in churches. The order of friars living according to the rule of St. Dominic was founded in 1216 but is still

The building or reconstruction of a cathedral is not infrequently hampered by demons. Their actions may encourage sloth in the workforce, mysteriously drain the coffers of the individual or group funding the current phase of construction, or physically carry off parts of the structure. Interference by fay and magical beings ranges from knocking things down and luring away artists and craftsmen to simply hiding tools.

Architects are becoming ever more daring now that they have adopted the pointed arch that guides the eye towards heaven. Not surprisingly, many observers believe that such structures can only stand with supernatural aid. Some artists and craftsmen really have grasped the principles of the new style, but some designers and builders have had supernatural help. A maga of

House Jerbiton might be persuaded to apply Terram magic to help realize an artistic vision. Heavenly aid might be sent to a worthy person building to the greater glory of God. For others, it is rumored that their building only remains standing because the architect has made a pact with a demon — a soul is so valuable a prize that Hell is willing to help further the work of Heaven to win one.

See *Realms of Power: The Divine*, pages 9–11, for details of how these buildings and the communities who worship in them affect local auras.

Groups of monks or nuns following the Benedictine rule prefer to live in a rural setting, but some of their foundations have been incorporated into expanding urban areas. Urban monasteries and convents have an inner courtyard and cloisters for their own sole use, and an outer courtyard

only thinking about taking its fight against heresy to the urban centers as preachers. Canons, too, live and work alongside the urban populations that support them, most often doing pastoral work including care of the sick and insane, the aged, and lepers. Although the urban populace celebrates the same holy days as everyone else, their festivities are adapted to their environment so that a procession through the streets, perhaps behind a banner, a crucifix, or a statue of a saint, is a common sight.

Places of Learning

Because a degree of literacy is necessary for most positions in the Christian Church structure, many monasteries and cathedrals provide some basic tuition to boys, either within their own buildings or in a closely associated grammar school. Education of boys and young men is given higher priority in Jewish communities, so there is at least one place of learning for them if the city has a Jewish Quarter (see *Realms of Power: The Divine*, pages 131–132). In the parts of the world where Arab influence is strong, it is similarly important for boys to learn the holy texts, so education to that end is provided at the mosque.

Specialist schools and universities are very rare, and are little more than gatherings of clerks with an interest in scholarship who get together to debate matters of theology, law, philosophy, medicine, and the liberal arts. Paris, Oxford, Bologna, Modena, Montpellier, Regio, Vicenza, Cambridge, Palencia, Arezzo, Salerno, and Salamanca boast such a thing. If your saga follows real history, others are founded in Padua (1222), Toulouse (1229),

Siena (1240), and Valladolid (1250). Each is of great interest to magi and it is probable that if there is not yet a covenant of some sort in each of these cities, there will be before too long. It may be that members of the Order are involved in establishing one or more, particularly magi of House Jerbiton who may wish to join the academic circles. On the other hand, such places of learning are very likely to compete with the Order for non-Hermetic books and could be seen as a threat to be monitored closely.

Other Public Buildings

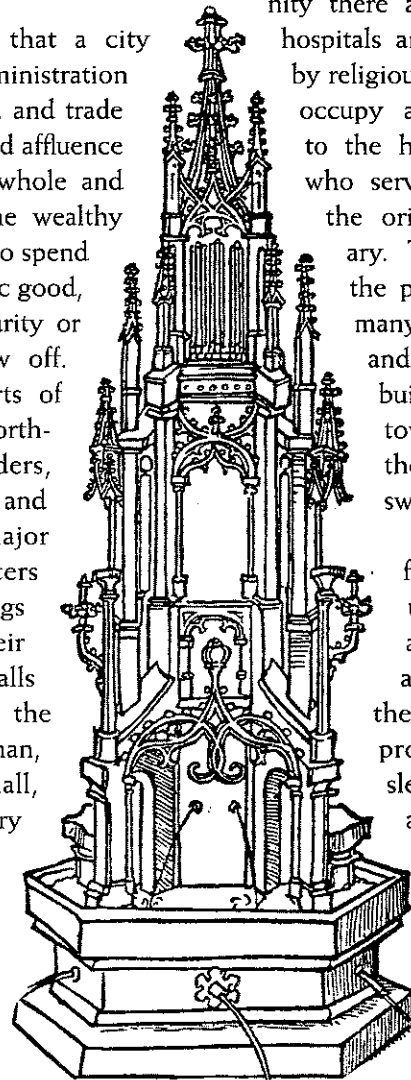
The buildings that a city erects for the administration of government, law, and trade reflect the power and affluence of the town as a whole and of those among the wealthy burgesses who like to spend money for the public good, whether out of charity or the desire to show off. Thus, in some parts of northern France, northern Italy, Flanders, Germany, Poland, and Hungary, the major commercial centers boast public buildings grander than their cathedrals. Guildhalls typically resemble the home of a wealthy man, having a main hall, kitchen, and ancillary rooms including storage areas, and, in rare instances, also a chapel and stable. In some of the richest cities where wealth

derives from trade in fabrics, a cloth hall for the exchange of fabrics has been built; construction of a particularly grand one in the new style was started in Ypres last year.

In Arab countries, or those heavily under their influence, including Iberia, the public baths are important. While the architecture and decoration there are Arab, the components of the bathing suite are modeled on the Roman system. In the lands where the Eastern Empire maintained Roman traditions, bathhouses are also common. They are also commonly found close to the synagogue in the Jewish Quarter of a city. There is often a hospital for that community there also. For Christians,

hospitals and hospices are run by religious orders, and usually occupy a building adjacent to the home of the people who serve in them, outside the original town boundary. The early years of the previous century saw many hospitals founded, and, although originally built on the edge of the town, in many cases the built-up area has swept around them.

Accommodation for visitors is rare unless the town is a center of pilgrimage, in which case the Church generally provides very basic sleeping facilities. If a fair is in progress, anyone who can make space will rent it out to visitors (see Chapter 6: Fairs and Markets), and at other times some



will be persuaded by payment to give a visitor somewhere to sleep. The very rich living in the countryside maintain a town house to use when they or their servants have to stay, for example to collect rents. Others make use of their contacts to obtain shelter. A large city probably has a rudimentary inn where food and a sleeping space in the shared common room can be bought.

Housing

All but the wealthier citizens rent their homes from those who are rich enough to own property, whether the local lord or a monastery, a merchant, or simply a neighboring successful burgess. The poorer citizens, if single, are likely to live in a small wooden hovel at

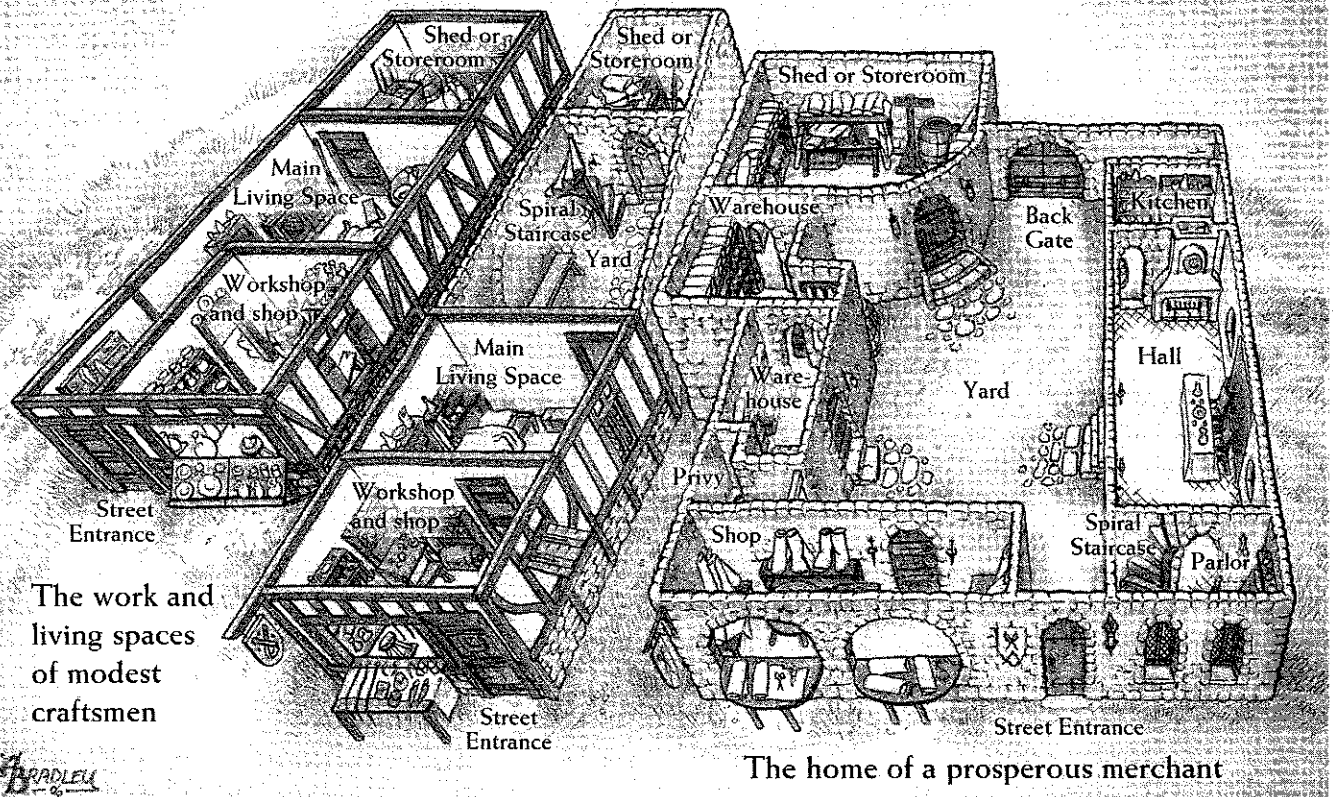
the back of a shared courtyard, or in a windowless upper story room shared by several people. A poor family may be able to afford one or two rooms for sleeping, while sharing an oven, a privy, and a source of water — typically a well or fountain — with other families. Better off families occupy more rooms. A merchant or craftsman aspires to his own house with a cook fire and storage space for himself and his family, apprentices, and servants.

Most urban houses have a very narrow frontage and extend back with one narrow room behind the other. Increased overcrowding in the most densely packed cities has produced multistory dwellings, up to as many as four or five stories high in parts of Paris, Florence, Genoa, and Siena. The ground floor room fronting the street is often

used to conduct a business of some kind. This may be the owner's own business, but it is as likely that the room is rented out to the people living above, or to someone else entirely. In parts of southern France and Italy, it is often not treated as a private space at all. Inside, most such homes are quite dark and airless so a great deal of time is spent outdoors. Children play in the street, women gather at the well to do their washing together, and adults sit outside their front doors in the evening to chat with their neighbors and passersby. Because they live so closely together, people generally know a good deal about each other's business, which can make secrecy of any sort problematic, particularly if one wishes to avoid suspicion.

Wealthy citizens have a house similar in style to those of their

Town House Floorplans



rural counterparts. Typically, two, three, or four buildings are arranged around the sides of a courtyard with an arched passageway through the range that runs along the street so as to allow access to the interior. One building, the largest, is the hall and the others are rooms for storage and domestic activities. The bedrooms are on the upper floors of the smaller buildings. In some German and Italian cities the richest merchants live in tall, fortified stone town houses with storage space below and living space above. The grander city homes are often occupied infrequently, because they serve as occasional town bases for the most powerful among the nobility, rich abbots, and bishops.

The homes of the well-to-do in countries other than those around the Mediterranean are largely of the same materials as those of the poorer classes, having a timber frame with infill of wattle and daub, and roofed

in thatch of straw, rushes, or reeds, or with wooden shingles. In London, for example, despite a ruling in 1186 to encourage use of materials less at risk from fire by insisting on use of masonry for walls that divide two adjoining but independent houses, and for roofs to be covered in ceramic tile or slate, only the grandest homes are of non-flammable materials. In the south, around the Mediterranean, stone is more often used for construction, either robbed from old Roman structures or freshly quarried. Urban covenants are likely to require at least some stone structures as safe places to conduct laboratory activities, but any such show of wealth attracts attention.

Homes in areas under strong Arab influence are adapted to the heat of the southern sun. The rulers in Muslim lands live in grand fortified palaces, often austere externally but highly decorated within by carved stone and brightly colored geometrically patterned tiles. Some are immense; for example, the Alcazar in Seville includes a harem large enough for 800 women in addition to the staterooms and workrooms. Covered living spaces are arranged around a series of courtyards and are designed to provide shade. Pumping systems carry water into the building to feed fountains and pools. The non-aristocratic live in narrow streets with scarcely room for two donkeys to pass, where high walls provide shadow; fabrics may be stretched across to increase the shade. The more affluent have dwellings similar to the nobility but on a smaller scale, down to a single, small courtyard opening onto the street through a narrow gate. The poorest homes are small and dark with flat roofs where the inhabitants may sleep in the cool of the night air.

Populace

The number of people living in a particular urban community is said to be larger the further away it is, at least as far as cities are concerned. To those living in or near them, the vast majority of cities have less than 2,000 inhabitants and only about sixty have a population of twice that or more (see Town Profiles, below). In the lands bordering the eastern side of the Adriatic, Greece, and Bulgaria, once-great cities have shrunk and urban living has declined so far that only small towns exist.

In regions where cities are growing rapidly, as many as one in four of the total population are urban, while in areas with little enthusiasm for urbanization, it is only one in ten. The opportunities available in town for a peasant, free or otherwise, to change his lot in life are widely known, if often exaggerated; whatever the stories say, no city in Mythic Europe has yet been found that has streets literally paved with gold. The city spoken of may lie far to the east, although there are those who claim to know that it is in Arcadia. Laborers, paupers, and vagrants of all types are drawn to urban life by the prospect of money. A significant percentage of the inhabitants of towns were born elsewhere and came to the town in their youth. Most adapt quickly to the crowded conditions and adopt the customs and culture of the community. Citizenship is granted to newcomers according to rules that vary from town to town (see Town Charters, Becoming a Townsman, above).

Towns and cities that count knights and other nobles amongst their citizens are rare in Savoy, Sicily, Castile, Leon, Portugal, the

Place of Safety

In many towns, the only building of stone that can be made at all secure is the church. Visiting merchants who wish to keep their wealth safe, whether it be in goods or coin, often ask the priest to keep it for them so it is safeguarded both by the physical structure of the building and the sanctity of the place. Those with something valuable to protect who prefer not to discuss the matter with the clergy are likely to bury their precious items in the churchyard to take advantage of the assumption that hardly anyone would dare to steal from such a place. The ground there is often disturbed, so a new area of digging is rarely noticed.

Low Countries, and northern France, although in the last two there are knights who live in cities but are outside the city's jurisdiction. In contrast, many German towns have citizens who are knights. Some kings and princes go so far as to forbid knights from becoming citizens since it suits them to maintain the distinction, but it is becoming harder to enforce this, especially in the Kingdom of Italy. Where a town is weak or a local ruler particularly strong, citizens may make efforts to exclude the nobility from taking up residence in an urban area or place restrictions on them, for example forbidding intermarriage between the nobility and citizens. Patrician dynasties, based on success in business that has allowed a lowly family to greatly increase its social standing, are growing stronger in Flanders, northern France, parts of Germany bordering the Rhine and, most of all, in Italy.

A great many of the people living in a city work to serve the merchants, craftsmen, and religious as servants, retailers, carriers, and clerks. A transient population of masons, glaziers, carpenters, painters, and carvers of stone and wood moves in when there is a major building project in progress and may stay for several years, and 1220 is a time when many cathedrals are being built or rebuilt. Such skilled workers move around, following the work, and are very likely to move on before the construction is complete if there is a hiatus in the funding.

In a few urban areas a group of supernatural beings may live in a regio quite apart from the mundane activities. Others choose to involve themselves with certain aspects of urban life. A brownie or similar household faerie may help a craftsman in his work, perhaps doing the finest, most detailed work. Another may help with sales by making sure goods are moved to where they can be seen or reached easily. Every city is likely to be home to a few animals naturally at home in urban areas but having supernatural characteristics. One such may be a fay cat that really can be simultaneously stealing food in the kitchen, tripping someone up on the steps, and watching every passerby while appearing to be fast asleep in the sun. There are also the magical dogs who epitomize loyalty, and so involve themselves in the affairs of their owner, working to protect them, or seeking out a lost child and guiding it home.

Family Life

Although urban families tend to be smaller than rural ones, children frequently remain living with their parents for longer. In many parts of Europe, urban men marry rather late and often marry women considerably younger than themselves, so widows are quite common. Poorer families lack the funds to marry off their daughters so this, along with the pro-

longed bachelorhood, plus the large number of priests and the religious, means that a relatively high proportion of the urban population consists of unmarried adults. One effect of this is to increase the opportunities for temptation into sins of the flesh; another is to strain sympathy between young and old.

Diet

Diet in towns is similar to that in the country. However, the fact that all towns must import a substantial amount of their food means that there are some differences.

Grain and Bread

Grains (wheat, barley, oats, rye) are the most common foodstuff in the towns of Mythic Europe, and are imported from either the local countryside or from other towns. Of these, wheat is the most popular because it can be easily stored, and many towns have public granaries. Some Italian towns use their granaries to distribute wheat as a charitable dole, reminiscent of the practices in classical Rome. Town officials (backed by public funds) often guarantee high prices to merchants for grain, to ensure that the town is preferentially supplied in times of famine or shortage. These guarantees have also allowed many merchants to make their fortune shipping grain.

Town mills refine grains to make flour from which bread is baked. As few households own an oven, due to the expense of installation and fuel, it is common to prepare dough at home to bake in the local bak-

Occupations

	AGRICULTURE	CRAFT	SERVICE	TRADE
Small Town	50%	50%	—	—
Medium Town	10%	50%	30%	10%
Large Town	10%	30%	30%	30%

er's oven. White bread, made from highly refined wheat, is a high status food. The majority of townsmen, however, eat brown breads that contain other, less refined, grains. Poorer town dwellers, who cannot afford bread, eat porridges or gruels.

Drink

Grains are also brewed to make ale, but this can only be kept for a few days. Wine, made from grapes, can, on the other hand, be stored for at least several years and is thus exported from France, Italy, and Spain. Ale or wine is drunk daily in the home, but taverns are rare and it is a sign of status to be able to afford, both in time and cost, to drink a lot of alcohol. Urban water sources are often polluted by town industries and so are not drunk, if they can avoid it, by town dwellers.

Meat, Vegetables, & Fish

Town butcheries slaughter cattle, pigs, and sheep for local meat consumption. Cattle are imported from the countryside, although a few are kept in town for dairy produce or are used as beasts of burden in poor towns. Pigs, sheep, and fowls are often farmed within the town walls. Wild animals (deer, boar, hare, and wild birds) are also eaten in small towns, but large towns are too populous for hunting to supply significant quantities of food. The wealthy, in displays of conspicuous consumption, flavor their meat with expensive spices including pepper, cinnamon, ginger, cloves, cubeb (similar to pepper but with a strong lemon aroma), and galingale (similar to ginger). These are all imported from

the orient, via Constantinople, and Venetian merchants control the spice trade within Mythic Europe.

Vegetables are cheap and eaten by the poor, who cannot afford meat, but are rarely eaten by the wealthy. In contrast, fresh fruit is valued as a seasonal luxury and grown in urban orchards.

Fish are an important component of the urban diet because, as fish are spontaneously created, they bypass religious restrictions on the consumption of the products of coition. Some fish are kept in urban ponds, or caught in local rivers, but the most common fish eaten in Northern Europe is deep sea herring. Many coastal towns have developed significant fishing industries to catch and process (salt, dry, and smoke) herring for export.

Famine

Towns are insulated from the effects of famine because food can be imported from regions that are not suffering from famine via a port, and town granaries smooth out minor fluctuations in food supply. In addition, the high prices that goods fetch in town mean that what little food is available in the surrounding countryside is sent to the town market, rather than being used to feed starving rural peasants. This partly explains why town officials act to inflate the prices of staple goods, like grain, within the town. Short of armed rebellion, there is little that rural peasants can do about this state of affairs and, of course, the owners of farmland (who often live in the town anyway) ensure that they themselves are well fed. A famine that lasts for years, or is spread over a wide geographical area, will eventually affect town inhabit-

Story Seed

On feast days, wealthy burghesses in the town host a sumptuous banquet at which the poor of the town are served for free. However, for the last year the burghesses have been unable to host a feast, not because they cannot afford it, but because some supernatural power has been sabotaging the feast preparation — roasting meat burns to a cinder, stored grain is found to have rotted, and wine turns to vinegar. Somehow, the townsfolk decide that this is the fault of the magi living in a covenant near the town. Unless the magi can quickly discover the saboteur of the feast, they have to contend with a riot, which may result in the deaths of many townsmen, causing both alarm in neighboring regions and consequences for the magi at Tribunal. The saboteur could be a faerie, a demon, or perhaps the agents of a rival covenant attempting to provoke an incident for political gain at Tribunal.

ants and the poor will be disproportionately affected, perhaps suffering deprivation (see Diseases). Wealthy burghesses solve the problems of long-term famine by emigration.

Disease

The human body is composed of four humors. Each humor is a reflection of an element, a season, and a set of conditions: blood, corresponding to air and spring, is hot and wet; yellow bile, fire and sum-



mer, is hot and dry; black bile, earth and autumn, is cold and dry; and phlegm, corresponding to water and winter, is cold and wet. Excess of a humor causes an imbalance in the body, which is disease, and treatment is often based on the application of a counter-balancing humor;

Anachronism and Disease

In Mythic Europe disease is caused, as stated, by humoral imbalance. Sometimes this is prompted by living conditions, and the humors are often aggravated by demons and occasionally by other supernatural agents. In particular, troupes should note that diseases are *not* caused by viruses, or bacteria, *nor* are they usually contagious, *nor* can they be spread by vectors such as vermin.

for example, an excess of black bile (cold and dry) can be treated by the application of hot and wet conditions that favor blood. Diagnosing and prescribing the correct treatment for a disease is represented by the Medicine Ability (ArM5, pages 66, 179, 180). In addition magi can diagnose and treat many diseases using suitable Intellego and Creo Corpus spells (ArM5, page 130).

Diseases are prevalent in towns because they contain sources of humoral imbalance, especially bad air from smoke and odors from dyes, animal dung, sewage, tanneries, and butcheries. A town's location may also favor a particular humor; for example, the inhabitants of a cold and wet coastal town will suffer from an excess of phlegm. Precisely how often a character must be tested for exposure to sources of humoral imbalance is at the discretion of the storyguide. As a rough guide, a character who is newly arrived in town may need to be tested once or twice during his first season of residence. Long-term town residents mostly contract diseases as a consequence of Aging — an illness result, indicated by the Crisis Roll (ArM5,

page 170), may be represented by a disease chosen from those below, at the storyguide's discretion. Note that some diseases have consequences even if the character survives the crisis. Long-term town-residents may also contract diseases if their local environment changes (a new butchery opens in the neighborhood, for example) and some diseases (child-bed fever or leprosy, for example) can be triggered by the activities of the character.

Leprosy

And the leper in whom the plague is, his clothes shall be rent, and his head bare, and he shall put a covering upon his upper lip, and shall cry, Unclean, unclean.

— Leviticus 13:45

Leprosy is a divine mark of damnation manifesting as an excess of black bile, and causing skin damage, clawing of hands and feet, blindness, loss of sensation and paralysis in the limbs, and sometimes madness. In total, two to three million people in Mythic Europe are infected. Poor moral standards, especially immoral sexual practices, contribute to the onset of leprosy, and individuals conceived during menstruation are particularly vulnerable. Due to its Divine origins, leprosy cannot be cured except by Divine intervention, although Hermetic magic may alleviate or disguise some symptoms.

Leprosy is greatly feared and most communities follow a decree issued by Pope Alexander III in 1179 and expel their lepers. A leper's expulsion may include a ritual burial of his possessions, after which the community considers the leper to be dead. Throughout Mythic Europe, the Church maintains special colonies, or

leprosariums, for the convalescence of exiled lepers; there are over 2,000 such leprosariums in France alone. In some regions, including Scotland, leprosy is so feared that lepers are hanged or burned at the stake.

Town charters frequently contain rules for dealing with lepers, which may include special begging rights or restrictions for lepers. For example, in 1204 King John decreed that a proportion of all flour sold at market in England must be set aside for lepers; others expect lepers to announce their presence by wearing elaborate costumes consisting of long robes, gloves, footwear, and horns, or by ringing bells.

Lepers gain the Major General Flaw Leprosy. This Flaw may also be taken during character generation. The disease caused by the spell *Curse of the Leprous Flesh* (ArM5, page 133) is not true leprosy, but has similar effects.

The Ague

The ague is caused by bad air, and outbreaks cluster around urban sources of bad air (especially sewage and tanneries). Its main symptoms are a regular cycle of chills and fever. The length of each cycle indicates the type of humoral imbalance: a continual fever indicates phlegm, a quotidian fever occurs daily and indicates blood, a tertian fever occurs every third day (inclusive) and indicates black bile, and a quartan fever occurs on every fourth day and indicates yellow bile.

If a Stamina roll against an Ease Factor of 3, 6, or 9 (depending upon the strength of the bad air source) is failed, the character contracts the ague, which inflicts a wound. Continual fever is the worst

and always inflicts a Heavy Wound, while the other fevers only inflict Medium or Light Wounds. A related disease, the fen ague, is endemic in marshland.

St. Anthony's Fire

St. Anthony's fire is an excess of blood caused by a minor disease demon in the victim's intestines. Symptoms include a red rash, intestinal pain, visions, muscular spasms, contortions, and a burning sensation in the extremities. Eventually the limbs begin to rot and the victim dies.

If a Stamina roll against an Ease Factor of 9 is failed, then the demon has found his way into a character's intestines. These attacks are magical and can be resisted with Magic Resistance. Once resident in the intestines, the demon causes a wound to the character each season: a Light Wound in the first season, escalating to a Fatal Wound in the fifth.

The demon has a Might of 10 (Corpus) and can be exorcised using a ritual known to the Order of the Hospitalers of St. Anthony, which was established in 1095 and named after a fourth century Egyptian hermit. The order has many houses in continental Europe and an important chapter house on Threadneedle Street, London.

Tarantism

Tarantism is an excess of yellow bile, caused by the bite of a faerie tarantula. The disease triggers an irresistible urge to dance — to the point of exhaustion — along with thirst, unusual sexual urges, and pain around the bite mark. Tarantism is at

Living Condition Modifier

A Living Condition modifier is applied to the Aging Roll (ArM5, page 170). Additional modifiers are given below:

Leper	-2
Live in a leper colony*	-1
Work in a bad air trade	-1
Work in a mine	-1

* Cumulative with "Leper."

For example, a character who lives in a town (-2, ArM5, page 170), is a leper (-2), and works in a tannery (bad air trade, -1) has a total Living Condition modifier of -5.

Major General Flaw: Leprosy

A leper has a permanent -2 modifier to her Living Condition (with an additional -1 if she lives in a leper colony), and whenever she undergoes an Aging Crisis (ArM5, page 170) the leper sustains a Heavy Wound in addition to any other result. Lepers cannot gain a positive reputation due to a pungent rotting smell that they emanate.

its worst during summer, although it may take years to manifest, and the disease predominately afflicts young women.

A character bitten by a faerie tarantula is afflicted with tarantism unless a Stamina roll is made against an Ease Factor of 9. Once per season a Stamina Roll against an Ease Factor

Black Death

Black Death, or the plague, does not exist in Mythic Europe. If your saga follows history, then Black Death arises in 1347 in Constantinople. It is a demon that appears as the shrouded reaper, although it is invisible to the mundane senses. Black Death is summoned by an Infernal ritual, and members of the Hermetic Order might contribute to or avert earlier attempts by infernalists to summon Black Death.

of 3 (or 6 in summer) must be made for each afflicted character. If this is failed she may do nothing for the entire season except dance every day until exhausted.

Tarantism is not fatal, but the character requires care during her bouts of frenzied dancing; at a minimum she must be fed by others. Hearing a particular tune, the tarentella, cures the listener, and often an epidemic of tarantism is followed by the arrival in town of faerie minstrels who offer to cure the disease — for a price.

Childbed Fever

The act of giving birth causes swings in a woman's balance of humors, which make her vulnerable to the childbed fever demon. This demon attempts to enter the woman's body as the baby leaves, where it causes chills, fever, abdominal pain, nausea, and in terminal cases a rotting of the reproductive organs that can spread to the rest of the body.

When a character gives birth a Stamina roll against an Ease Factor of 6 is made. If the roll is failed the

demon, which has a Might of 10 (Corpus), causes a Heavy Wound. If there were birthing complications (prolonged labor, placenta retention, conception during menstruation, or a still-birth, for example) an Incapacitating Wound is caused, instead. This is a magical attack and can be resisted with Magic Resistance.

The Bloody Flux

The bloody flux is an excess of phlegm caused by living in cold, wet conditions. It is common in towns and among campaigning armies; symptoms include diarrhea, chills, cramps, a running nose, and bloody stools.

If a Stamina roll against an Ease Factor of 3, 6, or 9 (depending upon the extent of the excess phlegm) is failed, then the character contracts the bloody flux and suffers either a Medium, Heavy, or Incapacitating Wound, again depending upon the extent of the excess phlegm.

Worms

Worms are agglomerated excesses of the blood humor. In a healthy person worms quickly disperse, but in an unhealthy person they build up and overwhelm the body. Children and infants are very susceptible to worms, as their bodily humors are intermixed with milk.

A character with an excess of blood contracts worms if a Stamina roll against an Ease Factor of 6 is failed. This causes no immediate health effects, but a further Stamina roll must be made every season for the character, also against an Ease Factor of 6. Failing the seasonal roll inflicts a Medium Wound.

Abscesses

Abscesses are caused by the absence of humors and are a common affliction during famine. Deprivation causes wounds (see ArM5, page 180) that manifest as pustules or abscesses on the body. Black pustules indicate a lack of yellow bile, and develop from Incapacitating Deprivation Wounds. Yellow pustules indicate a lack of black bile and result from Heavy Deprivation Wounds. Grey pustules indicate a lack of blood and result from Medium Deprivation Wounds. Light Deprivation Wounds cause red pustules, and indicate a lack of phlegm.

Crime

Unlike the country, where populations are small and everybody knows their neighbor, towns are relatively anonymous and a character may attempt to literally get away with murder. In fact, murder is not the most serious crime in Mythic Europe — thievery is. This is because murder can be a "crime of passion" — and therefore primarily the fault of drink, demons, or another momentary madness — while thievery, burglary, and robbery are all only ever premeditated acts and hence worse sins.

Crimes are committed by ordinary people, and there are no guilds of thieves or other such criminal institutions, although gangs of criminals, particularly highwaymen, may act together. There are no formal police forces either, but large towns have city-watches who patrol the city, especially at night, largely to enforce curfew by escorting obstreperous drunkards home. The city-watch also

interrupt and attempt to apprehend any criminals that they observe; but, unlike a police force, the city-watch has no formal investigative function and does not generally attempt to solve crimes that have already happened, unless perhaps they were committed against the city-watch itself. The city-watch only interrupts crimes that are in progress.

Judicial Procedure

One function of the town character is to list the town's criminal statutes and prescribe judicial procedure (see Town Charters, above). Typically, townsfolk are tried in a town court that is presided over by a magistrate, whose precise title varies by region. An average town has up to half a dozen magistrates, who frequently have other responsibilities like assessing taxes. In a small town court buildings may double as the town hall.

The first step in a trial is an accusation, made by the plaintiff against the defendant, who either admits or denies the crime. The plaintiff need not be the victim; in a murder case the plaintiff will typically be a kinsman. If the defendant is not present in court, officials are sent to find and notify him of the case, and a trial date is set. A defendant who repeatedly fails to appear will be judged guilty in his absence. It is perfectly acceptable to accuse a non-human of a crime; for example, a farmer might accuse a neighbor's stock of grazing in his field, or a nymph might be accused of seducing travelers that pass by her stream.

At the time of accusation, the court has to decide whether it has jurisdiction or not. Town courts do not hold jurisdiction over a man

Minor Social Status: Virtue Town Magistrate

The character has a position of judicial responsibility in the town, with a small staff of minor officials (up to five individuals). The character must be a citizen, have a score of at least 3 in the Civil and Canon Law (or Common Law) Ability, and is paid a wage or gains special privileges in return for his services. Being a magistrate occupies the character for two seasons each year, but he is free for the remaining two seasons. Academic Abilities may be bought for the character, during character generation.

who disciplines his wife or children, nor do they hold jurisdiction over Church officials, who are tried by their own ecclesiastical courts under canon law. Commercial law and heresy are also judged under canon law, by the Church (see ArM5, page 205). The court can also dismiss a case it deems frivolous. Otherwise, the town court claims jurisdiction over the town's inhabitants. Additionally, there is a regional hierarchy of towns; thus, if a case involves men from several towns it is heard in the court of the most important town in the region. This only applies in relatively homogenous regions, like much of England and France. In Northern Italy, for example, a large town never cedes judicial authority to its rivals and such inter-town antagonism may lead a criminal to seek sanctuary in a rival town. Very small towns may also defer to the court of a larger neighbor. In the absence of any other agreement, town courts also claim jurisdiction over supernatural beings,

Court Decisions

A court session can make for an interesting story, but if the troupe wants to quickly decide a case, make a Communication + Civil and Canon Law roll against an Ease Factor of 6, on behalf of the defendant or his proxy. If the roll is successful, the defendant is found innocent. In England, the Common Law Ability is used instead. As this is a social interaction, penalties for The Gift and other Virtues and Flaws apply. The Ease Factor is modified by the following:

Defendant actually is innocent	-3
Defendant has a negative reputation in the court	+3
The majority of credible witnesses declare the defendant is guilty	+3

Civil Law, unlike Canon Law, can accept arguments that are based on logic, and so the Artes Liberales (logic) Ability can be used to influence whether a particular witnesses declarations are considered credible, or not, by the court.

Islamic Law

The teachings of Islam explicitly address criminal and legal matters, and thus Islamic law, or *al-shari'a*, is well defined, although there are certainly different schools of law. Troupes wishing to resolve cases using Islamic law are referred to *The Divine*, page 105.

Trial by Ordeal

A defendant who insists his innocence, even when the court finds him guilty, can choose to undergo a trial by ordeal. These are administered by the Church, as it is through Divine intervention that the innocence of the defendant is proved. Trials by ordeal are archaic and severely limited or banned by many town charters. See *Realms of Power: The Divine*, page 78, for more details on trials by ordeal.

ORDEAL OF COMBAT: Fought between the plaintiff and the accused, the victor is judged righteous.

ORDEAL OF COLD WATER: The accused is thrown into a river; if innocent he sinks instead of floating.

ORDEAL OF HOT WATER: The accused pulls a stone from a kettle of boiling water; if innocent the ordeal wounds heal after three days.

ORDEAL OF IRON: The accused carries a red hot iron a distance of nine feet; if innocent the ordeal wounds heal after three days.

but a magistrate who doubts his ability to enforce a decision may decline to hear a case involving the supernatural.

Once the court decides that there is a case to answer, guilt or innocence is decided, often very quickly, on the basis of witness statements, sometimes known as oaths. The strength of each oath depends upon the perceived character of the oath maker, and whichever side assembles the best selection of supporting oaths prevails. Evidence may also be produced, especially seized property

Approvers

Approvers are criminals who confess to a hanging crime, but reduce their sentence to exile by accusing their accomplices. This system is open to abuse and is an aberration of English common law not found elsewhere in Mythic Europe.

that was allegedly stolen, but there are no formal procedures to gather evidence and many courts meet their costs by selling confiscated, stolen property. Forensic science does not exist and evidence gathered through magical means is normally treated very suspiciously. In some towns, particularly in Italy, the magistrate, or a panel of magistrates, decides guilt, while in other towns, especially in northern Mythic Europe, a jury of townsmen decides. A majority decision has traditionally been sufficient for panels or juries, but recently some town charters dictate that a unanimous decision is required.

Sentencing

If a defendant is found guilty, the court passes sentence. Sometimes, the town charter dictates the sentence, but often magistrates have some discretion. A magistrate might consider mitigating circumstances like provocation or alcohol, particularly when deciding whether a death is a premeditated murder or a "crime of passion."

Thievery, robbery, house-breaking, arson, premeditated murder, and treason to the town or lord are all punishable by death. The normal method of execution is hanging, but sometimes the guilty are beheaded, drowned, or

burned at the stake. Executions are performed publicly, and the criminal may need to be imprisoned until the next market day.

Murder, accidental death, rape, assault, petty thievery, and failure to observe charter obligations (normally curfew, militia service, and paying taxes) are punished by fines, which may be as high as 50–60 pounds — which will take an average burgess a lifetime to pay — or as low as a few pence. A proportion of fines are normally paid to the victim, or their relatives, and the remainder is retained by the town, or maybe by a feudal lord. If a fine is not paid, the criminal is declared an outlaw (ArM5, page 57) whom anyone may freely kill, in return for a reward. Sometimes a mutilation — loss of an eye, ear, or hand (ArM5, page 56) or branding (ArM5, page 52) — is inflicted instead of, or in addition, to a fine. For violent offences the mutilation may be picked to match the crime.

Sometime minor crimes (prostitution, begging, and petty thievery) may instead be punished by public shaming and ridicule, such as by placing the victim in stocks or tying them to a pole (pillory) for a period of time, in a public place.

Prison

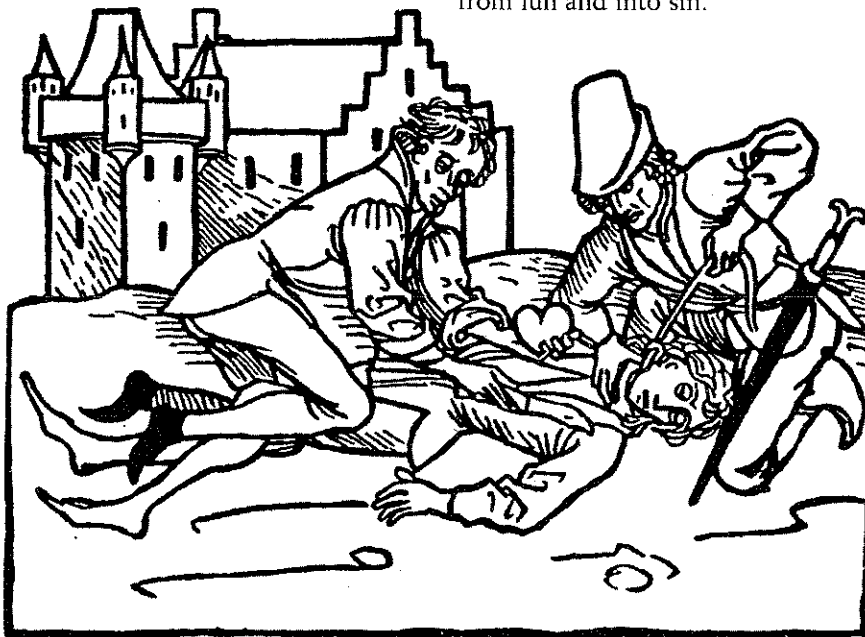
Court buildings may include small prisons with cells for a few inmates. Prisoners are either awaiting trial or execution (as incarceration is not used for punishment), and are fed, but may be required to purchase their meals. Normally, visitors are not allowed, aside from Church and court officials, although some jailers are amenable to bribes. Towns without prisons may hold prisoners in stocks for short periods.

Prisons can also house political prisoners, such as wealthy prisoners of war held for ransom, but these are usually the prisoners of nobles and are as likely to be incarcerated in a castle tower or the camp of a campaigning army.

Shows of Feeling

With such a concentration of people, conditions can be ripe for mass hysteria. While the authorities are keen for the populace to rise up *en masse* in defense of the city, the mob can react with violence against those same authorities or a scapegoat. Riots in the streets are usually directed against anyone who stands out as being different, so anyone with The Gift is potentially at risk. In periods of economic hardship, citizens often band together to vent their feelings on a particular individual

or group. Magi or other inhabitants of a covenant themselves, or traders and craftsmen made noticeably better-off by their known association with strange people, even if nothing is known about the covenant, are likely targets for this unrest. Violent discontent can turn against the town's patron saints if they appear to be neglecting their duty to mediate between the citizens and their Creator, or failing their protectorate in some other way. In this case, the peoples' action typically takes the form of humiliating the relics of the saint, for example placing the reliquary containing them on the floor of the church on a bed of thorns until the problem is resolved (see *Realms of Power: The Divine*, page 87). If conditions are right, a charismatic preacher can easily rouse the townsfolk to extravagant displays of piety and extreme penitential practices, for example group public flagellation. Celebrations too can become heightened in the crowded streets of a city, generating a carnival atmosphere, which, perhaps with help from minor demons, may sweep people along from fun and into sin.



Town Profiles

The largest towns in Mythic Europe, with populations over 50,000, are Constantinople, Florence, Genoa, Milan, Paris, and Venice. Slightly smaller towns, with populations in excess of 20,000, include Barcelona, Bologna, Brugge, Cologne, Cordoba, Ghent, London, Siena, and Palermo. Several dozen towns, most in Italy, have populations around 10,000 (including Naples and Rome), and a number of towns have populations of a few thousand, but the vast majority of towns have only a few hundred inhabitants. If your saga follows history, then throughout the 13th century, urban populations grow very rapidly, largely due to immigration from the countryside, and by 1300 many large towns are three to four times their current size.

Following are some brief notes on some towns of various sizes and levels of importance that the magi might visit. The information about the smaller towns (Ipswich, Kolding, and Anizy-le-Château) can be easily transferred to small towns in other regions, by troupes that are not bothered by historical inaccuracy, as can some of the story seeds for the larger towns.

Florence

Florence (Florentia) was founded by Julius Caesar in 59 BC at the confluence of two streams, the Arno and the Mugone. It was briefly a center for the Cult of Isis, until conversion to Christianity in the third century at which time two churches, San Lorenzo and Santa Felicita, were built. There are now 48 churches within Florence, but much of the

old Roman city still stands, including baths, pavements, and a sewage system.

Today, Florence has a well-developed cloth industry and a banking industry that, if your saga follows history, will dominate Mythic Europe within the next 50 years. The Florentine sky is pierced by 90 towers, each the preserve of a noble family. Alliances of these families, tower societies, control portions of the city, and since 1216 the city has been split by a feud between two factions: the Guelphs and Ghibellines. Imitating the tower societies, the city merchants formed, in 1182, their own societies, the *Arte dei Mercanti*, which have spread to many other cities. The final piece on the crowded chessboard of Florentine politics is the commune, whose officials are elected for two month terms and have governed Florence since 1138, except for a brief period from 1185, when Frederick Barbarossa conquered Northern Italy and imposed

a marquis. The paralysis of internal political squabbling has caused the city to institute the office of Podesta; this is an outsider arbiter invited by the city to lead it in times of external military threat.

Constantinople

The Greek city of Byzantium was founded in 658 BC by the sailor Byzas, at a site suggested by the Oracle at Delphi. The gateway between Europe and the Orient, it is a vibrant trading city, and has a market for religious relics. In 73 Byzantium became part of the Roman province of Bithynia-Pontus and, following a revolt in 196, the city was recaptured by the Roman Emperor Septimus Severus, who constructed the Hippodrome arena,

baths, and palaces in the city. The Emperor Constantine renamed the city Constantinople in 324, declared it the new Roman capital, and built within it many churches and monuments. The Roman Empire collapsed in the west, but with its new capital remained strong in the east, until 1204 when the knights of the Fourth Crusade captured Constantinople. They crowned Baldwin IX, Count of Flanders, the first emperor of the Latin Empire of Constantinople, but Baldwin did not reign for long and in 1205, while in battle against King Ivan of Bulgaria, he mysteriously disappeared. He is believed to be dead, but there are rumors of sightings in Flanders. The current Latin Emperor is Robert of Courtney.

Constantinople is partitioned into eight sections, each independently governed under the control of

Story Seed: Florence

In Piazza San Firenze, part of the old Roman settlement, is a magical regio within which stands the Roman Temple of Isis. The Temple appears abandoned, but it is in good repair and a covenant could be sited within it. The High Priestess and her immediate followers may still occupy hidden, higher levels of the regio and relics of both the Cult of Isis and the Cult of Mercury can be found in the Temple. The relics of the Roman cults could be a rich source of Hermetic innovation, but a covenant sited in Florence would run the risk of becoming embroiled in the feuds that dominate the city.



different Crusader groups. Venetian merchants occupy the three most favorable sections and the Venetian clergy, who deposed their orthodox Byzantium brethren, also dominate the many churches. Constantinople has declined since the arrival of the crusaders, as trading profits now flow to Venice.

London

London, the largest city in Britain, is a center of commerce located in the south of England. London was completely destroyed in 61 by the

Romans, following Queen Boudica's rebellion, but they rebuilt the city in 100, and it grew to have a population of 30,000 on the eve of Rome's retreat from Britain. Following the departure of the Romans, London's population slumped. It was sacked, again, by Vikings in 851, then resettled by King Alfred in 883, and has since regrown.

London is very crowded, plagued by rats, and fire regularly destroys portions of the city. The polluted river Thames, straddled by London Bridge, runs through the city and is a potent source of disease. The bridge is made of stone and was

completed in 1209. The largest landowner in London is the Church, but the authority of the highest public office, the Lord Mayor, stems from a royal charter. The mayor heads a council of aldermen, and the first mayor, Henry fitz Ailwyn, served for 23 years from 1193. He oversaw the formulation of the city's first modern charter in 1204. In 1215 King John granted an updated charter, and the current Lord Mayor, Serlo Le Mercer, took office in 1218.

Brugge

In 862, the first Count of Flanders, Baldwin I, was exiled for kidnapping and marrying Judith, daughter of the French king, Charles the Bold. When he arrived at the site of Brugge he fought a ferocious bear that attacked from the forest. Baldwin was victorious, but the bear, magically transformed, joined Baldwin's retinue, and became the first citizen of Brugge.

Story Seed: Constantinople

The covenant is approached by an agent of the Byzantine Emperor, Theodore Lascaris, who lives in exile in Nicea. The agent explains that in antiquity the goddess Hecate saved Byzantine from siege by Phillip of Macedon, and he offers a rich reward to the magi if they will help contact the goddess to expel the city's Latin usurpers. Hecate is a powerful faerie who lives in a regio coincident with

Constantinople, which can only be entered by a character following a ritual path illuminated by a crescent moon. The precise method to enter Hecate's regio has been lost, however, and the magi need to find an archaic account of the ritual. If they do manage to contact Hecate, the magi must convince her to assist the exiled emperor, and she was sorely offended by the city's conversion to Christianity under the Romans.

Story Seed: London

In the grounds of the Tower of London is the Royal Menagerie, which houses exotic animals, including lions, ostriches, and zebras, that have been gifted to the King of England by his peers. A faerie queen, calling herself Titania, has recently gifted the King of England a hippogriff, but it has fallen ill, leading agents of the king to seek out the magi for assistance. The magi can establish that the hippogriff has been poisoned by the strong Divine aura

emanating from the many churches of London, and that it will die within a few seasons. The king's court does not wish to insult the faerie queen by killing her gift, but the court also feels that returning the hippogriff or moving it to a country estate will equally insult the queen. Quite apart from these considerations, the magi may wonder why the faerie queen is exchanging gifts with the King of England, and what she received in return.

Story Seed: Brugge

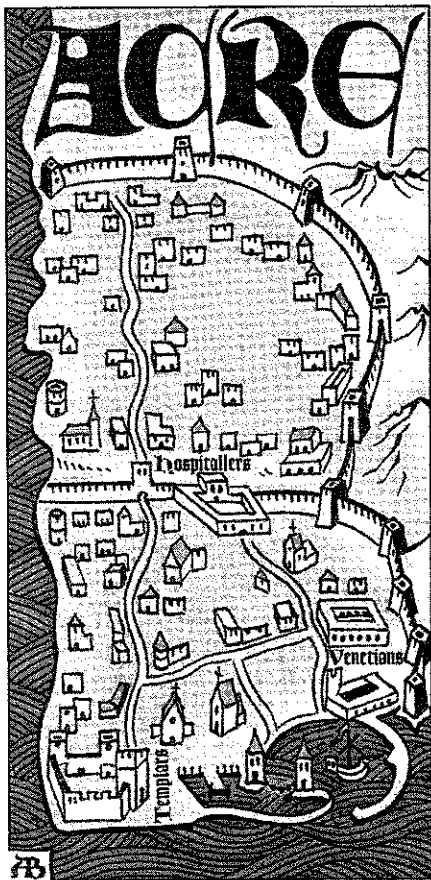
Brugge was once little more than a castle that collected tolls from merchants crossing the Reie river, but its fortunes changed in 1134 when a storm altered the coastline and carved a deep channel, the Zwin, that brought the town to within a mile of the sea. A sea dragon created the storm, in a secret agreement with Countess Jeanne's great-grandfather, Derrick of Alsace. Two sailors, thought to have recently drowned, have arrived in town, claiming to be the dragon's emissaries. They threaten to render the Zwin impassable if accumulated tolls owed to the dragon are not paid.

The current lord of the town is the Countess Jeanne of Flanders, who is without an heir. She is married to Fernando, Prince of Portugal, and lives in the nearby town of Lille.

Today, Brugge is a major power in the wool, weaving, and cloth industries. A council of elected officials governs the city, collects taxes, and supervises public works including the canals that link the city to the sea. Foreign merchants are permitted to own property and a number of foreign enclaves have begun to grow outside the walls of the town proper. Craftsmen are not allowed to own property and have fewer rights than merchants.

Acre

Acre is the major port in the Kingdom of Jerusalem and the center



of Christian activity in Outremer, or the Holy Lands. It is a very dangerous place, which was captured from the Muslims in 1104, recaptured by Saladin in 1187, and recovered again in 1191 during the Third Crusade. Acre was the staging site for a recent Crusade that captured the Egyptian city of Damietta in 1219 — although, historically, these Crusaders were routed in 1221 — and Acre and the various fortresses in the surrounding countryside are constantly at risk from attack by Muslim forces. If your saga follows history, the city is again recaptured by Muslim forces in 1291. The inner town of Acre is protected by a wall and castle, and another wall and a moat surround the outer town.

Acre's harbor is surrounded by enclaves of Pisan, Genoese, Venetian, and Marseilles merchants. Each enclave has its own charter, churches, fortifications, markets, and system of taxation. Acre's urban landscape is further complicated by the presence of the military orders, the Hospitaller Knights of St. John, the Teutonic Knights, and the Knights

Story Seed: Acre

An Hermetic covenant sited near Acre may be mistaken for an outpost of a military order, particularly if it has an obviously armed turb, and therefore it is likely to be attacked — probably by Muslim forces, but possibly by a military order seeking to gain an edge over their rival orders. If Hermetic magi are known to be in or near Acre, they are likely to be approached by one or more Crusader factions that either seek magical assistance for their military strategies or seek help to recover relics captured by Muslims.

Templar, each of which control their own sections of the city. Finally, as Jerusalem has not been re-conquered, Acre is the nominal capital of the Kingdom of Jerusalem and a further section of the city is under the control of the king. St. Francis of Assisi visited Acre during his time with the Crusaders, but he departs for Venice in July 1220, to resolve a crisis in the Franciscan Order, and never returns to the Holy Land.

Ipswich

Ipswich has a population of around 300 burgesses, and is the chief town in the county of Suffolk. Originally an Anglo-Saxon settlement, it was granted a charter in 1200 by King John, of England, giving the townsfolk a court, exemption from tolls throughout England, a merchant guild with a monopoly on milling in the area, and the right to

Story Seed: Ipswich

Reports have reached the bailiffs of Ipswich that the nearby covenant mills its own grain with a magical millstone. Concerned that the town's monopoly on milling is in danger the bailiffs send a delegation to the covenant to investigate. The bailiffs intend to destroy, or perhaps capture, the magical millstone. Clearly, the magi can easily prevent this happening if they wish, either by killing the bailiffs, or by using Imaginem or Mentem magic. However, if the magi's impedance of the elected bailiffs is discovered it may ultimately draw down the wrath of the King of England, in whose name the bailiffs operate.

elect two bailiffs and four coroners to administer the town. In return, the town pays the crown a yearly fee of 40 pounds.

Ipswich has a large grain market on Cornhill Street, which also sells local meat, timber, fish, wool, bread, and dairy products. Market day is Tuesday and traders pay an annual fee of three pence. At the quay, foreign imports can be purchased, including iron from Spain and Normandy. The bailiff's tollhouse, St. Mary's Church, St. Mildred's Church, and the mills of the merchant guild are the most important buildings in town. The county jail has just been constructed in Ipswich.

Kolding

Kolding is a small trading town built at the head of Kolding Fjord, on the border between the Kingdom of Denmark and Duchy of Schleswig. Currently, the King of Denmark

(Valdemar II) is relatively secure, as both Schleswig and the neighboring Duchy of Holstein are under his control, but this situation may not last long (see *Guardians of the Forests*, page 68). If your saga follows history, in 1230 the King of Denmark grants a full charter to Kolding, in order to guarantee the burgesses' loyalty against Schleswig, and in 1268 a royal castle, the Koldinghus, is built in the town, to defend Denmark from the southern dukes.

In 1220, Kolding has 200 inhabitants whose prosperity relies on both a fishing industry, based in the Fjord, and a weekly market for farm produce. The town also controls the sole crossing over the river Kolding, which must be used by road traffic between Denmark and Schleswig — this is the road route taken by merchants from Germany, further to the south. A royal customs house collects taxes from cattle merchants using the Sønderbro bridge, but, as the town's current charter is only rudimentary, most taxes are sent directly to the king.

Anizy-le-Château

Anizy-le-Château is a town with a population of 300 that dominates a constellation of fourteen smaller towns in Laonnoise (southwest of Laon in France). In the past, the towns were harshly taxed by their lord, the Bishop of Laon, so in 1174 the townsfolk petitioned King Louis VII for a charter — which he granted. This outraged the bishop, Roger of Rozoy, who marched on the town, and in 1177 his knights, in a battle near the town mill, slaughtered both the town militia and their allies from the neighboring towns of Laon and Soissons. The king seized the bish-

op's worldly goods in retaliation, but was forced to back down and revoke the town's charter in 1179 because the Bishop's cousin, the count of Hainault, was an important ally of England with whom the king was unwilling to risk conflict.

In 1185, the new French king Philip Augustus summoned Bishop Roger and representatives of the townsfolk. He imposed a compromise charter that fixed rent and appointed a court of 12 echevins to try disputes between the bishop and town, but tensions still remain.

Ilium

This port town, on the Aegean coast south of Constantinople, has magnificent walls built by Poseidon within which lives a population of 1,000. The town is located in a faerie

Story Seed: Kolding

The townsfolk have just begun to plan the construction of a stone church, dedicated to Saint Nicholas, which will replace a small wooden church. It will take about 30 years to complete the church, partly because of the interference of a local faerie winter king who fears the encroaching Dominion aura. Eventually, the townsfolk approach the covenant for assistance in dealing with the faerie nuisance. Saint Nicholas is venerated, in northwestern Mythic Europe, for miraculously resuscitating three children who had been murdered by an innkeeper who pickled them in brine.

Story Seed: Anizy-le-Château

Despite the compromise charter, the bishop of Laon still places an impossible tax burden on the town, and the townsfolk are planning for mass emigration to the town of Soissons. The bishop's agents have discovered this and approach the covenant, which also lies within the bishop's diocese, for assistance in suppressing the brewing revolt in the town. If the magi assist the bishop they open themselves up to accusations of unnecessary interference in the affairs of the mundane; but, conversely, if they don't assist the bishop's agents the bishop may attempt to expel the covenant from his lands.

Story Seed: Ilium

A female member of the covenant is approached by a merchant while at market. The merchant claims to be from the town of Ilium, and he tells her of a beauty contest held by lord Priam's son Paris during Ilium's mid-summer fair. Convinced that the woman's beauty will win the contest, the merchant offers to take her to Ilium in return for a share of the prize.

regio that can only be entered by ships guided by faerie pilots, and Ilium was recently granted a charter by its faerie lord, the elderly Priam, who claims descent from Zeus. Ilium's charter

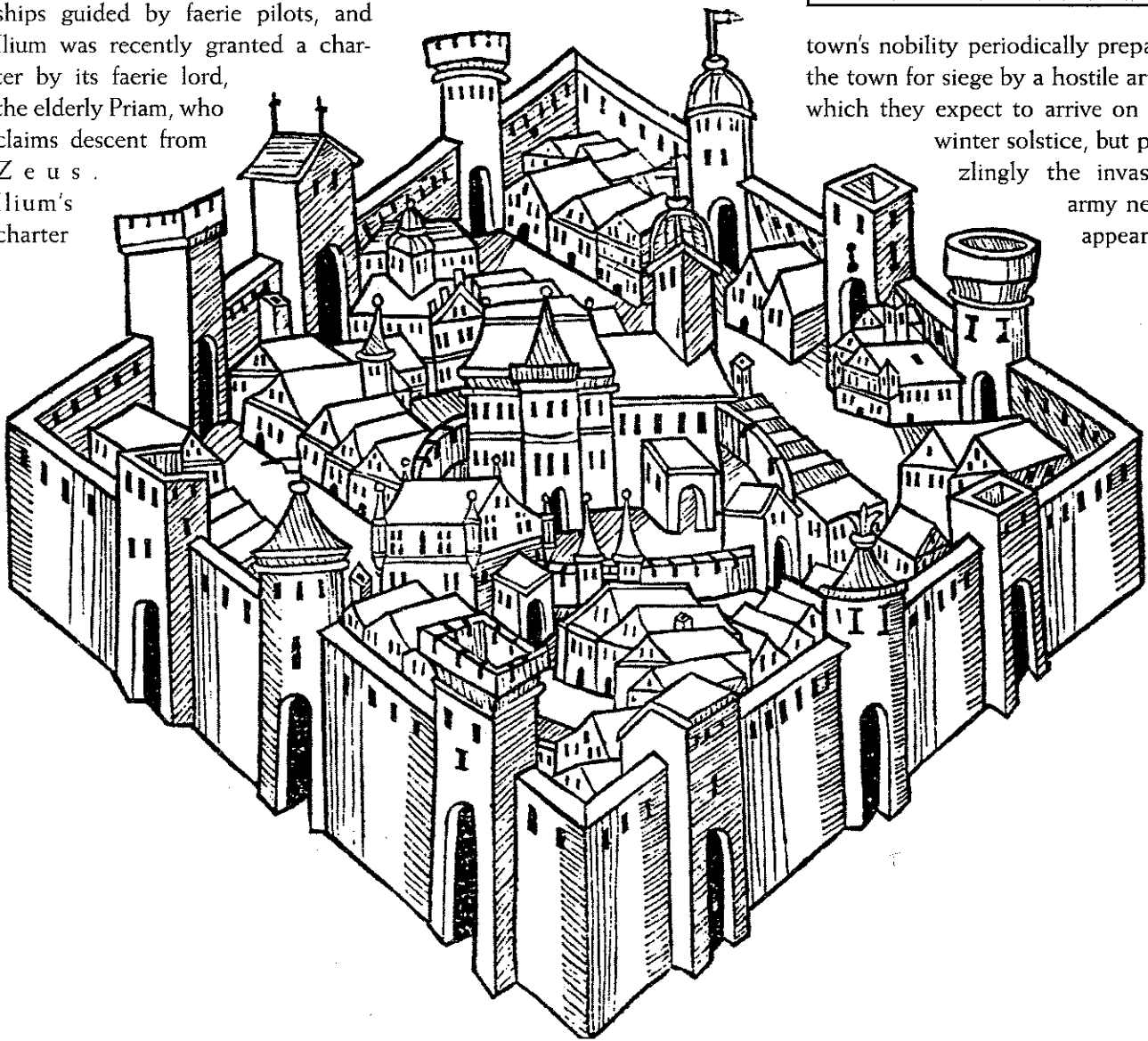
grants the townsfolk a market, an assembly that judges criminal cases, and the right to sell property in the town to anyone who can prove Olympian descent. Ilium is famed for its mid-summer horse fair, which is attended by faerie merchants from throughout Arcadia, and a few privileged mortal merchants. Ilium's merchants regularly travel to the markets of Constantinople.

Hermetic scholars are divided as to whether this actually is the Trojan town besieged by the ancient Greeks, or merely a faerie imitation. The

Further Information

Guardians of the Forests provides some information about towns located in the Rhine Tribunal, and the supplements for the other tribunals provide relevant information about the towns within them. Troupes that wish to set an historically accurate saga in a large city may like to visit their local library for further information about the city, as there is insufficient room in this text to provide all details of interest.

town's nobility periodically prepares the town for siege by a hostile army, which they expect to arrive on the winter solstice, but puzzlingly the invasion army never appears.



Chapter Two

Labor

A normal character must work for two seasons, and gets two seasons "free." However, he cannot leave his job for two seasons, as the free time is spread over the year. Thus, he can only undertake study that he could do in and between his job. The two seasons spent working generate Exposure experience.

— *Ars Magica*, page 163

In *Ars Magica*, the profit of any enterprise falls into one of six bands. Income sources first appeared in *Covenants*, and the names for the bands reflect the perceptions of magi. (Traders and merchants themselves, for example, certainly do not consider 100 pounds a year — the income for the "Typical" band — to be at all typical for members of their profession.)

The income figure listed below for each band is the amount of money a character in that band could spend frivolously in a year without damaging his source of income. All of the expenses required to generate the amount of annual profit listed in each band have been subtracted. This includes the character spending sufficient money to fit in with others of the character's social and economic class. The maintenance of premises, the salaries of servants, and bribes to minor officials, for example, do not need to be accounted for from the character's listed profit.

The Wealthy Virtue and Poor Flaw determine how much free time

a character has, but do not affect the amount of his enterprise's profit. All characters in a given band, rather, gain the same level of frivolous spending money, as listed. Their lifestyles may vary, however, as described in the scales of affluence given in the description of each social class Virtue (elsewhere in this book).

TRIVIAL: A single workshop, in an average craft, earns 10 Mythic Pounds for its owner each year. This level of income is purchased with one of the following Social Status Virtues: Craftsman (inexpensive and standard goods), Journeyman, or Laborer.

MINOR: A merchant with a store in a major city earns 20 Mythic Pounds per year, as does a single workshop crafting expensive items, or a string of workshops manufacturing inexpensive goods. This level of income may be purchased with the following Social Status Virtues: Craftsman (expensive goods), Guild Master, or Merchant.

LESSER: A merchant with a dozen carts, or a small ship that trades bulk goods locally, earns 40 pounds per year. A guild master who can regularly produce superior quality standard goods or expensive goods also falls in this category, as does a master who has been working for several years at his trade. This level of income may be purchased with the following

Social Status Virtues: Guild Master, Merchant, or Senior Master.

TYPICAL: A merchant ship chasing rumors of profit across Europe, or the coordinator of a small fleet of ships trading within nearby regions, earns 100 Pounds per year. This level of income may be purchased with the following Social Status Virtues: Factor, Guild Dean, Merchant Venturer, or Senior Master (must be able to make quality items).

GREATER: A merchant house with offices in at least two cities, which ferries many consignments each year, earns 250 Mythic pounds annually. Alternatively, a fleet of up to a dozen ships of varying sizes, which ply profitable routes throughout either the Mediterranean or the Atlantic, suits this band. This level of income may be purchased with the Factor, Capo, or Guild Dean Social Status Virtues, but troupes should seriously consider if a starting character with this level of affluence supports the stories they wish to tell.

LEGENDARY: In Northern Europe, an annual fleet to Acre or Egypt, returning with silk and spices, earns 1,000 Mythic pounds per year. In southern Europe, an annual journey to Persia, India, Ethiopia, or one of the other near-mythical places where gemstones are mined would suit this band. The Dean of the Venetian Glass-Blowers' Guild and the Dean of



Constantinople's Silk Makers' Guild also receive this level of income. There are perhaps three merchants and a half-dozen guild deans in all of Europe with this much power. Player characters never start with this level of income.

Labor and Livelihood

A character working to earn a livelihood gains Labor Points, which represent the time the character spends tending his business. A character gains no Labor Points in a season where he does something other than tend his business, that is, if he gains experience other than Exposure experience. The one exception to this is that some stories allow a character to improve his business, thus gaining Labor Points while also gaining Story experience (see Labor Points from Stories, below).

A character gains (primary Characteristic + Craft) or (Communication + Profession) Labor Points per season worked. This figure is multiplied by two if the character is Poor, by three if the character is average, and six if the character is Wealthy. It costs 36 Labor Points to maintain a character's business interests at their current level. Therefore, a Poor character works for three seasons a year, an average character for two, and a Wealthy character for one.

Improving Wealth and Social Status

Characters who accumulate surplus Labor Points may spend them to increase their financial and social status.

To move from Poor to average costs 120 points.

To move from average to Wealthy costs 360 points. A character moving from Poor to Wealthy must thus spend 480 points in total — the character may not skip the middle level of income.

To move from Wealthy to Poor in the next higher social class costs 1,080 points.

A character striking bad financial times can lose his level of wealth or Social Status Virtue, falling to a lower one. Characters who lose their financial or social standing due to a crisis or business failure are often forced to sell their assets for a fraction of their worth, and develop a poor Reputation with business contacts and creditors. Characters who lose social status or wealth typically have half the Labor Points required to regain that status remaining, representing the assets they were able to

save. Particularly severe crises may not leave even that.

Moving to a higher income band costs the Labor Points noted above, but also costs a season of time. This reflects the arrangements required for a character to purchase the vehicles, hire the employees, and secure the premises suited to a merchant of the higher status. Moving to a Greater or Legendary source of income also requires success in explanatory stories, in which the merchant is the main character. Some troupes may require multiple stories for advancement.

Overwork

Characters may speed their advancement by working harder, or spending less, than society requires. This gives the character a poor Reputation for impiety or avarice. Players should be aware that modern views on money and work are alien in Mythic Europe. The following guidelines will help them model appropriate behavior.

It is morally wrong to work on Sundays or Saints' Days. A character who is not Poor, but works three or more seasons in a year, gains a negative Reputation. It does not matter whether the character is working toward a laudable goal, like providing for her family. The time required by the community, on behalf of the Divine, takes precedence.

Misers are people guilty of the sin of avarice, which is the refusal to spend money. It does not matter what the character is saving money for: saving money itself is arguably a sin. A character may develop a reputation as a miser if he works extra seasons, but does not spend more lavishly. A Wealthy character may

Saving the Business of an Old Friend

This story seed demonstrates medieval views concerning money, and it is a story most players will have heard before. A man is very wealthy, but refuses to spend his money properly. Instead he hoards it, and spends hours each day in his counting house. He is, in game terms, investing his Labor Points rather than spending them on lifestyle. He has a young wife, who would like to spend the money, but her husband refuses to care for her properly, by giving her fine things. She takes a lover, who is a young rogue with a magical animal as a companion. The animal trips the miser at the top of the stairs, so that he falls and dies. The young couple marries, spend the money, and live happily ever after at the limit of their credit.

The twist, for a merchant character, is that the old miser was a part-

ner in the company that employs the character, or in a current venture. When the young couple liquidates the miser's holdings, many employees suffer. A skilled negotiator may be able to salvage the business, and the livelihoods of the employees, by tricking the couple into selling the business for far less than it is worth. This is worth a season of Labor Points.

If the couple cannot be tricked into selling the whole business, it is run into the ground as they withdraw capital recklessly. They sell assets off piecemeal, as they require more funds for their lifestyle. A consortium of merchants, with ample credit and enormous skill, might arrange to buy the business, piece by piece, for less than it is worth. This does not save the livelihoods of all of the business's workers, and hands the business's market share to

rivals, but allows the merchants to mitigate the damage a little. This also earns a season of Labor Points.

Characters who feel little compunction against killing the murderous little animal and conning its benefactors may be surprised to find that, if their conspiracy to save the business is discovered, they are seen as villains attempting to steal from a young widow. This is because, to the public mind, people who save money are sinners, and the young widow's desire to spend all of the money she has available is virtuous. This story works less well in the handful of places where this belief is not held. The key example is Venice, where the ruling class dress humbly and have tasteful houses, because no one dares snub them for their avaricious and likely sinful behavior.

also choose to live as an average or Poor person, which provides an extra season of Labor Points every three years, or every year, respectively. This imposes 1 or 3 experience in a Reputation for miserliness every year.

Labor Points from Stories

Characters gain additional Labor Points by completing stories that improve their economic or social status. Many adventure seeds have been scattered through this book, and each has a value in seasons of Labor Points. A "season" equals however many points a character would normally earn from (primary Characteristic + Craft) x Wealth

Multiplier or (Communication + Profession) x Wealth Multiplier. The points are awarded to a character when he resolves the story's central issue. Characters may also gain small Labor Point awards for their actions during stories focused on other characters. This is the only method allowing a character to earn both Labor Points and non-Exposure experience during the same season.

The story seeds for the poorer types of merchant may be modified slightly to challenge merchants that are more powerful. The stories for powerful merchants and magi, however, tend to be of too broad a scope for poorer merchants to complete. Poorer merchants may, however, be delegated a role in solving the story's problem by a more senior merchant.

As a guide, stories earn:

- Half a season's worth of Labor Points when they are a subplot of a more significant story, dealt with by magi.
- One season's worth of Labor Points when a merchant faces severe danger or hardship to finish the subplot.
- One-and-a-half seasons' worth of Labor Points when the merchant's subplot is pivotal to the conclusion of the main story.
- Two seasons' worth of Labor Points when the merchant is the central character of the story.
- Two and a half seasons' worth of Labor Points when, if the merchant fails, there are severe repercussions for his city or covenant.

Stories completed swiftly sometimes do not prevent the character from working for Labor Points during a season.

Investing Time

Characters may invest their time or profits, as represented by Labor Points, to improve their businesses. Investments, like Ability training and laboratory work, are essentially minor stories that the character is involved in, without the troupe actually playing them. In the non-dangerous story hooks given in this book, a Labor Point reward is given for if the incident is played, and a smaller reward is given for if the story is just an investment.

Money and Investment

Labor Points cannot be directly converted into money, because they represent the merchant's time, or the rewards he has gained for spending time fruitfully. This means that a Labor Point from a capo, who runs a trading empire, is worth far more than a Labor Point from a journey-



man weaver. That being noted, as a guideline, the average character earns around 6 Labor Points a season, multiplied according to his level of wealth. This means a character with no constraining obligations might consider selling the product of, or abandoning a season of, work for one-quarter of his annual income.

This means that 6 Labor Points from a Poor person, or 12 from an Average person, or 36 from a Wealthy Person, are worth:

- Around 2.5 pounds to a character with a Trivial source of income, and far less to those whose incomes do not reach Trivial.
- Around 5 pounds to a character with a Minor source of income.
- Around 10 pounds to a character with a Lesser source of income.
- Around 25 pounds to a character with a Typical source of income.
- Around 63 pounds to a character with a Greater source of income.
- Around 250 pounds for a character with a Legendary source of income.

Characters may use this table to invest money into a business, but generally may not use it to convert their Labor Points into Mythic Pounds. There is no practical way for most merchants to sell moments of their surplus time in this way, although craftsmen can: see Chapter 4: Crafts, for details.

Chapter Three

Guilds

With the rise of city populations and the increasing governmental autonomy of many urban centers, medieval craftsmen have developed organizations to protect and provide for their common trade. A **guild** is a community of workers, both employees and employers, who all engage in the same livelihood. There are three types of guilds: **craft guilds**, **service guilds**, and **merchant guilds**. Craft guilds are groups of craftsmen who produce finished goods, and service guilds are groups of laborers who provide a service. Merchants also band together in guilds, but these differ slightly from craft and service guilds and are detailed in Chapter 7: Trade.

A guild exists to protect its members. It stipulates the manufacturing process, protects its members, and regulates the prices of finished items. Medieval guilds are corporate organizations that include every person involved with the production of the craft, but membership numbers are restricted, allowing specific numbers of apprentices, journeymen, and masters. Craft guilds include blacksmiths, carpenters, masons, clothiers, bakers, dyers, and armorers, just to name a few. Service guilds include wood cutters, wine callers, servants, muleteers, and traveling companions.

Guilds are a common feature of urban society. Many towns have at

least one guild, overseeing a single trade or merchant group. The largest towns have several guilds. While this profits the guild members, it also confuses long-set notions of medieval society. The traditional idea of a three-fold society – those who pray (clerics), those who war (nobles), and those who toil (everyone else) – is becoming muddled. Some guild masters are wealthier than nobles, their financial success giving them as much or more political power than their former lords. Coupled with the rise of heresies, the recent movement of mendicant preachers, the failed Fourth Crusade, and the distasteful Albigensian Crusade, the emergence of guilds further stirs an already turbulent social environment.

Guilds are powerful political and financial contributors to the town in which they exist. Guild dues and levied fines accumulate into a considerable sum of money. From this pool of money guilds build **guildhalls**, grandiose buildings used to hold their many business meetings and celebratory feasts. No expense is spared on the guildhall, as the ornamentation and architectural decorations reflect the prestige and importance of the guild.

Guilds also provide limited incomes for destitute and disabled workers and their families, as well as pay for the funeral services of

deceased members. They conduct religious ceremonies for their patron saint, and some even run schools for guild members' children. Additional funds are used to make sizable contributions to the town, which uses them to build city walls, guard towers, and bridges, as well as for other urban renovations. Some towns make further demands on the guilds besides these financial contributions, demanding that every guild member spend a set amount of time patrolling the city walls at night. Though they are not capable warriors, these look-outs can still watch over the sleeping town and keep an eye out for signs of trouble, such as fire, thieves, or invading nocturnal armies.

While all guilds operate using the same principles, not all guilds are equal, and a hierarchy of guilds exists. Those guilds that produce a more expensive item than others have more political clout within their town. The dean of the wool merchants has a more respected voice in town councils than the dean of the belt makers. Financial success provides social status.

Guilds are not international entities. The Guild of Blacksmiths in Paris has much in common the Guild of Blacksmiths in Venice, but they are not connected in any official capacity, and a Parisian guild member is as forbidden from working in

Guild Member Ages & Abilities

Much of a guild member's rank depends on his age, which should also indicate the number of years he has been working at his craft. The following chart provides a rough guideline for appropriate Craft Ability scores for a guild member depending on his age and rank. It also suggests a secondary Ability necessary for certain ranks of guild characters. It can also be helpful in determining a starting character's appropriate Craft Ability. These are only suggestions and should not be used to impose arbitrary limits on any troupe's saga.

AGE	GUILD RANK	CRAFT ABILITY	SECONDARY ABILITY
10-20	Apprentice	3	
20-30	Journeyman	5	2 (Bargain)
30-40	Master	5-6	3 (Bargain)
40-50	Senior Master	7	3 (Leadership)
50+	Dean	7	5 (Leadership)

Venice as anyone else who's not in the Venetian guild.

Finally, guilds are more than just organizations of workers in the same trade. Members live in the same neighborhood, worship at the same church, and adopt the patron saint of the guild. The attachments of these extended families surpass the workshop, and members eat, worship, and play together. As well as providing a secure work environment, a guild also instills a greater sense of identity in its members. Members march together in parade festivals, competitively decorate their guildhall during holy weeks, and possess the same political agenda as their fellow members.



Abusive Lengths of Apprenticeship

Some guilds demanded longer lengths of apprenticeship from the young men learning their trade. Instead of the regular seven years of apprenticeship, use the lengths listed on the table below. Once past the regular seven years, apprentice characters receive two seasons of Exposure experience and two free seasons per year. These free seasons usually yield Practice experience points; characters do not receive additional Training experience points. The experience points from these extra seasons of apprenticeship can be applied to the character's Craft score, but should also be used to boost his Guild Lore and Leadership Abilities, as well

as a second or even third Living Language. This is an abuse of the guild's power, maintaining skilled workers to augment the master's coffers.

GUILD	LENGTH OF APPRENTICESHIP
Dyer, Tailor, Mason	8
Carpenter, Blacksmith	9
Locksmith, Butcher, Painter	10
Carter, Armorer	11
Silversmith, Chestmaker, Bookmaker	12

Guild Members

Guild members are divided into apprentices, journeymen, masters, senior masters, and the master of the guild, the dean. Guilds elect their own leaders from within their membership and obtain the legal right to hold their own courts, where litigation between members and from dissatisfied clients can be adjudicated. To ensure that all guild members are following proper procedures, guilds have a board of officials whose responsibility is to police its members. Guild officials are selected from the ranks of the senior masters. These officials are called a variety of names by different guilds, and while "alderman" and "bailiff" are common titles, many guilds merely refer to them as "officers". They regulate both the internal activities of the guild and its external concerns.

Each member of a guild signs the guild roster, which states his name

and rank in the guild. It may contain other information, depending on the guild, such as the number of years the member has participated in the guild, his shop's location, and the number of apprentices and journeymen in his shop. Having his name on the guild roster is a critical mark of membership, and the removal of his name means he has been stricken from the guild, with the severest of consequences.

Several new Social Status Virtues exist to allow troupes to incorporate guilds into their sagas. If you want your character to be a guild member, you must pick an appropriate Social Status Virtue. If you want your character to join a guild during his career, you should choose the Social Status Virtue: Craftsman and have him join the guild through stories.

Besides a Craft Ability, guild members require scores in other Abilities as well. Journeymen need at least a Guild Lore score of 1, masters need a 2, and senior masters and

Guild Lore

Guild Lore is an (Organization) Lore Ability that covers the rules and bylaws of the guild. Characters can make Guild Lore checks when curious about aspects of their trade or their fellow guild members. They can also use Guild Lore when inquiring about other guilds. A successful Guild Lore roll can indicate knowledge about any number of things: whether another guild is growing in power, whether a recently hired journeyman is worthwhile, how prosperous the dean of the guild is, rumors about a competitor's source of raw material, and what dire events might have led to the removal of a fellow master. Specialties: apprentices, journeymen, masters, roster membership, working regulations.

deans must have a Guild Lore score of 3. Leadership is important for guild members who intend to employ multiple workers in their workshops to meet their guild requirements. Artes Liberales is required for master guild member characters, who deal in written contracts, itemized inventory lists, and a large accumulation of guild regulatory documents. These documents are primarily written in the craftsman's native vernacular, so a score in Latin is not needed, although it is handy for the proliferating trade manuals written by ecclesiastical craftsmen.

Guild Apprentices

Guild apprentices are young boys who are learning their trade from an experienced guild craftsman. Most apprentices learn from their

Julian, Apprentice Carpenter

Characteristics: Int -1, Per +1, Pre +1, Com 0, Str +1, Sta +2, Dex +2, Qik -1

Size: -1

Age: 15 (15)

Decrepitude: 0

Warping Score: 0 (0)

Virtues and Flaws: Guild Apprentice; Busybody, Magic Sensitivity, Short Attention Span, Small Frame, Visions

Personality Traits: Curious +2, Brave +1, Loyal -1

Reputations: None

Combat:

Brawl: Init -1, Attack +6, Defense +3, Damage +1

Soak: +2

Fatigue Levels: OK, 0, -1, -3, -5, Unconscious

Wound Penalties: -1 (1-4), -3 (5-8), -5 (9-12), Incapacitated (13-16), Dead (17+)

Abilities: Athletics 2 (running), Awareness 2 (strangers), Bargain 1 (meals), Brawl 3 (fists), Carouse 2 (meeting women), Carpenter 3 (framing houses), English 5 (rhyming), Folk Ken 2 (city folk), Guild Lore 1 (apprentice rules), Guile 2 (lying to master), Intrigue 1 (guild members), Magic Sensitivity 3 (enchanted items), Stealth 2 (hiding)

Equipment: rough clothes, leather apron, saw

Encumbrance: 0 (0)

Appearance: Julian is a small but well-built lad with a kind face. He has bright blue eyes that constantly scan his environment. Julian typically carries his saw with him, an evident sign that he is a professional carpenter; peasant woodworkers carry axes.

Julian is a carpenter's apprentice. Despite his natural proclivity for abandoning his tasks, he has performed well for five years and anticipates becoming a journeyman in two more. Perhaps he was selected by his master because of his innate ability to sense enchanted items, rather than any sign of extreme competence.

Julian's curiosity is a good way to get him involved in a story. He quickly notices strangers in a crowd, especially if they have a suspicious air about them (such as The Gift). He also roams far from town, following an odd inclination or magical scent. He is bold enough, or foolish enough, to act on his visions, which could bring him to the covenant.

Julian is suitable as a player's character, although you should either replace his Story Flaw: Visions with another appropriate General Flaw in that case, since grog characters should not take Story Flaws, or upgrade him to a companion.

rare cases of a character starting his apprenticeship later could occur. Since an apprentice lives with his master, he is not eligible to receive the penalty or benefit of the Poor Flaw or the Wealthy Virtue until he has become a regular craftsman or journeyman.

Apprenticeship lasts for seven years, during which time the apprentice lives with his master, performing tasks as the master assigns, including all sorts of menial drudgery. If the apprentice is the son of the master, life might not seem so different. He sleeps under his master's roof and eats at his table. Conditions may be worse for unrelated apprentices. Since apprentices have no legal rights, they are powerless against the imposed rules of their master, and some apprentices live little better than slaves.

During these seven years, the apprentice receives training from his master and continually works at his craft. Working closely with his master, the apprentice learns little by little to become a competent craftsman. To abstractly reflect this learning process with the regular advancement rules (see ArM5, page 163), an apprentice character receives two seasons of Exposure experience, one season of Practice experience, and one season of Training a year. Assume that the master has a Craft Ability of 5, so that the season of training yields 8 experience points, and that the season of Practice yields 4 experience points. An apprentice thus finishes his apprenticeship with a score of 5 in his Craft Ability. Apprentices learn more than just the basics of their trade during their tenure with their master. You may apply any Exposure experience points to the following Abilities: Bargain, Carouse, Charm, Concentration, Craft, Folk

father and so carry on the family occupation. Both guild members and non-guild craftsman train and use apprentices. Young laborers also perform a sort of apprenticeship, working under a skilled mentor to learn their profession. Guild apprentices are part of the formal organizational rankings of a guild and exist under

much stricter regulations than non-guild apprentices.

Starting guild apprentice characters must buy the Minor Social Status Virtue Guild Apprentice. Non-guild characters must have the Free Social Status Virtue Craftsman. Both types of apprentices should be between the ages of 10 and 18, although

Ken, Guild Lore, Guile, Intrigue, and Town Lore. You may not apply any of these experience points to Academic or Arcane Abilities, but you may apply them to any Supernatural Abilities the apprentice might have due to other Virtues.

Guild apprentices not following their father's trade participate in some formal type of contract. Apprentices are "sold" to a master, often to erase debt. If a family cannot pay off its substantial debt to a carpenter, he may accept their son as an apprentice as partial or full payment. Some families "buy" an apprenticeship, offering a master a sum of money to accept and train their son in the ways of the craft. Finally, a clever child may be noticed by a master, who then decides to train the adept youth in his field.

Apprentices can be dismissed as easily as they can be accepted. If for some reason — any reason — the master no longer wishes to train the apprentice, he throws the youth out of his workshop. If the apprentice is part of a guild, his name is removed from the guild roster. The only thing that would prevent the master was if he entered into a contract with the youth's parents, accepting a certain amount of coin to take the child as a guild apprentice. The master can return this sum, or claim that the youth was too inept for training and that his parents forfeit the fee. Masters can also trade apprentices to other masters, buy an apprentice from another master, or simply give them away to another master in the guild. The apprentice has absolutely no say in this matter.

Guild apprenticeship ends after seven years. Some masters set a test for their apprentices before recognizing that their apprenticeship is over, requiring them to make an appren-

tice piece, an item of their craft made solely by themselves. The apprentice makes a Primary Characteristic + Craft Ability + stress die roll against an Ease Factor of 9. If he succeeds he has demonstrated enough expertise to advance to journeyman.

APPRENTICE PIECE: Craft Ability + Primary Characteristic + stress die vs. Ease Factor 9



An apprentice piece is a shoddy product, and would never be offered for sale. It is a usable, functioning item, however, and may be used by the apprentice or given as a gift to a young peer.

The unlucky few who fail when making their apprentice piece continue to serve their master for another season, at which point they may attempt another piece. If an apprentice cannot pass this test by the time he is 20 years old, he is dismissed as incompetent. He gains the bad Reputation of Incompetent 3 in the town he apprenticed in. Such unfortunates sometimes find themselves employed at a covenant, willing to work for the unsavory Gifted overseers rather than face a life of not working at all.

Journeymen

Journeyman are craftsmen who have been trained as apprentices by a guild master and legally empowered by their guild to practice their craft. Journeyman own the tools necessary for their trade and have the legal right to work to make a living. Each journeyman has his own personal stamp to mark the goods that he has made. As a member of the guild, a journeyman may work for a master, making a binding contract with him for a set wage over a stipulated period of time. He may supervise the master's apprentices and sell his crafts in the master's shop.

Journeyman characters must buy the Minor Social Status Virtue Journeyman. They should be at least twenty years old at character generation, and there is no upper limit on a starting character's age. A starting character's Craft Ability should be at least 5.

Journeyman cease to live with the masters who trained them. As young adults, they are responsible for their own living accommodations and meals. Routine aspects of life invade their attentions, including looking for a spouse, starting a family, and participating in their community as responsible citizens.

The all-important aspect of a journeyman's life is his wage. Daily wages vary considerably, dependent upon the type of craft, the length of the work contract, and the negotiating prowess of the journeyman. Age and skill do count for something, and experienced journeymen earn more than their counterparts fresh from apprenticeship. Wages are set by a contract. Contracts last from one to several years, depending on the type of good, the rapport between the master and journeyman, and the

Craftsman's Stamp

Each guild craftsman has his own personal stamp with which he identifies items he has made. This stamp, also called a "seal" or "frank" in the Northern countries, is a small character or stylized letter that identifies the craftsman to the guild. The finished item is stamped with this seal, or embroidered, carved, or cut into the item depending on its nature. A craftsman gains his stamp when he becomes a journeyman. Masters gain a new stamp when they achieve that rank, one that indicates their level of expertise and allows them to sell their products for higher prices.

Stamps can be forged, allowing unqualified craftsman to sell their goods under another's name. Anyone caught doing this faces a severe fine, confiscation of his goods, and expulsion from the guild. Deceitful craftsman might sell inferior goods using another master's stamp to damage the master's reputation.

A stamped good serves as an Arcane Connection to the crafter,

something most mundane craftsman don't consider but magi are very interested in. The length of time the Arcane Connection lasts depends on the time it took to make the individual product and on whether it has supernatural qualities or not. Items that take a few days to make are an Arcane Connection that lasts a week or two, items constructed in a week last for a month, and complicated items that take seasons form an Arcane Connection that lasts a few years. The Arcane Connection to a supernatural item also lasts for a few years.

Stamps can be forged by Hermetic magic and existing stamps can be easily altered. Journeymen stamps can be changed into master stamps, which would allow the item to be sold for a higher price. This is a base level effect of 1 for Rego Animal and Rego Herbam magic, and a base level effect 2 for Rego Terram magic. Unfortunately, it is not so easy to mimic an exact stamp; this requires a Finesse roll against an Ease Factor of 18.

prevailing economic conditions of the town.

Bargaining for a good contract is an essential skill for every journeyman. To receive a favorable contract, a journeyman's player makes a Communication + Bargain + (Age / 10, rounded up) stress roll against a variable Ease Factor. The guild sets the maximum wage allowed a journeyman, and better rolls receive a better proportion of this amount, represented by the number of Labor Points gained. A journeyman's contract also affects the number of Labor Points he earns in a season.

MAKING A CONTRACT:

Communication + Bargain +
(Age/10, rounded up) + a stress
die

ROLL RESULT	JOURNEYMAN'S LABOR POINTS
Botch	Master refuses the contract
3	-2
6	-1
9	0
12	+1
15	+2

CONTRACT MODIFIERS

- +1 Journeyman apprenticed under the master and has a good relationship with him
- 1 Journeyman apprenticed under the master and has a poor relationship with him
- +1 Appropriate Craft Ability is 6 or 7
- +2 Appropriate Craft Ability is 8+
- 2 Journeyman has had fines levied against him by the guild for poor practices

Storn Seed: "No Work, No Pay"

A distraught wife shows up at the covenant asking for help. Her husband, a journeyman goldsmith, has been ill for several months. His contract, like most journeymen's, states he must work a certain number of hours per day, six days a week, and that he does not get paid when he doesn't work, whether through illness, religious festivals, or other mitigating circumstances. Doctors can't relieve his illness and his health steadily deteriorates. His wife is sure

that a local woman put a hex on her husband, and asks the magi to remove the disastrous spell. She could be wrong, and her husband might be healed by ritual Creo Corpus spells. But if the local woman actually did put a hex on the husband, is she a simple maker of folk charms or a more powerful sorceress operating in town? Perhaps something more nefarious is going on, and another journeyman or hostile master has paid the woman to hex the husband.

The guild rigorously controls the number of journeymen that can be employed by the masters as a whole. There may be cases where a journeyman is capable and amiable enough to find gainful employment, but the allotted number of working journeymen in the town has been filled. Unable to work in his home town, a journeyman may travel to another city to find employment. If the new town doesn't have a guild for his vocation, he can set up shop and work accordingly. If the town has a guild and room for another journeyman, he can request membership. This requires that he make an apprenticeship piece to show his skills, just as he had to do to pass his apprenticeship. The Ease Factor for this piece should be increased from 9 to 12.

Moving from the rank of journeyman to master is an expensive proposition. Guilds require masters to pay an enormous sum of money, and while this varies from guild to guild, most require a sum equal to the journeyman's annual income. However, money alone won't make a master. Since the numbers of members are controlled, the journeyman needs a master to advance his case in the guild. The senior masters vote, and a majority of them must accept the journeyman for him to gain entrance. This is a complex operation, muddled by personal relationships, past experiences, and one or two discreet bribes, and would make an ideal story for a journeyman player character.

A journeyman must pay an annual fee to his guild. The fee varies among guilds, with more lucrative guilds requiring higher annual fees. Journeymen who fall behind in their dues are expelled from their guild and lose the right to work.

Journeymen characters advance in season experience points just like

Obano, Journeyman Swordsmith

Characteristics: Int +1, Per +1, Pre -2, Com +1, Str +3, Sta +3, Dex +1, Qik -2

Size: 0

Age: 25 (25)

Decrepitude: 0

Warping Score: 0 (0)

Virtues and Flaws: Journeyman, Improved Characteristics, Social Contacts, Blackmail, Disfigured, Oversensitive

Personality Traits: Brave, +2, Touchy +2, Loyal +1

Reputations: None

Combat:

Brawl, Init -2, Attack +4, Defense +1, Damage +3

Dagger, Init -2, Attack +7, Defense +2, Damage +6

Soak: +3

Fatigue Levels: OK, 0, -1, -3, -5, Unconscious

Wound Penalties: -1 (1-5), -3 (6-10), -5 (11-15), Incapacitated (16-20), Dead (21+)

Abilities: Athletics 2 (climbing), Awareness 3 (alertness), Bargain 3 (raw materials), Brawl 3 (dagger), Carouse 2 (guild feasts), French 4 (selling goods), Folk Ken 2 (customers), Guild Lore 2 (working hours), Hunt 2 (killing rats), Intrigue 2 (finding work), Spanish 5 (slang), Swim 1 (annual bath), Swordsmith 5 (greatswords), Teaching 1 (advanced students), Town Area Lore 3 (craftsmen's shops)

Equipment: swordsmith tools, dagger

Encumbrance: 0 (0)

Appearance: Obano is a dark-haired, pug-nosed journeyman, originally from Aragon. He is extremely strong, with thick biceps and a broad chest. His hands and arms are covered in scars, earned from the forge while learning his trade.

Obano works in town for a master whom he is quite content with. He is proud to be a member of his trade, and thinks that working for the guild is a position of much esteem. He is so happy to be a guild member that he bristles if someone speaks disparagingly of the organization. He has been involved in several drunken brawls with craftsmen from other guilds, especially those who precede the Swordsmiths' Guild in religious parades.

His former master dealt illegally with his suppliers, and Obano has evidence of this shoddy practice. His former master knows that Obano's knowledge could lead to trouble, especially now as he rises in prestige among guild members. Since the master is well liked, Obano knows that other guild masters won't necessarily protect the journeyman from the master; his Social Contacts provide him with work, little else. Both the former master's desire to erase Obano's memories and Obano's desire for protection could involve player characters.

Guild Masters

Master characters must have the Minor Social Status Virtue Guild Master. They should be at least twenty-five years old at character

any other character, receiving two Exposure and two free seasons of experience points per year. One of their Exposure seasons will typically be spent training one of the apprentices working for their master.

Doolin, Guild Master Clothier

Characteristics: Int +1, Per -1, Pre +2, Com 0, Str -1, Sta -1, Dex +3, Qik 0

Size: 0

Age: 35 (35)

Decrepitude: 0

Warping Score: 0 (0)

Virtues and Flaws: Guild Master, Puissant Craft, Second Sight, Afflicted Tongue, Faerie Friend, Reckless

Personality Traits: Reckless +3, Loyal +2, Brave -1

Reputations: None

Combat:

Dodge, Init 0, Attack n/a, Defense +6, Damage n/a

Soak: -1

Fatigue Levels: OK, 0, -1, -3, -5, Unconscious

Wound Penalties: -1 (1-5), -3 (6-10), -5 (11-15), Incapacitated (16-20), Dead (21+)

Abilities: Artes Liberales 1 (grammar), Awareness 3 (inspecting goods), Bargain 3 (selling), Brawl 2 (dodge), Carouse 3 (staying sober), Charm 3 (first impressions), Clothier 6+2 (excellent quality blouses), Etiquette 2 (guild funerals), Folk Ken 3 (guild inquisitors), French 5 (guild lingo), Guild Lore 3 (defrocked members), Intrigue 3 (guild politics), Latin 3 (Church ceremonies), Leadership 4 (reprimanding apprentices), Second Sight 2 (faeries), Ride 1 (in processions), Teaching 2 (female students), Town Area Lore 3 (street layout)

Equipment: excellent quality clothes, furred hat

Encumbrance: 0 (0)

Appearance: Doolin is a well-dressed clothier, with a hooked nose and dark, brooding eyes. He is a man of inexhaustible energy, which is evident in his quick gait and nervous gestures.

Doolin is a master clothier, living in Paris and prospering at his trade. He has been a master in good standing for eight years and has his eyes set on being a senior master. Because of his skill, he has regularly been able to make excellent quality clothing for several years.

Doolin is interested in hiring new staff, having fired his old staff in a frenzied move to "find new blood." He has his ear to the ground looking for new clothiers. Assisted by a vagabond faerie named Argantael, Doolin could become aware of an excellent crafter bound to the covenant. He would also be interested in draping the magi in his exquisite, and costly, clothes.

Argantael tells Doolin that there is a society of wizards who surround themselves with a mysterious display of pomp. He whispers about grand meetings where wizards from all over Mythic Europe gather, and Doolin dreams of monopolizing the formal attire of such functions. However, he would not be interested in leaving Paris, so might need a merchant partner if his clothing enterprise becomes a reality.

own their own tools. A master may also build a workshop in which he trains apprentices and employs journeymen. A master can employ a number of apprentices and journeymen equal to his Leadership score. He and his journeymen and apprentices work side by side, using their combined efforts to sustain the workshop's prosperity. An understaffed master, who employs fewer workers than his Leadership score, generates fewer Labor Points a season. Subtract 3 Labor Points for every absent worker from the number of Labor Points the master accrues in a season.

Masters have a voice in the guild and are expected to express their views. They have the right to attend guild meetings, although they are not required to. Most do, since every guild decision will ultimately impact their lives. They are not required to travel, meaning that guild members who live outside town do not have to journey to the town for guild meetings. Masters are not reprimanded for not attending meetings at the guild hall.

Masters are expected to pay annual dues to the guild, and masters that fall behind in their dues are fined. If his dues aren't brought up to date, a master could be expelled from the guild.

It is rare for a master to live at a covenant, since his guild operates in an urban setting and he is intimately involved in his craft, guild, and town. Having his workshop at the covenant would require a close proximity between the covenant and the town. It is more likely that a master character lives in the town and has other ties to the covenant. He could contribute funds to the covenant in exchange for magical assistance, based on familial connec-

generation and have a Craft Ability score of 5 or higher, as well as a Leadership score of half their Craft score. Other guild characters replace their Social Status Virtue (either

Guild Apprentice or Journeyman) with the Guild Master Virtue if they attain this rank.

Like journeymen, masters have the right to practice their trade and

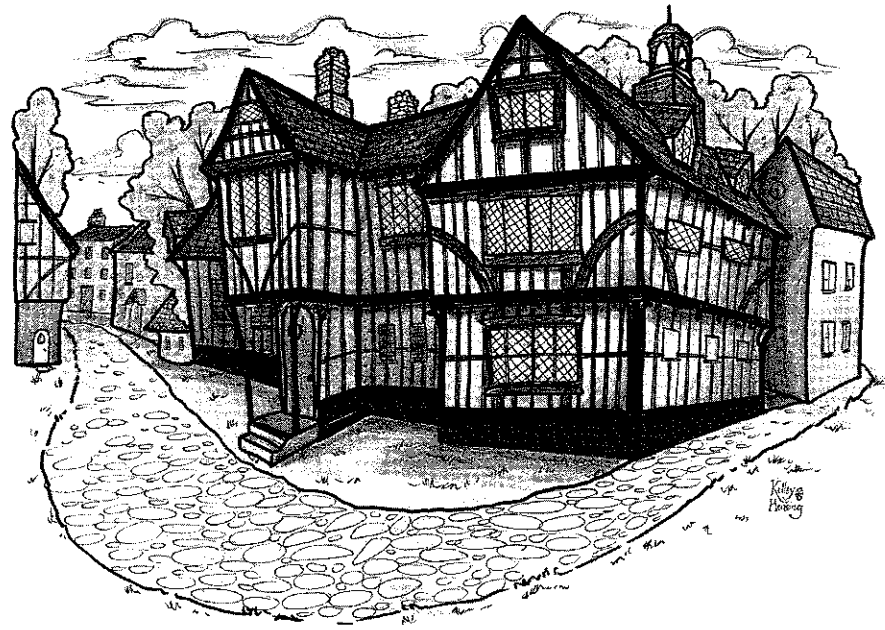
tions, or through other political or past obligations.

Senior Masters

Senior masters have been practicing their craft as masters for ten years or more. They continue to have all of the rights they had as masters, the biggest change being the weight their opinions carry in guild meetings. These are the men to whom other members defer to when faced with perplexing or complicated guild dilemmas.

Senior master characters should be at least thirty-six years old at character generation and have a Craft Ability of 7 or higher. Their Leadership Ability should be half their Craft score, and they should have a score in both Bargain and Guild Lore. They must have the Major Social Status Virtue Senior Guild Master or have achieved their rank through play.

Senior masters have the option of owning more than one workshop, a very lucrative operation if managed correctly. The typical scenario is for a senior master to run one workshop, staffed with journeymen and apprentices, and oversee a second shop that is run by a journeyman foreman. There are several ways that a senior master can obtain an additional workshop. First, he may simply build one if he has his guild's permission. Or, an expelled master's workshop could be given to him by the guild. Alternatively, a master fallen on hard times might offer to sell his workshop to a senior master, serving as its foreman for the new owner. Finally, a prosperous senior master could also buy out another master, offering a lucrative sum for his workshop. Character senior mas-



ters may effectively operate a number of workshops equal to one half their Leadership score rounded up.

Guild Officials

Senior masters serve as guild officials, men who are selected to oversee the regular operation of the guild and to ensure that guild members adhere to guild rules. The guild officials approve the acceptance of both journeymen and masters, legally recognizing their position at the request of another master. They witness the newly appointed craftsman's signing of the guild roster and accept his registration fee. They are also responsible for collecting other dues guild members owe, including annual dues and levied fines. Complaints about masters are brought to the officials, who have been authorized to legally deal with such suits. The most common complaints are that a good is inferior and below standard guild quality, or that a shipment of delivered goods was less than the specified amount. The complaint is

either brought to an individual guild official or the board of officials. An official is assigned to investigate the complaint, using whatever resources he has available, before the board determines the guilt or innocence of the accused master. The officials levy a fine or, in the most extreme cases, expel the master from the guild.

Guild officials are empowered to make contracts with other guilds, secular lords, and other outside parties. Many guilds' raw materials for production are supplied by another guild. The stonemasons guild supplies the masons, the blacksmiths supply wrought iron to the armorers, and the wool producers supply the textile guilds. Contracts between suppliers and producers are exacting documents, which determine the amount and time of delivery of raw materials, as well as the cost, in minute detail.

Guild officials also make contracts with mercenary companies employed to protect the guild's interests and investments. Guilds often have the right to hire mercenaries, who serve as guards and enforces for individual masters. It is

not an odd sight to see a pair of hired soldiers lingering in the shadowy periphery of a blacksmith's forge, or a small gang of well-equipped guards riding alongside a delivery of silk tapestries. Mercenaries, by their nature, can cause certain problems, and are a rich source of stories and adventures.

Each guild chooses a handful of masters to serve as guild officials. Most guilds have six officials, but more or fewer are not unheard of. Guild officials are chosen in a variety of ways. In some towns where there is a powerful lord, Paris for example, guild officials are chosen by the lord, pulled from the available pool of masters that comprise the guild. Guild members have no say in this appointment and must accept the lord's choices. In other towns the guild masters choose the officials, who must be approved by the lord before accepting their position. In towns that have achieved a balance of power between the town rulers and the secular princes, guild members are elected by the guild itself. Masters are nominated for the office and must win a guild election to claim their seat.

Guild officials retain their office for six months, at which point they return to the pool of senior master candidates. A new board of officials is then selected following whatever procedure the guild uses. Masters stepping down from the board of officials are eligible to immediately return, effectively being re-elected. Some guilds limit the number of consecutive terms a guild official might serve, but most don't. Guilds in the Republic of Florence are notorious for rigging guild elections, allowing the same guild officials to manage the guild and steer it towards courses that are advantageous to their own

personal fortunes. In theory, every master of the guild will eventually be a guild official for a term or two. Since memories last longer than terms, this encourages guild officials to deal fairly with their fellows, who may very well judge them in the near future.

The guild officials have the power to "defrock" masters. This term, borrowed from the clerical orders, means that a master is expelled from the guild and loses his right to practice his craft. His tools and workshop are confiscated. Although he owned them — having purchased and built them, respectively — the loss of his guild membership means he is unable to use them legally and they are forfeited to the guild. His workshop is awarded to another master, typically a senior master who can manage multiple workshops. His apprentices are placed with other masters or simply fired, and his journeymen must make new contracts with other masters to secure work. This is a drastic procedure and used only against the worst offenders.

From among the guild officials, one or two are selected to serve as **inquisitors**, whose primary responsibility is to make regular inspections of guild members' workshops and wares. Inquisitors discuss their inspections with the other officers, and the group decides if any fines should be imposed on possible malefactors. Decisions of the guild officials are determined by a majority vote, with the dean serving as the tie-breaker if necessary. This is performed with the utmost seriousness. Inquisitors make unscheduled inspections to catch masters unaware and off guard. Substandard goods are confiscated on the spot, with a fine equal to the goods' value imposed on the master.

If you wish your character to be a guild official or an inquisitor, he must have the Major Social Virtue Senior Master. Since most guilds change officials frequently, there is no other game mechanic necessary. Your storyguide can either run a story or two in which your character achieves his goal, or merely allow him to already be in that role. Stories involving your character as an inquisitor can be just as entertaining as a story about how he got that position.

Guild Dean

At the head of every guild sits the dean of the guild, a senior member chosen to represent the guild politically. Different guilds use different titles to designate the dean of the guild; "hansgraf" and "doyen" are popular titles in the north. In some areas, guilds are often referred to as the (Craft) House, and the dean of the guild is known as the Count of the (Craft) House.

A dean is selected through one of several means, usually depending on how autonomous the government of the town is in relationship to powerful neighboring nobles or kings. A completely autonomous town allows the guilds to select their own deans. The senior masters and guild officials elect one of their members to rise above the rest. In towns that are controlled by a secular lord, the ruling noble picks the dean from the ranks of the senior members, with the guilds themselves having little say in the matter.

Deans are removed in the same way they are selected, either by the lord who placed them in their high position or a unanimous vote of the senior masters. While this might seem clear cut, it is often difficult to

Banco, Dean of the Goldsmith's Guild

Characteristics: Int +2, Per -3, Pre +2, Com 0, Str -2(2), Sta -3(1), Dex +3, Qik -2(1)

Size: 0

Age: 50 (50)

Decrepitude: 2 (8)

Warping Score: 0 (0)

Confidence Score: 1 (3)

Virtues and Flaws: Guild Dean, Touched by the Divine Realm, Educated, Famous, Improved Characteristics, Ambitious, Favors, Fragile Constitution, Poor Hearing, Weakness (for flattery)

Personality Traits: Ambitious +3

Reputations: Renown Goldsmith 4 (Rome)

Combat:

Brawl: Init -2, Attack +5, Defense 0, Damage -1

Dagger: Init -2, Attack +8, Defense +1, Damage +2

Soak: -3

Fatigue Levels: OK, 0, -1, -3, -5, Unconscious

Wound Penalties: -1 (1-5), -3 (6-10), -5 (11-15), Incapacitated (16-20), Dead (21+)

Abilities: Artes Liberales 2 (rhetoric), Awareness 2 (guild inquisitors), Bargain 5 (contracts with other guilds), Brawl 2 (dagger), Carouse 3 (guild functions), Charm 3 (guild inquisitors), Church Lore 1 (papal curia), Civil and Canon Law 3 (town law), Goldsmith 8 (wondrous items), Etiquette 3 (guild funerals), Folk Ken 3 (fellow masters), Guild Lore 5 (roster membership), Guile 3 (masters), Intrigue 3 (guild politics), Italian 5 (technical language), Latin 5 (legal codes), Leadership 5 (guild masters), Teaching 2 (young apprentices), Town Area Lore 2 (city gates)

Equipment: elegant robes and gown, gold rings and jewelry, and a jeweled dagger hidden beneath his gown

Encumbrance: 0 (0)

Appearance: Banco is tall and thin, with a slight stoop from years bent over his workbench. He walks with a regal bearing, befitting his guild rank, and is adorned in the finest fashions of Rome. He hasn't fared well aging, and his face and hands are wrinkled, leathery, and boney.

Banco is a member of the great Roman Savelli family, as is the current Pope, Honorius III. Banco has been the Goldsmith's Guild dean for two years, having gained the appointment due to his crafting skills, his three prosperous workshops, and the influence of his family connections. His clientele includes bishops, cardinals, and the pope himself. Banco spends much of his days meeting with guild members, overseeing his own shops, interacting with his family, and personally following his own ambitious plans.

Because of his skill in making wondrous goods, Banco is interested in other enchanted items, particularly those made by Hermetic magi. He would love to learn how to make genuine magic items, and secretly sends guild members to investigate other methods of magical production. He would certainly visit nearby covenants and possibly host visiting magi, plying them with fine wine and stronger beverages to pry loose their secrets.

Banco is a suitable companion character for a player.

enact, and most deans retain their position for life. Most deans are astute enough to keep the wheels of political influence moving in their direction, and often the only way to remove a disruptive dean is through scandal or premature death.

Character deans must start with the Major Social Status Virtue Guild Dean, or have achieved that status through several episodes of play. If creating such a character at character generation, he should be at least 50 years of age, have a Craft Ability of at least, 7 and have Bargain, Leadership, and Guild Lore scores of 5 or more. You should also select Virtues and Flaws to represent the political connections of the character that helped him to his station.

A dean receives a large annual stipend from his guild. This stipend runs from 20 to 40 pounds, and can include properties like a large house or an additional workshop. Deans are some of the wealthiest individuals in town, and at first sight can be mistaken for minor nobles or well-dressed clerics.

The life of the dean is spent meeting with officials, guild members, town governors, ecclesiastics, and secular nobles. He negotiates the many contracts and privileges his guild desires, dealing with the aforementioned parties to increase his guild's stability and revenues. He signs every guild document and contract, and is responsible for every outside interaction the guild participates in. He and his personal staff organize feast days and holy day parades, debating his guild's place in the parade with the other guild masters. He is interested in how parallel guilds operate in other towns and travels to or entertains foreign guild masters who share his trade.

Craftswomen

If a woman wants a trade, she had best become a nun.

— Pope Eugenius III in 1145

Guilds are segregated by sex, with only a small percentage of them accepting female members. Most guilds accept only male members, the exceptions being the textile and alcoholic brewing guilds. The process for a woman joining one of these guilds is the same as a man, through the regular avenue of apprenticeship and journeyman status. In guilds where women are allowed, their advancement is limited. It is rare for a woman to become a master and own her own shop. Even if a woman gains the status of a master, she is legally forbidden the opportunity to be a guild official. Of the few that become masters, fewer still become senior masters. It is nearly a unique event for a woman to become the dean of her guild.

Yet even in this overly limiting working environment opportunities exist to circumvent guild restrictions and rise through the ranks. The most common method of entering a male-only guild is through nepotism. Every master has the right to train his children in his craft, regardless of whether his children are sons or daughters, so a master may accept his daughter as an apprentice. Legally, he must enter his own name in the guild roster in his daughter's stead. Membership is thus always through the father's name, which occupies two entries on the roster. Through her father's name, the daughter participates in the guild just as any male member, with the same rights, obligations, and benefits. For as long as her father remains a guild member in good standing, she may

use his name and rise to the very heights of guild management.

The second avenue for women to enter restricted guilds is through marriage. If her husband is a guild member, she may enter the guild by using his name on the register. While she may be coming late to apprenticeship, she has every right to learn the guild's trade and to eventually become a journeyman and perhaps a master. As long as her husband remains alive and in good guild standing, she may practice her craft.

Such women always need a male name on the guild roster. Once on the roster, the actual male name can change, going from a father to a son or a husband to a brother-in-law. Some women have managed to transfer their membership from their husbands to their sons, whom they have accepted as apprentices and who, as male members, are allowable male sponsors for their mothers. Clever women find many ways to remain on the guild roster despite their sponsor's death, when the names under which they are registered are removed from the guild roster.

Opportunities for advancement are actually better for women who practice in a male-only guild than for those in guilds that allow female members. To the guild, the member is considered male despite her actual gender. Advancement through the guild's internal organization is based on skill, quality of products, and political clout and maneuvering, and there is no limit to the heights to which these abilities can raise a female member.

For your *Ars Magica* saga, this means that any character, regardless of sex, can play any craft role the player desires. The free General Virtue Male Guild Sponsor allows female characters to participate in any

Craftsmen Social Status Flaws

Some craftsmen have fallen on hard times or made awkward decisions in the past that have negatively affected their social status. You may select one of the following Flaws instead of the nearby Virtues for your character's social status. Remember that every character must have either a Social Status Virtue or Flaw.

FAILED MASTER (MINOR): Either through faulty management or illegal business practices, the character has run his workshop into the ground. He must work as a journeyman if he wants to practice his trade legally in town. The character has a bad Reputation of 4 in town, and it will be difficult for him to regain his legal status as a master.

FAILED JOURNEYMAN (MINOR): The character has been expelled from his guild due to past illegal or questionable practices. He may not practice his trade in town nor sell his goods there. The character is expected to find another means of livelihood, although no other guild will accept him, so many such men must find a way to practice their trade illegally. He has a bad Reputation of 2 in town.

guild of the player's choice, selecting any guild Social Status Virtue. Since the character is attached to the male name on the roster, this also provides the storyguide with possible stories, as the threat of the male guild member losing his membership will directly affect the character.

Non-guild craftspeople can be of either gender, determined solely by the player creating the character.

Guild Social Status Virtues

The guild system introduces several new social divisions among craftsmen in Mythic Europe. The following new Social Status Virtues incorporate guild positions. For completeness, all available craftsmen Social Status Virtues have been included here.

LABORER (FREE): The character is a trained worker who practices a trade that is a valuable service to his community, but by which no finished good is produced. Unlike a peasant, who is an agrarian worker who works at a variety of jobs, a laborer concentrates on one specific endeavor to earn his livelihood, be it hauling wood, washing clothes, cleaning latrines, carrying luggage, or serving food.

CRAFTSMAN (FREE): The character is a general craftsman, as described in the core rules (ArM5, page 41). He is either an adult practicing a trade or a youth learning it from his master. He may live rurally or in an urban environment. If he lives in a town, his trade is not represented by a guild. The character may be either male or female and any appropriate age.

MALE GUILD SPONSOR (FREE, GENERAL VIRTUE): The character's

father or husband is a guild craftsman and she has been allowed entry into his field of work, which is otherwise restricted to men. The character may work at her trade, following the same procedures as the regular male workers. Every guild allows such members, so she may practice any craft she desires. The character must select a separate guild Social Virtue as well as this free General Virtue to represent her status in the guild system.

GUILD APPRENTICE (MINOR): The character is a youth between the ages of 10 and 20 who is learning his trade from a guild master or journeyman. He has entered into a contract with his master that guarantees his training. The character is not able to benefit from either the Poor Flaw or the Wealthy Virtue, since he is essentially the property of his master, until he moves to the journeyman rank. Most of his time is spent in ways determined by his master.

JOURNEYMAN (MINOR): The character is a trained guild craftsman and may practice his trade in town under guild supervision. He works for a master for a wage.

GUILD MASTER (MINOR): The character is a guild master and may

legally practice his trade in town, and hire journeymen to work for him. He participates in guild activities and is considered a member in good standing. You may select Academic Abilities at character generation.

SENIOR MASTER (MAJOR): The character has been a prosperous guild master for a number of years and has risen to a position of authority in his guild. He has knowledge of guild affairs and participate in the self-governing of the guild. He may own multiple workshops and employ a large number of workers. You may select Academic Abilities at character generation.

GUILD DEAN (MAJOR): The character is the ultimate authority of his guild, the man who decides many of the important decisions that face the guild and represents it politically. The character is involved in town politics, long-term trade contacts, and negotiations with other guilds and local craftsmen. The town's population views him as an important and prestigious member of their community. You may select Academic Abilities at character generation.

Craft Guilds

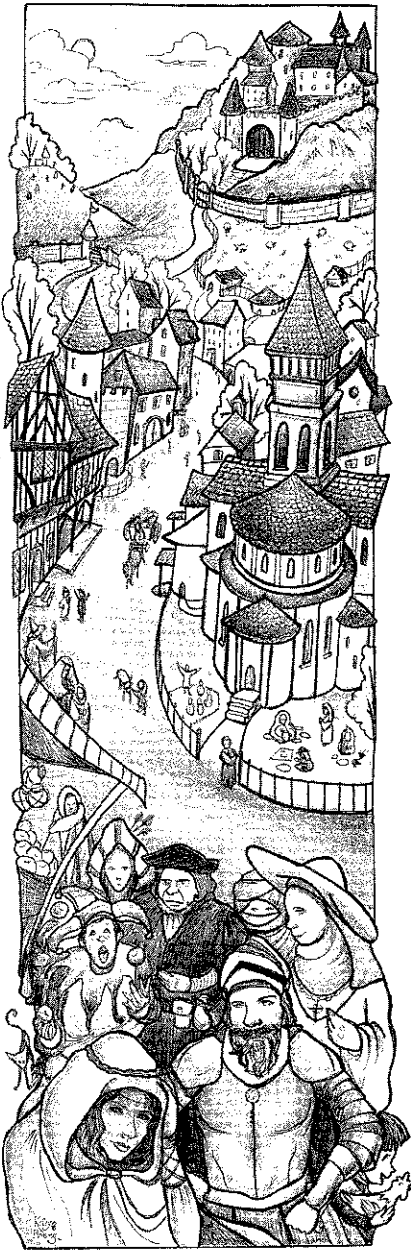
Craft guilds exist in urban centers with a prosperous economy and a predilection for a particular craft, often based on local resources. The most prestigious, profitable trades are run by guilds. Similar guilds that exist in different towns are not connected, although they possess similar regulations for their members. Thus, there is not one international Wool Makers'

Guild with branch guildhalls in several towns in Flanders, but rather a number of separate guild entities each comprised of their own masters. The single exception is the Masons' Guild (see Masons, later in this chapter).

Craft guilds are centered around a specific Craft Ability, although they may include workers with auxiliary skills. For example, the Guild of Metal and Wood Workers includes blacksmiths and carpenters, each of which might specialize in a particu-

lar aspect of his trade. As your saga progresses, guilds may narrow their range of accepted crafters, with other guilds springing from those crafters no longer included in the original. For example, by the end of the 13th century, the Blacksmiths' Guild may only accept blacksmiths, excluding nail makers, buckle makers, and locksmiths, each of which has to form its own guild.

Not every craft trade in a town is governed by a guild; only the most



lucrative or obvious merit this level of organization. In the historical 13th century, this changed as the years went by, and the success of the organized guild was adopted by almost every type of crafter. The nearby table offers a rough guide to the number of guilds in a given town, based on the size of its population. This is highly approximate, since other considerations such as the location of the town relative to popular trade routes play a role in the number of guilds a town

Number of Guilds in a Town

POPULATION	GUILDS IN 1220	GUILDS IN 1250	GUILDS IN 1300
1,000 or less	0-1	0-2	1-3
10,000 or less	0-3	3-5	5-10
20,000 or less	5-10	50-200	100-300
50,000 or less	5-20	50-300	100-500

may have. In addition, the events of your saga may have an influence on the adoption of guilds in a particular area. Typically, the first recognized guild in any town is a merchant guild, followed by craft guilds and then (much later) service guilds.

Guilds that deal in large-scale operations that produce common goods are likely to develop before guilds that deal in specialized items. Masons', Wool Producers', and Blacksmiths' Guilds are good examples of guilds likely to appear early on in a town's history. Other examples of possible guilds in a sizable town in 1220 are Shoemakers', Tailors', Jewelers', Carpenters', Weavers', Coopers', Bakers', Scabbard Makers', Saddlers', Meat Butchers', Brewers', Painters', Judges', and Doctors' Guilds.

For sagas starting in 1220, guilds generally correspond directly to a particular Craft Ability, and allow all the workers who practice that craft to be members. For sagas set in the late 13th or early 14th centuries, guilds are increasingly defined based on Craft Ability specializations. For example, 1220 sagas might include a single Blacksmiths' Guild, whereas a 1300 saga could instead have Locksmiths', Horseshoers', and Nail Makers' Guilds. Similarly, in 1220 a Scribes' Guild might include percamenarii (makers of parchment), copyists, illuminators, bookbinders, and booksellers, but by the end of the 13th century, each of these divi-

sions of labor may have its own guild. The same might be true for a Wool Producers' Guild, which might separate into Shearers', Bleachers', Dyers', Weavers', Fullers' (who fold and press the cloth), Tailors', and Second-Hand Sellers' Guilds.

Service Guilds

Service guilds are organized around a particular service provided rather than a good produced, but despite this obvious difference, they operate similarly to their craft guild brethren. The earliest service guilds, sometimes called professional guilds, were for doctors, lawyers, and judges. These well-trained men provide specialized and expensive services, and have banded together to make sure that they get paid a reasonable fee. Operating in such lucrative fields and being highly educated, these men have the financial and intellectual wherewithal to form guilds. In addition, many of them have ties to wealthy nobles, merchants, and other urban governors, which also facilitated their guilds' early development.

Service guilds for lower, more menial professions did not historically develop until the early 14th century. The guild model proves so financially successful that every group of professions wanted to copy

their system of regulated labor, and the late 13th century saw a cascade of professional service groups organizing themselves into guilds, starting with the most prestigious and moving down the social scale. Though historically anachronistic, there is no reason that your 1220 saga could not include a fledgling service guild or two, especially if you deem that such groups will add to your saga. These types of guilds might organize porters, innkeepers, laundresses, bleachers, restaurateurs, link boys (who carry torches to guide travelers at night), prostitutes, maids, wet nurses, barbers, or water carriers.

Characters participating in service guilds should conform to all of the regular rules of craft guilds, including the ranks of members, lengths for apprenticeship, and rights and responsibilities of each type of member. Replace the requirement for specific scores in a Craft Ability with a requirement for the same score in a Profession Ability. Rather than workshops, service guild characters operate **labor pools**, which are gangs of employees who assist the master laborer.

Specific Guilds

The sections that follow detail a number of guilds that can be found in any urban environment in Mythic Europe. Space precludes detailed treatment of the hundreds of guilds that exist in Mythic Europe, and this section provides merely a sampling.

Blacksmiths

Blacksmiths are steeped in the mystical power of iron. The black-

smith is frequently the strongest man in the village, and is often the most virile. Some blacksmiths are believed to be able to cure or curse with a touch, while others can change the weather. Each blacksmith is a master of forge and bucket, of bellows and hammer, and he makes other people powerful.

Blacksmiths make tools, which means they render other people capable of fantastic feats. A child with the right piece of iron can cut down a tree, till a field, or slay a wolf. The power of iron, harnessed by blacksmiths, is that a human can impose his will on the world, provided the iron is an appropriate shape. Faeries shun iron, because it expresses human desire to reshape the earth.

Blacksmiths work iron ore into tools, horseshoes, and other finished hardware. They also supply armorers and swordsmiths with steel rods and wire. Only a few areas mine iron, which is primarily extracted from alluvial deposits in swamps and romantically called "bog iron." The raw iron is placed in a pit, covered, and smelted down with charcoal. Drains built into the pit allow the molten iron to run out and be collected. The smelted iron has some carbon in it, making it a crude type of steel. Medieval blacksmiths cannot control the amount of carbon included in the iron, and it is only by happenstance that some of it is strong enough to use for weapons and armor.

A blacksmith's shop is smoky, smelly, loud, and hot. The iron is heated to become malleable and then hammered into shape, usually taking several sessions of heating and hammering. Beside horseshoes, blacksmiths make nails, bolts, wheel rims, cooking pots, and plowshares. They

Storn Seed: a Thief in the Night

A blacksmith is plagued by a faerie, who routinely sneaks into his shop and steals one of his tools, replacing it with a replica made of clay. Because of the many sorts of punches, awls, and hammers that the smith uses, this substitution is not immediately noticed, and the smith has no idea how often the faerie visits. The theft is noticed when the blacksmith uses one of the forgeries and it breaks immediately.

He asks the magi for help in dealing with these thefts, showing them the replacement tools he has found. A quick investigation shows that the unbroken tools contain a pawn of Rego vis each. This should create conflicting motives in the magi. The blacksmith is a long-standing friend of the covenant and needs their help, but the lure of vis might make the magi want the faerie to continue stealing the blacksmith's tools. Clever magi will find a way to satisfy both desires.

also make the many farm implements used by medieval society: sickles, scythes, and axes. Most of these goods can be purchased directly from the craftsman, with a good blacksmith having a variety of items ready for sale. One of the most important things a blacksmith makes is wire. Hot lumps of carbonized iron are pulled through a board with a hole in it, pulling it into rods that are again pulled through smaller and smaller holes until the desired thickness is achieved. Wire is sold to armorers, who weave it into the steel links that make a suit of chainmail.

Because of the noise from their shops, the guild prohibits blacksmiths from working before dawn or after dusk. Special restrictions also surround their forges, since an out-of-control fire can reduce a town to cinders in a matter of hours. Guild inquisitors inspect the blacksmith's workshop, tools, and raw material, as well as the quality of their finished goods.

Apprentices are not required to provide an apprentice piece or pass any sort of final examination. To become a journeyman, an apprentice only has to complete the length of his apprenticeship.

The patron saint of blacksmiths is Saint Dunstan, whose feast day is May 19.

Tanners

Tanners work in offal and excrement to make leather out of skinned animal hides. Wealthy residents demand that tanners work outside towns, because of the smell of the tanning process. The moment the process is finished, however, rich people buy leather copiously. Potential buyers can find their way to "Tanners Street" by following their nose. Tanners know that every shoe, every book, every bridle, was once covered in shit. They tend to be cheerful souls, not given to idolizing the rich. God Himself is, after all, a tanner (Genesis 3:21).

Tanners buy raw hides from hunters, farmers, and other rural folk. The hides are laid over a wooden beam and the fur and hair laboriously removed with a blunt knife. Once the hair is removed the hide is softened by rubbing it with pigeon or dog dung, which is then washed off in tubs of fermenting bran. If the

leather is desired for an especially soft garment, a noble's tunic, for example, the process is repeated. Finished leather is hung outside the tanner's shop for customer inspection. It takes a long time to produce finished leather using these methods, and a typical tanner happily takes more orders for his goods than he can fill. His leather is sold to shoemakers, saddle makers, scabbard makers, and armorers.

The guild inspects the tanners' workshops for quality and safety. Barrels of dung should be covered and the acidic fermented baths should be contained. The quality of the raw and finished material is minutely inspected for flaws, unnoticed hair, and small tears from the knives. Any suspect goods are confiscated.

Tanners' apprentices must be able to tan hide by themselves by the end of their apprenticeship, and must produce a finished piece of leather before being released from apprenticeship.

Tanners are useful to a covenant because they are guides to a community that lies hidden in every city. This legal, but disdained, group recycles waste. The richer the city, the more waste it produces, and the larger this community becomes. These reviled people dwell in spaces made secret by polite society's deliberate ignorance. They perform functions that are vital to the city's health and life, like removing sewage and sweeping the streets, and yet because they work with muck, they are forced to live on the city's fringes, or operate at night. Tanners can assist covenants to make contact with and navigate within this community.

The patron saint of tanners is Saint Bartholomew, whose feast day is August 24.

Glass Makers

Glassmakers practice the art of fragility. Glass is destroyed, in its creation and during its use, with a moment's inattention. It is the material of ephemera and reflections. The rich use it for beautiful adornments that might, with a single slip or blow, be destroyed.

The people who make glass do not share the characteristics of their material. The great empires of Mythic Europe have always been the source of the finest glass: the craft is shattered with each empire. In 1220, the finest glassblowers in Europe reside in the Serene Republic of Venice. The glass of Venice requires the finest potash from Asia, and this has led to war with the Genoese and Romanians. Before Venice, Constantinople was the source of the clearest glass, and before it, Imperial Rome. Glassblowers are meticulous, aloof people who stare silently into flames for hours each day, then shape liquid fire with their breath.

Glass is made from heating mixtures of ash and sand in a series of three different types of furnaces. The first furnace heats the mixture, contained in white clay mixing-pots. When the mixture is molten, it is spread out in the annealing, or cooling, furnace. The third furnace is used for flattening and spreading out the glass, as well as blowing glass vessels. The cleanliness of the workshop and the purity of the ash and sand are of the utmost importance.

Glass is produced in large, flat sheets, which is then sold to glass painters, glaziers, and others in the building trades. Vessels are produced by specific request, so that a glass maker might only have sample vessels on display rather than ready-made vessels ready for immediate

Story Seed: An Insidious Possession

A glass maker has a reputation for making exceptionally durable goods, and is commissioned to supply a maga with her Hermetic glassware. After working for a few seasons in her newly constructed laboratory, the maga realizes that her finished activities are slightly flawed. Inventive spells have a sulfurous odor when cast and created items have malevolent side effects. Investigation finds that most of her glassware has a slight Infernal taint.

When confronted, the glass maker swears his innocence. Unbeknownst to the glass maker, a demon inhabits his furnace, beguiling him and hoping to tempt his soul to hell through arrogance and greed. The maga can ignore the situation, buying her glass from a more distant craftsman, or attempt to destroy the demon. Perhaps there is a way for the furnace to retain its ability to make superior glass without the Infernal influence, which would be the most preferable outcome.

sale. In Mythic Europe, magi are among the most frequent customers of glass makers, who produce the variety of flasks, alembics, and containers necessary for Hermetic laboratories.

Because of their work requires multiple furnaces, glass makers do not work in the town itself. Their workshops are located outside the walls, usually in a nearby forest where raw materials are plentiful (beech wood ash) and the threat of their forges minimized. The masters and journeymen live in town, returning to their houses and leaving their apprentices to safeguard the workshop over night. Apprenticeships are long, eight to ten years in length, and the apprentice must produce a finished apprentice piece before being considered for journeyman status.

The patron saints of glassmakers are Saint Luke (feast day October 18) and Saint Mark (feast day April 25).

Armors

Armor symbolizes the barrier separating the nobility from the rising merchant class. The armorer is

usually forbidden to use the product of his labor. While a glassmaker may drink from a glass, or a weaver wear clothes he has made, armorers do not have the right to wear armor. Many urban communes impose restrictions on who can legally wear armor, and only the nobility and the town authorities have that right.

Armor is the uniform of authority. It represents the wealth of the landed class. Many merchants attempt to have their sons knighted, because true power, in Mythic Europe, is sustained by force. Even God has an army of angels. The faith of the pious is like armor, as noted in Ephesians, so God himself is an armorer.

As Europe has become richer, and armies have become larger, many common people have been encouraged, by their rulers, to wear armor. Some merchants are already wealthy enough to maintain small retinues that do not have the authority that armor embodies. When large groups of merchants pool funds, they are capable of creating small armies, which entirely lack the font of honor that flows through chivalric links to kings. This poses a moral question for each armorer: should they sell

only to those who have the legal right to wear armor, or to those with the money to pay?

Armors buy steel rods from blacksmiths, heat them in a forge, and then coil the steel around iron bars. The coils are then cut to form the hundreds of steel rings necessary to make chainmail, the most popular type of armor and the most profitable. The rings are then linked into interlocking patterns to form shirts, hauberks and full suits of mail. An armorer's workshop looks and sounds much like a blacksmith's, with a forge, a variety of hammers and tools, and the constant sound of hammering.

Chainmail is not generally custom-fit, but instead formed to fit the average customer. It is intentionally made to be baggy, the loose folds of steel offering additional protection. It can, however, be custom made, and wealthy nobles sometimes commission an armorer to make a suit of armor with an exact fit. Large men must also request a custom-sized suit of armor, which routinely costs them five times the amount of a normal suit of mail. Huge men who tower like giants must pay ten times the cost of a regular suit in order to one that properly fits them.

An armorer has two or three varieties of the various armors ready for sale at his workshop, allowing for an instant sale. These display pieces also show his skill and his suits' quality, making an armorer reluctant to sell the last suit of a type of armor. Still, money talks, and most armorers comply with a persistent buyer.

All types of armor are sold at an armorer's shop. Certain types of leather and quilted armor are not made entirely by the armorer, who receives these goods pre-fashioned from the tanners' or cloth makers' guilds. The armorer finishes the

products, fastening pieces together with steel rivets, reinforced joints of steel, or additional shoulder and neck protection. While all sorts of armor may be bought from an armorer, he does not make or sell shields or helmets.

An armorer's apprentice must be able to construct a full suit of chainmail by himself before he can be considered for journeyman status. Guild inquisitors inspect the quality of the steel links, the individual rivets that hold each link together, and the stock, making sure repaired armor is not sold as new.

The patron saint of armorers is Saint Eligius, whose feast day is December 1.

Clothiers

Clothing allows people to communicate their role and status. This allows other people to defer to them appropriately. The function of clothiers (also known as tailors), then, is to make apparent, through their work, the quality of the wearer. The clothier allows the nobleman to look noble and the priest to display his piety. Clothing hides the body, but reveals the nature of the wearer.

The clothier lies at the end of an extremely complex web of financial and logistical arrangements. Clothiers can claim to be the godfathers of the new age of prosperity in Europe. The textile trades use raw materials from the breadth of the world, and fuel the two industrial regions described in Chapter 7: Trade. Any disruption in these supply channels is reflected in the life of the clothier, and in the economy of the continent.

Clothiers buy finished bolts of cloth from the other textile guilds, the wool weavers and the cloth dyers. From these they make the shirts, pants, tunics, robes, and dresses that clothe the population. Beside basic cutting and sewing, clothiers also adorn their goods with silver and



gold thread, fur trim, and other luxurious accouterments commissioned by the buyer.

A clothier's workshop does not have finished clothing ready for sale. Each suit is made specifically for a customer. Buyers are measured first and their clothes are then made to fit them exactly. While samples hang from hooks, these are only to show the cloth maker's skill. Cloaks, on the other hand, are available for immediate sale, and a cloth maker will have a variety of them on hand.

The Clothiers' Guild allows women apprentices and journeymen, but limits master status solely to men. Apprenticeship is fairly short, and the apprentice must pass a test before she can become a journeyman. The test includes sewing a vari-

ety of stitches, complicated seams, and working with precious thread.

Clothiers do not repair torn clothes. This task has been delegated to the cloth repairers. Guild inquisitors inspect the displayed clothes to make sure they are new and refurbished suits of second-hand clothing.

The patron saint of clothiers is the recently canonized Saint Homobonus, a tailor from Cremona who regularly gave free clothes to the poor. His feast day is November 13.

Shoemakers

Shoemakers permit travel, which allows people to become greater than ever they could if they remained home. Every pilgrim requires comfortable shoes. Every quester needs stout boots. Every merchant requires durable footwear. Shoes separate people from the earth, just far enough that they can find other places in which to thrive.

In several parts of Mythic Europe, shoemakers are called "cordwainers," a term derived from the Cordoban leather, or Cordwain, that most shoes are made from. While in years past a shoemaker had to prepare his own leather, the division of crafts caused by the guild system now forces him to buy his raw material from a professional craft guild, usually the Tanners' Guild.

Medieval shoes are fragile compared to modern footwear. They are made of soft leather fashioned into slipper-like shoes. The hob-nailed footwear of the Roman soldier is long gone. Most people wear through their shoes in a couple of months, and well-traveled people go liter-

ally through a pair every four weeks. Consequently, the shoemaker's workshop is filled with shoes. Some are custom made, called "bespoke shoes," but the majority are ready-made for mass consumption. The shoemaker fashions a variety of styles and sizes, and customers purchase the pair that fits best. Since they are easily worn out, it is customary for a buyer to purchase several pairs of shoes at once. A covenant, for example, might purchase enough shoes for the whole covenant at a time.

Because of their delicate nature, most shoes are not repaired. Poor customers who cannot afford new shoes take their old pair to a cobbler, a craftsman who repairs but does not make shoes. Most urban people discard their worn out shoes, tossing them along the roadside or into the town's cesspool. Guild inspectors make sure that second-hand shoes are not mended and passed off as new. If they make such a discovery, they confiscate the shoemaker's entire supply of shoes and fine him a sum equal to their value.

An apprentice must merely complete the length of his apprenticeship to achieve journeyman status.

The patron saints of shoemakers are Saint Crispin and Saint Crispinian, two third-century Roman preachers who made shoes instead of living off alms. Their feast day is October 25.

Masons

Many masons have lives of toil, but also of service. They are the builders of castles, cathedrals, bridges, and all other great architectural works. Each of these buildings has a dramatic effect on surrounding people, and the masons can take pride in

what their work achieves. Many sign stones set into the foundations of their buildings, which provides them with a subtle, mystical connection to the site.

The craft of the masons is described many times in the Bible. Some masons believe that the secrets of the craft were given to the Jews by God, so that they could build his Temple. Regardless of the source of their knowledge, masons know far more about the proportions of buildings, the process of assembling them, and the construction of devices to lift and move weights of stone, than other people.

The masons are the only craft guild that operates internationally, unlike the other craft guilds, which only operate regionally. This is due to the nature of their craft and the time that it takes to build the huge cathedrals, churches, monasteries, and castles that they are famous for. Masons travel to where the work is, crisscrossing Mythic Europe in groups resembling small armies. At the job site, they live in wooden lodges constructed near the building site. Since it takes several years to finish a project, these temporary houses become near-permanent residences.

Masons are required to know every aspect of their trade, including cutting stone, working in plaster and mortar, placing stone blocks, and following detailed builder's plans. At the head of any work force is the Master of the Works, a master mason who has been commissioned to direct the hundreds of workers necessary for a construction. Exceptional Master Builders, as they are sometimes called, have a reputation throughout Mythic Europe.

Masons work closely with the local Carpenters' Guild, which builds

the necessary beams and workmen's scaffolding that surrounds the new building, as well as the huge wooden crane that lifts the stone blocks to the upper heights. Demand for the blacksmith's trade also increases when masons are building in town, as they daily sharpen the masons' chisels and picks. Bakers must produce more bread to feed the workmen, and in general, the building of a church or cathedral is a great economic boost for many of the town's other craftsmen.

Besides being skilled in the Craft Ability Mason, master masons must also be skilled in Artes Liberales and Latin to read the complicated building designs made by the Master of the Works. These skills are in addition to the regular Abilities required of guild member characters. Mason apprenticeships are quite long, eight to ten years, to adequately teach all the necessary skills of the trade.

Being a mason is one of the most dangerous crafts in medieval Europe. Accidents are common, from the minor crushing of a few fingers under a block of stone to the deadly fall from the heights of the scaffolding. The guild provides masters, and their families if necessary, with monetary compensation in the event of an accident. Apprentices and journeymen do not receive any remuneration for suffering an accident, and many of the vagabonds and highwaymen who prey on Mythic Europe's roads are former masons whose maiming prevents them from working.

Saint Stephen, the first Christian martyr, is the patron saint of masons, and his feast day is December 26. French masons have also made Saint Barbara a patron saint. Her feast day is December 4.

Bakers

Bread is the foundational commodity without which all others are meaningless. The rulers of most cities ensure that enormous volumes of grain are imported, and that the bakers do not ever strike, because lack of bread panics the population. Bakers know that without bread, a city dies.

Bread is a vessel for the sacred, because it is fundamental to life. Highly literate bakers know Jesus was born in a town whose name means "House of Bread," but all people know that when He offers his flesh for the sacrament, it has the appearance of bread, and not any other thing. In many places in Mythic Europe, the laity is not offered the chalice of His blood, so the bread is their only method of participation. For a baker it is an honor to bake the bread of eternal life. Many saints' festivals also have celebratory breads, and their creation is an important part of the communal feasting which celebrates the day.

Learning to bake bread is fairly simple, and apprentices serve regular-length apprenticeships. Because of the demand for bread in town, bakers fill their workshops with journeymen and apprentices. This makes a baker's workshop crowded and confusing, with a number of lads rushing about following orders.

Guild inquisitors inspect a baker's bread for the amount of dirt allowable in a loaf, the percentage of which is set by the guild. A small amount is acceptable. During times of famine or war, the guild masters pressure the guild officials to increase the percentage of dirt in their loaves.

The patron saint of bakers is Saint Honoratus of Arles, whose

feast day is January 16. In the years to come they will also adopt Saint Elizabeth of Hungary as a patron saint. She will die in 1231 and be canonized four years later. Her feast day is November 17.

Slavers

The Roman Empire and much of early medieval Mythic Europe was built on the sweat and toil of slaves, and though abating, this practice continues in the 13th century. Christian slaves have been forbidden by the Church and many secular rulers since the ninth century, but the sale of non-Christian slaves is still allowed. Slaves come from the Slavic lands, Spain, Africa, Constantinople, and the shores of the Black Sea.

Not all of Mythic Europe uses slave labor, and the northern countries have the fewest, if any, slaves. Italy, on the other hand, still abounds with slaves, and most prosperous households own a slave or two. Slaves have no legal rights and are considered the property of their owners.

The Slavers' Guild is small, since only a few areas are interested in their wares. It falls in a grey area between a craft guild, since a "product" is bought and sold, and a service guild, since nothing is actually manufactured. Slavers are skilled in Sailing and Leadership, and usually have high scores in Bargain and Guile. The guild inspects the practices of its members rather than their stock, although slaves should not be sick, elderly, or crippled.

Slavers have a mindset that is alien to modern players, but common in Mythic Europe. According to that outlook, slavery is not, of

itself, an immoral thing. Saint Paul counsels slaves to obey their masters, for example. Saint Paul, and later the Church, requires that masters not abuse their slaves. Within the Church, slavery is not considered an important distinction between people. Some Popes were ex-slaves. When the Church has sufficient power, it prohibits slavery because of the ease with which it is abused.

As an interim, in many areas the Church prohibits the slavery of Christians, but allows pagans to be enslaved. This is most seen in those states that border the Mediterranean. Jews are usually the property of powerful noblemen. For example, all of the Jews in England belong to the king, and he has recently mortgaged them to one of his relatives in exchange for a loan. Slavery is common in Muslim countries.

Characters desiring to free slaves will find allies in the Church. Three orders of monks have dedicated themselves to ransoming slaves. The oldest of these, the Order of Montjoie, is failing and negotiating to be absorbed by another Order. The other two are the Trinitarians, who have been active since 1198, and the Order of the Lady of Mercy, founded in 1218.

You should be aware that not every troupe will appreciate the inclusion of slavery in their saga, and the buying and selling of human beings could be found distasteful. Players wishing to play slave or slaver characters should consult *Guardians of the Forest* and use the Virtue and Flaw suggested on page 102.

Chapter Four

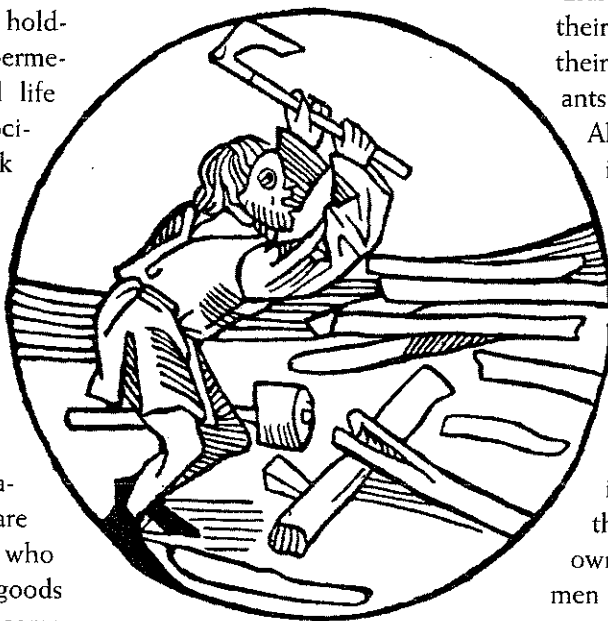
Crafts

In the 13th century most working people derive their subsistence from the land, engaging in the agricultural occupations that are still the foundation of Mythic Europe's society. Like their forefathers, they till the soil of inherited fields, raise cattle, grow crops, develop additional arable land, herd sheep and feral pigs, and regularly combat nature's intrusions into their cultivated holdings. Agricultural concerns permeate every aspect of medieval life and touch every member of society, regardless of social rank or geographical location. Even Paris, one of the largest community centers of the West, has set aside specific districts of the city to accommodate the populations' agricultural needs for raising livestock and personal vegetable gardens.

Dotted among this population of farmers and herders are craftsmen, men and women who produce the tools and finished goods on which society at large has come to rely. Every community, from the smallest hamlets of thatched-roofed shacks to the greatest metropolises of the continent and the Near East, has a collection of craftsmen who provide indispensable services or products. Some goods can be made at home, but the important tools must be bought: a plow for the field, a

mill-wheel for flour, a loom for cloth, and a sword for battle. A Hermetic magus's laboratory would be useless without its assortment of beakers, balances, flasks, furnaces, cups, cauldrons, and arcane bric-a-brac.

Craftsmen congregate in cities, where the outcome of their efforts will be most financially rewarding.



Even the simplest tailor knows that he'll sell more shirts in an area where more shirts are worn. Larger population centers also provide craftsmen with more autonomy. Rather than live under the yoke of a distant lord or unapproachable cleric, an urban craftsman enjoys a degree of per-

sonal independence. While towns definitely require adherence to civic regulations, they are generally not as arbitrary a rural lord's rule.

A standard *Ars Magica* craftsman character is distinguished by the free Social Status Virtue Craftsman, and a score in a Craft Ability. Other characters may have scores in various Craft Abilities, but most do not derive their income and social ranking from their work as crafters. Simple peasants and wanderers may have Craft Abilities to reflect skills they have in making personal items.

Craftsmen

Regular craftsmen are independent operators, working at their own trade under their own guidance and for their own financial motives. Rural craftsmen are indebted to their local lord or ecclesiastical overseer for this entitlement; their feudal lords own their workshops, for which they pay rent. Urban craftsmen own their own workshop and tools, paying civic taxes for this benefit. Craftsmen train apprentices to continue their trade, and these young apprentices are commonly the craftsmen's children. Monastic craftsmen operate under

Companions vs. Grog

There is a natural assumption that *Ars Magica* companion characters should be of a higher social rank than grog characters. This is not necessarily so. Companions and grogs are defined by their narrative role; if you want your character to be a central protagonist in the troupe's stories, no matter what his craftsman rank, make him a companion. If your character is only a minor participant in the saga, make him a grog. Master craftsmen can be grogs, and apprentices can be companions. You must, however, adhere to the maximum number of Virtues and Flaws for grog and companion characters.

similar conditions, although their apprentices are naturally not related to them, but rather, are other ecclesiastical youths directed by a Church superior to learn a specific trade.

Rural and foreign craftsmen are often forbidden to sell surplus goods in the local town, since only resident craftsmen have that right. Rural craftsmen make a decent living at their trade, but nothing compared to their urban contemporaries. Ecclesiastical craftsmen, typically monks who serve God through craft labor, may sell their goods in town, regardless of whether a guild governs that particular craft or not. The Church has this universal right in all urban areas.

A regular craftsman character must have the Free Social Virtue Craftsman. Every craftsman character should have a Craft Ability score to cover his trade. Such a craftsman is not a guild member because his trade has not been incorporated into

the guild system. While possible, it is rare for a medieval craftsman to be skilled in more than one craft. Every trade is demanding, requiring vast amounts of time and energy to master. Developing multiple Craft Abilities also undermines the intrinsic pride that a craftsman feels from practicing a specific craft.

Bargain is also an essential Ability for a craftsman character, who negotiates the cost of his raw materials as well as haggling over the price of his finished goods. Bargain and Craft are the only two mandatory Abilities that an average, non-guild member craftsman character needs. Guild member characters require additional Abilities to cover the additional complications of their lives.

Craftsmen characters may train apprentices in their trade, usually family members. These apprentices are not limited by gender, and non-guild craftsmen can transcend the traditional gender roles that guilds impose. If a blacksmith only has a daughter, for example, it is possible for him to train her. Craftsmen without children may take another youth as an apprentice. A regular craftsman may have a number of apprentices at a single time equal to his Leadership score. Even without a Leadership score, a craftsman is always allowed at least one apprentice.

The majority of craftsmen living in covenants are regular craftsmen. Despite their often odd environments, covenants offer craftsmen a safe and secure home in which to practice their trades. Focusing on magical endeavors, the rule of the magi is rather lax, and craftsmen find considerable freedom concerning their own affairs. Ecclesiastics can be demanding, nobles temperamental, and urban governments restrictive. While the covenant certainly

makes demands on a craftsman's goods, and most likely owns the craftsman's workshop, commodities are exchanged for rent, and covenant craftsmen do not face the demands of providing room and board that their rural and urban counterparts do.

Laborers

People who perform regular tasks but create no finished products are called **laborers**. Mythic Europe is awash with such folks, who perform sundry tasks, from the most unsavory chores of digging ditches, cleaning latrines, and hauling garbage, to the more prestigious positions of waiting on bishops, cooking for princes, and serving town aldermen. Gangs of laborers are an urban phenomenon. Much of the day-to-day labor necessary to keep a rural village running is done by the residents, although bands of migrant workers wander Mythic Europe looking for temporary agricultural work.

A laborer character must have the free Social Status Virtue Laborer. He does not have a Craft Ability, but rather a Profession Ability to cover the activities by which he makes his livelihood. His Profession Ability score covers his negotiations over wages, so he does not necessarily need a Bargain score, although it could be helpful in other urban activities. A score in Folk Ken might further benefit this and other social interactions.

Covenant Craftsmen

Most *Ars Magica* covenants include a handful of craftsmen, either specialists bought with covenant Build

Points, or players' grogs and perhaps companions. Covenants usually fall on the margins of medieval society, mimicking villages and small feudal estates, although this depends on the type of covenant you have selected for your saga. Like the covenant, covenfolk craftsmen inhabit a gray area in the typical medieval social structure, and you should determine the specifics of each craftsman. This does not have to be arduous or extensive, but should be determined before these craftsmen interact with urban folk.

The simplest method is to make every craftsman a regular craftsman. He may train apprentices to continue his trade and does not have to abide by any guild restrictions described in this book. If covenant management is lenient, the craftsman might train others in his field. This should be determined by story events during the course of the saga. This option ignores interactions between craftsmen and guilds, but only until a nearby guild takes notice of the characters.

Covenant craftsmen could be those who have been expelled from a guild or found it to be too restrictive. A covenant craftsman could be a journeyman who couldn't find work in town and decided to work at the covenant. He is treated like a regular craftsman but still maintains connections to a nearby guild. This option has the best of both worlds, letting storyguides include guilds when they would make for an interesting story, but not forcing guilds to constantly interact with the covenant. A more dynamic example would be to make a specialized craftsman a defrocked master who is illegally practicing his trade at the covenant. A craftsman could be a run-away apprentice, matured in years and competent in

his craft, but still vulnerable to a vengeful master. He might be a master or journeyman escaping responsibility — massive overdue fines, for example — and hiding out at the covenant. Any of these could be covenant Hooks (ArM5, page 72), as they involve the covenant in stories once the identity of the craftsman is discovered.

Covenants that derive their income from a trade should also consider how they fit into the greater scheme of craftsmen in Mythic Europe. To avoid serious trouble, the craftsmen should be legal masters of the guild, living outside town but operating by the guild rules. This allows them to sell their produced goods in town without any problems. If they are not guild members, they cannot sell their products in town, and you must determine where they do sell them. Perhaps they attend annual fairs and pay an increased town tax for participating. Conversely, the products could all be sold illegally, dodging local trading regulations and providing goods to carefully chosen buyers. Again, you should decide how much interaction you want with local guilds and how often you want that interaction to affect stories. Legal guild members foster fewer stories, while illegal or questionable practices should foster more.

Crafting Items

A craftsman's life is spent in his workshop, bent over his workbench from sunup to sundown, regularly called away from his labors by curious customers and potential buyers. The work week is interrupted by



mass on Sunday, when shops are closed for the day, and other holy days and annual religious festivals that break up the work schedule. Still, most days a craftsman is found in his workshop working.

Finished goods are produced throughout the year, with seasonal high and low points depending on the trade. The rules used to determine the amount and quality of an *Ars Magica* craftsman's output operate seasonally, much like the other long-term activities characters in the game undertake. Every craft trade has a seasonal component to it, since no medieval activity is completely free from the seasonal shifts of its agricultural base. While Hermetic magi could potentially work every season in a year, craftsmen work only three, with one season being an "off-season." If their trade demands that they work during the off-season, like bakers who bake bread every day, the production rules are made harder. For purposes of the total amount of goods produced in a year, storyguide characters are only allowed three seasons of actual work. This is an abstraction, however, and players should not assume that a craftsman

The Craft Ability

According to the *Ars Magica* core rules, a character's Craft Ability should be defined by the material that he works with rather than his occupation (page 64). Thus, the Ability Craft Blacksmith is incorrect, and should more correctly be listed as Craft Wrought Iron. This is problematic. First, it contradicts published examples of craftsmen characters who list their occupation as the form of their Craft Ability. Secondly, some occupations deal in a variety of material; a successful embroiderer works with taffeta, velvet, satin, and luxurious silk. Adhering strictly to the core description would force some characters to spend experience points on relevant, but ultimately unnecessary, similar Craft Abilities. Lastly, adults living in Mythic Europe know that a blacksmith works with wrought iron, and to them the occupation is synonymous with the material used. Since we do not have this intrinsic knowledge, this section provides information about the basic materials used in common medieval crafts. For all these reasons, a craftsman should define his Craft Abilities by vocation rather than material, save where the material he is expert in is rare and cannot be used by multiple types of craftsmen.

Blacksmiths work in either wrought or cast iron. Wrought iron is mined iron ore that is melted down without adding any carbon. It is fairly soft and pliable and is good for making nails, horseshoes,

door hinges, locks, keys, and some farm implements. Cast iron is saturated with carbon, primarily from charcoal. It is melted down and poured into molds to make kettles, cookware, and decorative building motifs.

Steel is a mixture of carbon and iron and is used by swordsmiths and armorers to make the paraphernalia of war. Mundane craftsmen have not yet determined how to exactly monitor the mix between iron and carbon in the initial smelting process, so that the iron has to be test afterward for its exact properties. While wrought and cast iron are easy to achieve, steel is much trickier.

Animal hides are made into fashionable furs and other clothing by furriers. They are also manufactured into finished leather by tanners. Leather is used for a variety of products, with shoes, saddles, scabbards, purses, harnesses, gloves, and book covers being the most common.

Weavers use a loom and distaff to weave sheared sheep's wool into usable wool fabric, which tailors cut and sew into garments. Weavers also produce cotton from the cotton plant, and linen from flax. These materials are then dyed by dyers, who use a variety of natural substances to permanently stain them in specific colors. Tailors, also called "clothiers," use wool and linen to make garments. Wool is the most common material used for medieval clothing. Linen was

used for tunic-like undergarments, bed sheets, and outer garments for the rich. Some tailors also work in silk, a luxury item available from the Near East and certain Italian sources.

Gold and silver are either beaten flat or melted and cast into shapes. Goldsmiths and silversmiths know both techniques. Gold is fashioned into chalices, candleholders, jewelry, and a variety of religious artifacts. Silver is fashioned into bottles, bowls, chalices, dishes, cutlery, sauce dishes, and communion plates, besides the typical jewelry that is still quite common.

Lead is used by roofers to roof cathedrals, monastic buildings, and the dwellings of the rich. Pewterers use lead and pewter, an alloy of tin and either copper or lead, to cast religious icons including crucifixes and fonts, as well as other decorative architectural items. Pewter and lead vessels are common items found in Hermetic laboratories.

Jewelers use jewels and other precious stones to decorate rings, crowns, thrones, ecclesiastic and noble vestments, armor, bracelets, brooches, and book covers.

Wood and stone are used in several ways besides their most obvious use as building materials. Sculptures and millwheels are made of stone, and wood is used so extensively that much of Mythic Europe is being deforested, a concern of both Hermetic magi and many faerie courts.

is doing absolutely nothing for one season a year.

Storyguide character craftsmen are assumed to be busily working in their workshops, and only need

to follow these rules when asked to make a specific item, or when commissioned by the player characters for a shipment of goods. Craftsman characters use these rules to deter-

mine how many items of their trade they can produce, for creating specialized items, and for making minor enchanted items, for those who have the ability to make such things.

The Workshop

The first thing a craftsman needs to pursue his craft is an adequate workshop. It takes a season to build such a workshop, either starting one from scratch or converting an existing building. The cost of construction depends on the type of goods to be manufactured. Workshops for inexpensive goods cost one Mythic Pound to construct, while those for standard goods cost two, and those for expensive goods cost five.

Craftsmen live in the same building they work in. Urban workshops are commonly two-story wooden buildings, with the shop occupying the bottom floor and the living spaces above. The second floor extends past the facade of the lower floor, offering a sheltering overhang for the shop below. The wall that faces the street has large windows that can be uncovered to provide counters that open to the street and allow the craftsmen to display their wares.

Rural craftsmen live in a variety of dwellings. Most common is a single story building, with a shop in the front and the living space behind. Rather than a counter and window, a rural craftsman usually displays his wares on a table set in front of his shop, or hangs the goods from posts holding up a thatch awning. The rural environment provides more room for the craftsman to display his goods, but the workshop proper still follows the basic construction of its urban equivalents.

The size of a workshop is less fixed for a craftsman character than the size of a Hermetic laboratory is for a magus (see *Covenants*). A clothes dyer needs more room to work than a goldsmith. A craftsman character's workshop is assumed to be of an

Specialization

The intent of the specialization rules is to allow a character to gain a +1 bonus to a single aspect of a broader Ability. Craftsmen characters should pick a single item of the many that they can craft to specialize in. Alternatively, you can pick a specific sort of workshop activity your character specializes in, or a specific quality of the goods your character can produce (see *Crafting Items*). Good examples include Craft Blacksmith (locks), Craft Jeweler (votive crowns), Craft Embroiderer (table clothes), Craft Ivory (altars), Craft Painter (religious miniatures), Craft Weaver (shoddy goods), Craft Armorer (excellent helmets), and Craft Carpenter (standard residential houses).

adequate size for the proper operation of his trade and the number of helpers he can employ. Unlike a Hermetic lab, a larger workshop does not increase the amount of goods a craftsman character can produce, as this is determined solely by the skill of the crafter and the number of employees he can effectively oversee.

Workshop Innovation

Many craftsmen seek to improve their craft, hoping to utilize the latest advances in technology to augment their training. This information is spread by guild inquisitors and visiting members of the trade. It is also one of the many topics discussed at the guild hall. While many crafters have a reluctance to incorporate

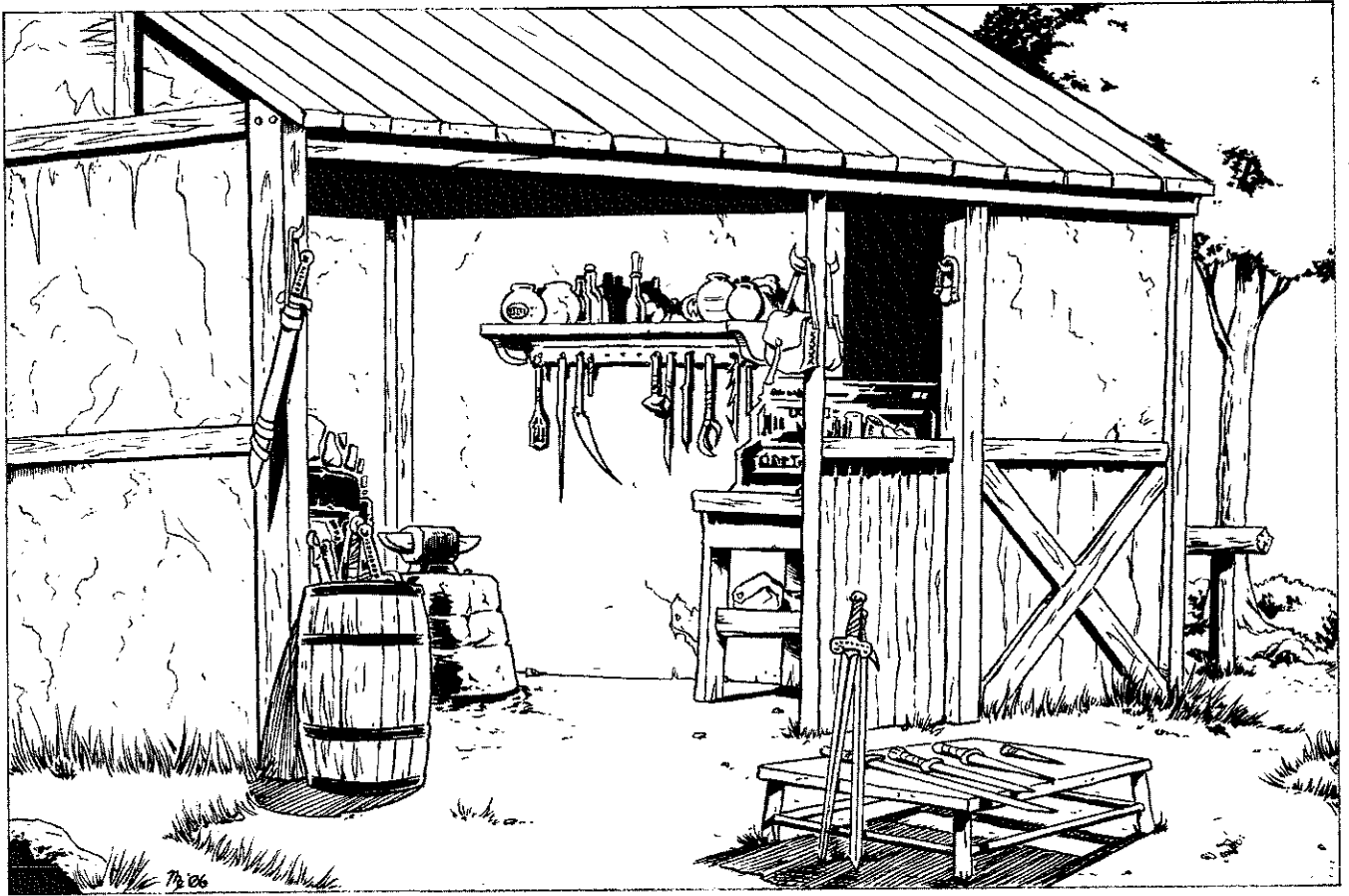
Working with Related Material

Sometimes situations might force a craftsman character to work with materials not related to those required by his regular occupation. A local war might force a blacksmith to make swords, or a magus might ask a goldsmith to make a ring out of copper. Exotic substances are also considered to be unrelated to a craftsman's regular materials. Harness makers do not regularly make horse tack out of dragon hide, but can if asked to.

If a craftsman character is using unrelated raw materials, he may still use his Craft Ability to fashion an item within his range of skills. Treat his Craft score as one less for determining his success. Furthermore, he may not add his bonus for specialization even if the final product falls within his specialization's purview. If a craftsman is asked to work in material unrelated to his field — a swordsmith asked to make a sword from stone, for example — the character's Craft score is penalized by three.

new procedures, preferring to rely on the tried and true methods of their ancestors, most eventually see the advantages that new technology offers their craft.

A workshop has an Innovation score that starts at 0. The workshop's Innovation score is added to the Workshop Total. A character increases his Innovation score with Labor Points. It takes 100 Labor Points to increase Innovation to +1, 200 more Labor Points for a +2 Innovation score, and another 300 Labor Points



to have a +3 Innovation score, the highest possible Innovation score. A workshop retains its Innovation score for as long as it exists, allowing heirs and purchasers to benefit from its improvement.

INNOVATION SCORE	TOTAL LABOR POINTS
+1	100
+2	300
+3	600

It takes a season to improve a character's workshop, once the minimum number of Labor Points have been accrued. The character cannot work in his workshop that season, and is assumed to be investigating and installing the new technology. He can earn Practice experience points for the season, or Adventure

experience if the storyguide has developed a story that incorporates the new innovation.

In 1220, the wheelbarrow is the leading technological advancement. Other in-period new technologies are percussion drilling, artesian wells, rat traps, glass mirrors, windmills, and Arabic numbers. Spectacles will be invented near the close of the 13th century, but might already exist in Hermetic enclaves.

Raw Materials

Having an adequate workshop, the craftsman must acquire the raw materials necessary for his trade. Sometimes attaining these materials is regulated by a guild, through specific contracts and supplies, but often he has free rein in gathering them.

Storyguide craftsmen automatically have the materials required to produce their goods, unless otherwise stipulated by a specific story that affects the characters. Player characters automatically start with suitable raw materials, and only need worry about additional raw materials if they want to improve their Workshop Total or start a new workshop.

Every workshop has a Raw Materials score, which starts at 0. Players can spend excess Labor Points to better their workshop's Raw Materials score. Spending Labor Points in this manner means that the character is searching for a new source of raw materials, negotiating a better contract with an existing supplier, or developing new techniques to purify incoming materials. It takes 50 Labor Points to increase the Raw Material score to 1, 100

more Labor Points to increase it to 2, and an additional 150 Labor Points to increase the score to 3, the maximum improvement. Unlike a Workshop's Innovation score, the Raw Material score drops to 0 if the character responsible for the improvements leaves the workshop.

RAW MATERIALS SCORE	TOTAL LABOR POINTS
+1	50
+2	150
+3	300

It takes a season to improve a workshop's Raw Material score, once the minimum number of Labor Points have been accrued. The character cannot work in his workshop that season, and is assumed to be finding or bargaining for the improved materials. He can earn Practice experience points for the season, or Adventure experience if the storyguide has developed a story that incorporates the new raw materials.

Unlike innovations, better raw materials need to be maintained. It costs 5 Labor Points per point of Raw Material to sustain a business with a positive Raw Material score. This additional cost is added to the regular Labor Point cost of sustaining a business for a year (which is 36 Labor Points).

Basic Craftsman Production

There are five qualities of finished goods in *Ars Magica*: shoddy,

standard, superior, excellent, and minor enchanted goods. Standard quality goods are self-explanatory, but the four other quality types are explained below.

To determine the quality of the goods he produces in a given season, a craftsman character generates a **Workshop Total**. This is similar to a Hermetic magus's Lab Total, and the procedure for making finished goods should feel very similar to creating Hermetic spells and items. The Workshop Total is the sum of a character's primary Characteristic + his Craft Ability score + his workshop's Innovation and Raw Materials scores. Typically, this total is relatively low for starting characters, but there are many ways to enhance the Workshop Total to accomplish many of the more specialized activities available to craftsmen.

WORKSHOP TOTAL: Primary Characteristic + Ability + Innovation + Raw Materials

Success is measured against the **Craft Level** of a desired seasonal activity. If the Workshop Total equals or exceeds the Craft Level, the character produces a specific amount and quality of finished goods. The exact amount of produced items depends on the trade.

Finished Goods

A character creates finished goods in a season by comparing his Workshop Total against a Craft Level, both of which are influenced by various modifiers. The standard Craft Level, which assumes adequate space, necessary materials, and no distractions, is 6. If the Workshop Total equals 6, then standard quality goods

Primary Characteristic

Many of the craftsman formulas in this chapter use the term "**primary Characteristic**." A character's primary Characteristic is the Characteristic most used for his specific craft, usually Strength or Dexterity. Usually the primary Characteristic demanded by a craft is Dexterity, measuring the agility and nimbleness of a character's hands, hand-to-eye coordination, and manual precision. Some craft trades have other demands, and use Strength (for a blacksmith, miner, or logger) or Stamina (cloth dyer or baker). A common rule of thumb is that craftsmen use Dexterity and laborers use Strength. There are exceptions. For example, a wine caller – a laborer who wanders the markets proclaiming the merits of a particular vintage and the tavern that carries it – would use Communication. You and your troupe should decide which Characteristic is appropriate for a given character's occupation.

are made. If the total falls below 6, shoddy goods are produced. A workshop total above 6 allows the craftsman to make better quality goods.

CRAFT LEVEL FOR SHODDY ITEMS: 3

CRAFT LEVEL FOR STANDARD ITEMS: 6

CRAFT LEVEL FOR SUPERIOR ITEMS: 12

CRAFT LEVEL FOR EXCELLENT ITEMS: 15

CRAFT LEVEL FOR WONDROUS ITEMS:

12 + Magnitude of Effect

The Craft Level is influenced by outside variables dependent upon extraneous situations that are usually determined by the storyguide, so she may raise this Craft Level as she sees fit. Substandard raw mate-

Seasonal Production Chart

The following chart shows how many individual items can be made within a season's time, as well as the craftsman guild responsible for making each item. Each lot is based on a craftsman with an appropriate Craft Ability score of 5. Characters with different Ability scores make more or fewer items. Divide the character's Craft Ability score by five, then multiply this number by the number of items that a basic

craftsman would make in a season. Finally, round up to get the number of items produced. Thus, a tailor with a Craft Tailor score of 7 would produce 45 suits of clothes in a season. 7 divided by 5 is 1.4; 1.4 times 32 is 44.8, which is rounded up to 45.

For some trades this is merely an abstraction useful in determining how long it takes to make a specific item. Some craftsmen make a

variety of goods in a single season. For example, a blacksmith produces more items than just hoes. But, if a troupe needs to know how long it takes to produce a specific item, divide 72 (which is the number of working days in a season, derived from 12 six-day weeks) by the number of items constructed in a season. Thus, it takes about two and a half days to make a hoe (72 divided by 30 is 2.4).

STANDARD QUALITY ITEMS CONSTRUCTED IN A SEASON

ITEM	GUILD	COST
1 suit of full chainmail	armorer	Exp.
2 longswords	swordsmith	Exp.
8 shortswords	swordsmith	Std.
2 great swords	swordsmith	Exp.
8 heater shields	shield maker	Std.
16 round shields	shield maker	Inexp.
32 suits of clothing	tailor	Inexp.
15 silver bracelets	goldsmith	Exp.
8 wagons	carter	Std.
3 locks	locksmith	Exp.
30 hoes	blacksmith	Inexp.
15 plowshares	blacksmith	Inexp.
4 full suits of leather scale armor	tanner & armorer	Std.
18 saddles	tanner	Std.
15 barrels	cooper	Inexp.
Parchment for 4 books	percamenarius (Scribes' Guild)	Exp.
90 glass flasks	glass maker	Std.
6 alembics	glass maker	Exp.
2 town houses*	carpenter	Exp.

ITEM	GUILD	COST
1/2 of a ship*	ship maker	Exp.
1/2 of a stone tower*	mason	Exp.
1/5 of a castle*	mason & carpenter	Exp.
1/50 of a cathedral*	mason, carpenter, & glass maker	Exp.

*Most of these larger items take more than a single season, and so a fraction can be completed in one season. In these cases, do not round up when adjusting the amount produced based on the skill of the craftsman. Instead, round to the nearest nice fraction. For example, a mason with a skill of 4 would make 0.4 of a stone tower in one season. The nearest nice fraction is 1/3, so it takes him three seasons.

Many of these items cannot be made by a single craftsmen, and assume a team of skilled craftsmen working under the instruction of a trained master. The master's Ability score determines the Workshop Total and the length of time taken. All require a labor gang, a group of 1-10 untrained workers employed to haul bricks, lumber, and other building supplies. Master guild members may substitute a labor gang for one of the journeymen they can employ based on their Leadership score.

rials, magical interference, famine, war, plague, and guild politicking are typical examples (see the insert).

Shoddy Quality Items

Items of shoddy quality look and feel like standard quality items, and usually the buyer cannot tell the difference between the two. Shoddy items perform exactly like standard quality items. Every trained craftsman can make shoddy items with even minimal Craft Ability scores. They are not as durable as regular goods and their production could cause guild craftsmen trouble if they are caught selling them. The difference is that they break more easily. In general, if a character botches while using a shoddy item, the item breaks, in addition to the normal effect of the botch. A craftsman will be able to tell the difference between a shoddy and standard item by making a Perception + Craft Ability + simple roll against an Ease Factor of 6. He may only do this for goods he could manufacture himself.

Superior Items

Superior quality items are better than standard finished goods: prettier, more durable, and exceptionally well made. Guild craftsmen are usually proficient enough to regularly make superior items, helped by their work force to increase their reputations and annual incomes. Exceptional urban and rural craftsmen can create superior items single-handedly.

Superior quality items have one of their features increased: their strength, durability, or appearance. They contribute a +1 bonus to a specific activity when used. Beautifully

Finished Goods Craft Levels

The standard Craft Level used for seasonal crafting is 6. This can be modified, and the following chart offers suggestions for doing so. Anything that might somehow hamper production raises the Craft Level. Modifying the basic Craft

Level also changes the Craft Levels of different quality goods. For example, if the storyguide decides that the Basic Craft Level is 9, then a craftsman character needs a 15 to make superior goods and an 18 to make excellent goods.

SITUATION	CRAFT LEVEL
Distant war, famine, plague	+1
Active war, famine, plague	+3
Scarce materials	+1
Severe or multiple interruptions	+2
Losing an employee	+1
Gaining a new employee	+1 (first season only)
Working in an Internal Faerie or Magical aura	+1

crafted clothing and apparel allow the wearer to add +1 to a specific social roll. For non-military items, the player should determine a specific situation to which this +1 bonus is added. Situations that would receive a bonus for a character's specialization in an Ability are good examples. Superior cloaks could add +1 to a Charm roll for first impressions, or a superior tapestry could add to an Etiquette roll to deal politely with guests in the room where it is hung. A diet of superior bread sustained for a whole year gives a +1 aging modifier to Aging rolls. Tools allow the crafter to add +1 to his roll when he is making a specific item. Superior shields add +1 to defense rolls, and a superior sword adds +1 to an attack roll. Superior armor grants the user a +1 to his armor's protection value.

Excellent Quality Items

Excellent items are generally made for a specific person or purpose.

Each is a beautifully crafted work of art. They decorate cathedrals, clothe bishops, adorn papal legates, accessorize ladies, and enhance knights. They have higher bonuses in play than superior quality items, cost more to purchase, and take more skill to create.

Like superior quality items, excellent items gain bonuses to one of their features. Unlike superior quality items, they are not limited to a +1 bonus or to a single, specific activity. To make an excellent item, the Workshop Total must equal or exceed the Craft Level. For every 3 points that exceed the Craft Level, add an additional +1 bonus to a feature of the item. This bonus is then applied to every activity that the item is used for. The maximum total bonus an excellent item may have is limited by its creator's Craft Ability score divided by three, rounded up.

TOTAL BONUS LIMIT: Craft Ability / 3, rounded up

Regarding Enchanted Items

Hermetic magi theorize that magic is the reflection of a perfect realm, and that created magical items are facsimiles of a single perfect image of a specific item. Not all magi follow this Platonic thinking, but all admit that when enchanting devices, magical effects adhere more strongly to better crafted items.

If a magus is enchanting a crafted item — be it a boot, blade, or broom — the item must be of at least superior quality. Lesser items dirty the process and impose negative modifiers to a Lab Total. Regular, standard quality goods subtract one from a maga's Lab Total, and shoddy goods subtract three. Superior quality goods do not affect

a Lab Total, while excellent quality goods add any bonuses they have to a maga's Lab Total. Wondrous goods are treated as superior goods for these purposes. If a Hermetic magus enchants a wondrous item, the non-Hermetic effects are wiped out, replaced by the more reliable Hermetic effect instilled.

Since few magi can craft superior quality items, many covenants seek long-term relationships with competent craftsmen who can provide them with the exceptional baubles necessary for their enchantments. Any magus character interesting in enchanting items will eventually be concerned with neighboring craftsmen and merchant suppliers.

An excellent longsword adds its bonus to both attack and defense rolls. Excellent armor increases a character's Soak, and excellent shields increase his defense roll. Excellent shoes could add the bonus to Long-Term Fatigue rolls made at a journey's end, gowns could add to all Etiquette rolls, and excellent parchment could add to a scribe's rolls to make a book. Some adjudication is necessary, and you and your troupe determine the exact situations in which an excellent item's bonus applies.

Wondrous Items

Magic abounds in Mythic Europe, and has left its mark in the blood of some craftsmen. Certain such individuals can instill minor magical enchantments into their creations. These items are called "wondrous" by their crafters and the buying public; Hermetic magi find this title grandiose. This practice existed long

before Bonisagus invented his magical theory, and is more common than many magi willingly admit. Much of Bonisagus' original work involved mimicking smiths' and weavers' enchantments with minor Hermetic spells. This sort of magic-work is not Hermetic magic, although many of the resulting effects can be easily mirrored by minor formulaic spells.

There are a number of styles of craft magic in Mythic Europe, and that used by crafters with a drop of magic in their blood are just one of the many varieties. Some of the more powerful creators of magical items have been incorporated into the Order of Hermes (see *Houses of Hermes: Societates*), but most produce items that are too minor to qualify them for membership.

To create wondrous items, a character must have the Major Supernatural Virtue Touched by (Realm). You must also select two Hermetic Forms for the character at character generation. The powers of

every wondrous item the character creates must fall within those two Forms, although you may use any Technique when determining the exact nature of the power instilled.

While these effects and their use are similar to Hermetic magic, the power that a craftsman instills is based on older, more unpredictable forces. There are essential differences between wondrous items and Hermetically enchanted items, namely the latter's predictable operation and ability to affect other magical entities or items. Wondrous items have no Penetration scores and cannot affect anyone with even the slightest Magic Resistance.

Wondrous items are made for a specific customer. A blacksmith does not have a collection of wondrous horseshoes available for ready sale, but must create a set designed for a specific animal. Because of this close association, each wondrous item acts as an Arcane Connection to the person it was made for, rather than to its maker. The Arcane Connection lasts until the recipient dies, and for a number of years after that. Roll a simple die on the recipient's death to determine how much longer the connection persists. This connection can be broken like any other, but if it is the item loses its powers.

It takes a least one season to create a wondrous item, during which a character cannot undertake any other workshop activity, although he can work alongside his staff while they are engaged in the regular operations of the workshop. He may be assisted by one helper for every two points he has in his Leadership score. The assistant need only have a score in the specific Craft Ability. The process begins by taking exact measurements and weights of the item's recipient, as

Craftsmen Supernatural Virtues

Three Supernatural Virtues exist that should be available only for craftsmen characters. Your troupe may decide to let other characters take them at character generation, but only the Eye of Hephaestus is potentially usable for a character who does not have a Craft Ability or vocation.

EYE OF HEPHAESTUS (MINOR): The character can innately tell the quality of a manufactured item. If the item is somehow flawed he is instantly aware of that by merely touching it. He also has a chance to tell if an item is magical. For supernatural items made by a craftsman, make a Perception + Awareness + stress die roll against an Ease Factor of 9. If successful, the character knows the power of the item. For Hermetic enchanted items, or those made by other sorcerers, make a Perception + Awareness + stress die roll against a 12. If successful, the character knows the item is enchanted, but has no idea how, or what its powers might be. Botching either roll results in false information. This Virtue does not offer any information about the actions or commands necessary to trigger an item's powers.

Hephaestus was a pagan god of craftsmen, primarily metallurgists. Calling this Virtue the Eye of St Dunstan is more appropriate for Christian characters.



TOUCHED BY (REALM) (MAJOR): Through ancestry, accident, or supernatural intervention, the character has a small amount of magic in his blood and may make wondrous items through his craft. Unlike The Gift, this supernatural ability does not interfere in any type of social interaction. You must determine the source of this power, either Divine, Faerie, Infernal, or Magic. He is considered to be affiliated

with the realm you choose, and thus immune to Warping due to prolonged exposure to auras of that realm.

CRAFTER'S HEALING (MAJOR): Like the smiths of ancient lore, the character can magically heal wounds by touching them with the tools of his trade. This is a rare and mysterious power that Hermetic magi cannot understand or duplicate, and it is common for this Virtue to follow familial bloodlines. Selecting this Virtue gives the character the Crafter's Healing Ability at a score of 1.

When using this Ability, each wound can only be treated once, regardless of its severity. Make a Presence + Crafter's Healing + stress die roll against an Ease Factor equal to the Improvement Ease Factor determined by the Wound Recovery Table (ArM5, page 179). Healing a wound costs a Long-Term Fatigue level. If successful, the wound is healed one level: heavy wounds become medium, medium wounds light, and light wounds heal totally. If the roll fails, nothing happens besides fatigue loss. If the roll botches, the healer suffers a similar wound immediately. The wounded recipient gains a Warping Point each time this Ability is used on her, regardless of its success.

well as collecting her hair, blood, and other bodily excreta. After selecting the finest raw materials available, the character begins the enchantment process.

The Craft Level of a wondrous item has a base of 12. Like other finished goods, the Craft Level can be modified by the storyguide accord-

ing to the situation. Then, estimate the level of effect a Hermetic spell that mirrors the power the character wishes to instill would have, and add the magnitude to the Craft Level. The powers of a wondrous item are not as flexible as Hermetic enchanted items. The Range of the effect must be Personal or Touch,

since wondrous items can only affect themselves or the bearer of the item, the Duration cannot be greater than Sun, and the Target must be Individual. The craftsman must also determine how often he wishes this power to occur. Consult the Effect Frequency Table (ArM5, page 98) and add this number to the Craft

Common Wondrous Items

Here is a suggested list of some of the common magical effects that wondrous items can have. They can serve as guidelines for your troupe in creating such minor enchantments. Each item works once per day. Craft Levels have been included in the examples. They are determined by the magnitude of the Hermetic effect + 12.

BISHOP'S PLATTER: Made by a silversmith, this silver serving tray copies the effects of the spell *Taste of the Spices and Herbs*. Craft Level 13: Magnitude 1 (Muto Imaginem base 2, +1 Touch, +2 Sun).

BRIDLE OF THE TALKING HORSE: Made by a leather maker, this bridle allows a horse's rider to talk to his steed. Craft Level 17: Magnitude 5 (Intellego Animal base 10, +1 Touch, +2 Sun).

BUILDER'S HELPER: This miniature ladder, which can be easily carried in a builder's pack, expands to 15 feet upon command. Craft Level 15: Magnitude 3 (Muto Herbam base 3, +2 Sun, +2 for change in size from -1 to +1).

CHARLEMAGNE'S LOAF: The smallest nibble from this loaf of

bread gives the eater incredible courage, granting him a +3 on all Bravery rolls. Craft Level 17: Magnitude 5 (Rego Mentem base 10, +1 Touch, +2 Sun).

HELM OF INVISIBILITY: Made by an armorer, this helmet makes the wearer invisible. Craft Level 16: Magnitude 4 (Perdo Imaginem base 4, +1 Touch, +2 Sun, +1 changing image).

KING RICHARD'S RING: This gold ring protects the wearer from fire, granting him a +5 Soak. This is named after Richard the Lionhearted and the legendary ring he wore on crusade. Craft Level 16: Magnitude 4 (Rego Ignem base 4, +1 for up to +10 damage, +1 Touch, +2 Sun).

NEPTUNE'S BROOCH: This carved precious stone, made by a jeweler, prevents the wearer from drowning by allowing him to float on the surface of water. Excess weight, like armor, can still sink the swimmer. Craft Level 14: Magnitude 2 (Rego Corpus base 3, +1 Touch, +2 Sun).

SCARF OF HEALING: This scarf copies the effects of the spell *Bind*

Wound. Craft Level 14: Magnitude 2 (Rego Corpus base 3, +1 Touch, +2 Sun).

SHOES OF THE ZEPHYR: These horseshoes allow a horse to fly, running across the sky as if it were land. Craft Level 20: Magnitude 8 (Rego Auram base 5, +1 Touch, +2 Sun, +2 highly unnatural, +1 size, +1 Rego requisite).

THE KING'S GOBLET: This gold cup trembles in the holder's hand if a poisoned beverage is poured into it. Craft Level 13: Magnitude 1 (Intellego Aquam base 3, +2 Sun).

THIEF'S SLIPPERS: These shoes let the wearer move without making a sound. Craft Level 15: Magnitude 3 (Perdo Imaginem base 3, +1 Touch, +2 Sun, +1 changing image).

WOLF'S CLOAK: Made by a furrier, this cloak allows the wearer to change into a wolf. The cloak, but not his other clothes and items, change with the transformation. The wearer remains a wolf until the effect ends, at either sunrise or sunset. Craft Level 17: Magnitude 5 (Muto Corpus base 10, +1 Touch, +2 Sun).

Total. A wondrous item can only have one instilled effect.

BASE SUPERNATURAL ITEM CRAFT LEVEL: 12 + Magnitude of Hermetic Effect + Modifier for Number of Uses per Day

To make a wondrous item the Workshop Total must be higher than the Craft Level. The Workshop Total is influenced by the type of aura the craftsman is working in and the realm from which he derives his ability. Add or subtract the appropriate modifier

based on the strength of the aura and the Realms Interaction Table (ArM5, page 183). If he has a helper, add half the helper's Craft Ability score to the Workshop Total. Unlike regular workshop activities, the crafter of a wondrous item can only have one assistant. For each point the Workshop Total is above the Craft Level, the craftsman accumulates points toward the item's completion. Once the accumulated points equal the Craft Level, the item is finished.

The craftsman may add any applicable bonuses listed on the Shape and

Material Bonus chart (ArM5, page 110) for his wondrous item to his Workshop Total. This bonus is limited by his Craft Ability score. If starting with an excellent quality item, the bonuses from the excellent item may be added to the Workshop Total if the enhanced features of the wondrous item are similar to its final instilled power. For example, an excellent quality cloak that provides a +2 bonus to Charm rolls can be added to the Workshop Total to make it a supernatural item with a power similar to the spell *Aura of Ennobled Presence*.

A wondrous item can only be used by the person for whom it was crafted. Hermetic magic can learn this if the item's enchantment is investigated in the laboratory.

Wondrous items have verbal triggers to activate their power. The bearer touches the item and recites a specific word or phrase determined by the crafter during construction. Divine wondrous items are triggered by saying a small prayer, Infernal wondrous items by an unholy name, Faerie wondrous items by a quick song or pagan prayer, and Magic wondrous items by a special phrase or arcane word.

Assistants

Craftsman characters can employ assistants to boost their Workshop Totals. Regular craftsmen typically have an apprentice helper, and guild craftsmen may have multiple assistants. A character is limited in the number of assistants he can have by his Leadership score. If the character is a regular craftsman, he may have apprentices equal to his Leadership score. If he is a guild member, he may have either apprentices or journeymen equal to his Leadership score. Journeymen are more skilled than apprentices, but only work for a guild master. Regardless of Leadership, every craftsman may have a single apprentice helper.

Each assistant adds half his Craft Ability score to the Workshop Total. For multiple assistants, add all their Craft Ability scores together before dividing by two and rounding up. Usually, assistants' Labor Points are not important, and their livelihoods are assumed to mirror the shop's owner's livelihood. If he prospers, they prosper. Player char-

acter assistants do need to maintain their own livelihoods, though, so players must calculate their character's Labor Point totals independent of their employer's. Apprentices are the exception, since they are learning their trade and living under the master's roof, and do not calculate Labor Points.

Craftsman Manuals

Typically, medieval craftsmen did not make written records of their workshop efforts. Nearly every craftsman is trained in the same manner, making such texts valueless. A trained smith does not need to read a book to learn how to make a horseshoe, and there is little that he could contribute to the overall trade if he detailed his process of making one. Thus, most craftsmen are not interested in reading or writing a book about their trade, nor are they concerned with the exact blueprints for an individual item. Indeed, most craftsmen cannot read or write.

Craftsmen that have interacted with Hermetic covenants, however, have seen the value of Lab Texts and their usefulness in repeated operations and for communicating with others. These craftsmen sometimes do record their workshop processes, especially when making superior, excellent, and wondrous items. They spend the time necessary to record their activities during the season in which they undertake them.

If a character wishes, he may make a manual during a season that records the exact measures he undertook to make an item. This costs him one Labor Point. He must have an Artes Liberales score of at least 1 to create a manual, as otherwise he is illiterate. He does not need a spe-

cific language, and many manuals are written in the vernacular language of the craftsman. If a craftsman's seasonal enterprise was successful, he produces a manual that has a score of one-third his Craft Ability score, rounded up. This manual can be used by other craftsmen to augment their Craft Totals. An author cannot benefit from a craft manual that he wrote.

Craft manuals can be used by any craftsman who is undertaking the activity described in the manual. He must be able to read the manual, and only one craft manual can be used in a season. A craft manual adds its score to the Workshop Total.

Some very famous craft manuals exist in the 13th century, including John de Garlande's *Dictionarius*, about moneychangers, clasp makers, cup makers, jewelers, and harness makers, and the monk Theophius' *On Divers Arts*, about painters, glass makers, and metalworkers. Both of these manuals add +4 to a craftsman character's Workshop Total.

Workshop Exertion

There may be times when a character wants to push his crafting abilities, striving for goals that seem impossible based on his current capabilities and work force. This is exhausting, as he puts his back into working harder, taking fewer breaks, and spending late nights in the workshop. Guilds restrict the hours of operation that a workshop can function, but are lenient if the master only abuses these restrictions once every other year or so. Craftsmen who are not guild members are not restricted in their workshop practices.

When a character exerts himself in the workshop, add a simple die

Workshop Exertion Results

ROLL	RESULT
Botch	Disaster
0-3	No special results
4-5	Disappointing ramifications
6-7	No benefit
8	Story event
9	Invention
10	Increased Reputation
12+	Increased understanding

DISASTER: The character's increased efforts have gone horribly awry. The storyguide determines the exact results, but the character's misfortune is tantamount to potential ruin. For example, he could ruin his stock, destroy his raw materials, kill a journeyman through a workshop accident, get caught by guild officials and face a major fine, or burn down his workshop.

NO SPECIAL RESULTS: The season goes as planned without any unfortunate incidents.

DISAPPOINTING RAMIFICATIONS: The season is fruitful, but the character attracts the attention of someone or something that he would rather not have. Or, some aspect of the production that he didn't think connected to his season becomes problematic. For example, raw

materials become harder to acquire for a year, income is decreased by 10% due to a market glut, he gains a temporary enemy, or the magi make greater demands on him once they notice his skill.

NO BENEFIT: Despite his best efforts, the character does not receive any bonus to the Workshop Total for the season.

STORY EVENT: As a successful season ends, something happens that draws the character into a story to resolve. This could involve the character directly, or instead relate to his staff, his competitors, clients, or neighbors.

INVENTION: During his efforts the craftsman discovers a way to increase the overall production of his workshop. Put a simple die's worth of Labor Points towards the workshop's Innovation score.

INCREASED REPUTATION: News of the craftsman's efforts spreads quickly. Add a simple die worth of experience points to the craftsman's (Craft) Reputation score.

INCREASED UNDERSTANDING: The craftsman discovers more about his craft through his season's work and gains experience points in his Craft Ability. Add the results of a simple die to his experience points in his Craft Ability.

roll to the Workshop Total. There are considerable risks when exerting in the workshop. For every season that a character exerts himself, the player must make an Aging roll, regardless of the craftsman's actual age. If under 35, replace the stress die with a simple die. While age doesn't actually increase, apparent

age can, and the character can also accrue Aging Points. If he is under 35, ignore the Crisis aspect of the "13" result (ArM5, page 170).

You must also roll a stress die on the Workshop Exertion Results chart every time a character exerts himself in the workshop.

Reputations

A craftsman character benefits from a positive Reputation score concerning his craft. A higher Reputation means that more people have heard of a crafter's services, which generates more potential clients and stories from the storyguide. Each craftsman character has a (Craft) Reputation that starts at 0. This Reputation is more mutable than regular Reputations and fluctuates up and down during the character's career.

Every notable act that a craftsman character succeeds at in his profession earns him 1 experience point towards a positive Craft Reputation, which builds on the Ability scale. Any season a craftsman has a Workshop Total 6 or more points over the necessary Craft Level to produce standard quality goods, the character earns 1 experience point. Making a wondrous item also grants him 1 experience point. Your storyguide can also award Reputation experience points as a result of story events.

Bad news spreads even faster than good news. Successive seasons of producing shoddy goods lower a character's (Craft) Reputation. If the score becomes negative, give the character a positive reputation as a bad craftsman. Each season past the first that a character makes shoddy goods subtracts one experience point from his (Craft) Reputation, or adds to a Reputation for being a bad craftsman.

Selling Finished Goods

Once an item is made, it is sold from the workshop or included in a larger lot for sale. Craftsmen are

Example: Klaus's Workshop

Klaus is a companion-level craftsman character played by Toby. A master of the Swordsmiths' Guild, he has an apprentice named Gunter and a journeyman employee named Hans, both storyguide characters. Toby and his troupe have agreed that the swordsmith's primary Characteristic is Strength, which will be used to calculate Labor Points and Workshop Totals. Klaus has Strength +3, Swordsmith 6, Leadership 3, and Puissant Swordsmith. Gunter has Strength +1 and Swordsmith 3, and Hans has Strength +2 and Swordsmith 5. None of the characters has the Poor Flaw or the Wealthy Virtue, so each is considered to be a financially average craftsman.

Everyone works the first season. Klaus's Workshop has Innovation and Raw Material scores of 0. Toby decides that both Gunter and Hans will contribute to Klaus's Workshop Total. Klaus's Workshop Total is 15: Strength (+3) + Swordsmith (6+2) equals 11, plus half of Gunter's

Swordsmith Ability (3) and Hans's Swordsmith Ability (5), or 4. The group makes an excellent quality greatsword, which has a +1 bonus to all its weapon statistics. Klaus receives 33 Labor Points: the sum of his Strength (+3) + Swordsmith (6+2), times three. However, Klaus should have three employees in his shop for it to function properly, since his Leadership should be half of his Swordsmith Ability. Lacking one assistant subtracts 3 Labor Points from Klaus's regular 33, leaving a net total of 30 Labor Points. Toby doesn't have to calculate Labor Points for the apprentice and journeyman storyguide characters. All three characters receive 2 Exposure experience points each.

Everyone works the second season as well. Toby decides that he wants a variety of qualities of greatswords on hand. He has Hans work alone, and decides that Gunter will assist Klaus. Hans makes standard quality greatswords with a

Workshop Total of 7: Strength (+2) + Swordsmith (5). With Gunter's aid, Klaus makes superior quality greatswords with a Workshop Total of 13: Strength (+3) + Swordsmith (6+2), plus half of Gunter's Swordsmith Ability ($3 / 2 = 1.5$, which rounds up to 2). Klaus generates another 30 Labor Points. Klaus has maintained his livelihood in two seasons with Labor Points to spare, since $30 + 30 - 36$ (which is the cost of sustaining his business) = 24 Labor Points. Every character receives 2 Exposure experience points.

Having worked two seasons, the characters are allowed their "free" seasons. Gunter needs to be trained, according to the apprentice's contract, which Toby decides that Hans will do. Klaus continues working, hoping to generate more Labor Points. Alone, Klaus can make only standard quality greatswords. He receives another 30 Labor Points and 2 Exposure experience points.

continued on next page

responsible for selling their items, either directly to a customer or to a merchant who will later sell it to another. Being able to sell finished items for good prices is just as important to a craftsman as being able to manufacture them in the first place.

A guild has set price ranges for each kind of finished item they govern, a minimum and a maximum that they feel fairly reflect the efforts involved in making those goods, and the compensation due the craftsman to adequately maintain him in the guild's desired lifestyle. This flexibility allows a customer and craftsman to haggle over the price, knocking a few pennies off the price or includ-

ing a few more items in a lot they propose to purchase. Many medieval goods are sold in lots, and getting 11 swords for the price of 10 is considered a good deal. Superior and excellent quality goods also sell for more, and the guild does not regulate the price of these commodities.

Most of the time goods are sold off-stage, not affecting the story or directly influencing a session's events. If, however, a situation warrants a specific selling interaction, craftsman characters may make a roll to sell their goods. When interacting with a typical customer, a craftsman rolls Presence + Bargain + a simple die against an Ease Factor of 9. If suc-

cessful, the character sells the item for 10% above its standard cost. Each additional point of success above 9 increases the price by 10%, to a maximum of 50%. Failing means the character receives the standard price. If the customer is an important storyguide character, or another player, the craftsman makes a Presence + Bargain + stress die roll against an opposed Communication + Bargain + stress die roll. If the craftsman rolls higher than his opponent, he receives more money based on the same formula above. If the customer rolls higher, the craftsman loses money, deducting 10% for each point of advantage the customer has over the

Example: Klaus's Workshop, Continued

continued from previous page

Hans receives 2 Exposure experience points for training Gunter, and Gunter receives 8 Training experience points (Hans's Swordsmith Ability + 3). Klaus has accumulated 54 extra Labor Points.

Klaus's shop is a lesser source of income, meaning he earns 40 Mythic Pounds a year. Toby could save the Labor Points, hoping to eventually make Klaus Wealthy. He could also spend 50 of his accumulated Labor Points to improve the Workshop's Raw Material score. However, Klaus has the Virtue Touched by the Divine Realm, and Toby would rather make a wondrous item. Klaus can instill either Ignem or Terram spell-like effects (because these forms were chosen at character generation by Toby). He wants to make a greatsword that shines like a lantern upon command, and enters into a bargain with a local bishop for such an item.

In the fourth season, then, Klaus sets out to make this wondrous item,

assisted by Hans. Since only one assistant can aid Klaus, Gunter is left to his own devices. The storyguide decides that Gunter earns 5 Practice experience points in Area Lore as he explores city life. Working with his storyguide, Toby designs the wondrous item's effect. The effect mimics the spell *Palm of Flame*, is base 3, Range Personal, and +2 Sun, for a total magnitude of 1. The Craft Level is 12 + 1, or 13. Klaus's Workshop Total, augmented by Hans's, is 14. The 3-point Divine aura of the city adds to the Workshop Total, increasing it to 17. Toby calculates that using a Workshop Total of 17 against a Craft Level of 13 will take too long, since he will only accumulate 4 points a season towards the item's completion, and decides that Klaus will exert himself in the workshop.

Toby rolls a simple die and adds it to Klaus's Workshop Total. Toby rolls a 9, which, when added to Klaus's Workshop Total (17 + 9 =

26), is high enough to complete the wondrous item in one season. Had he rolled a smaller number, Klaus would have had to extend his labors into additional seasons, although Klaus would not have had to exert himself for those additional seasons. Toby is ecstatic. Toby's storyguide rolls a stress die and consults the Workshop Exertion Results. Her roll of a 5 generates "disappointing ramifications." She determines that the wondrous item aroused the envy of a local knight, who has the means to restrict Klaus's raw materials. His base Craft Level will be increased by +1 for the next year. Toby's excitement dims. Klaus and Hans receive 2 Exposure experience points. Since Klaus worked at his trade, he receives another 30 Labor Points, for a yearly total of 84 (30 times 4 seasons, minus 36). They both also increase their Miser Reputations, since Klaus worked all four seasons of the year and Hans worked three.

craftsman's roll, to a maximum discount of 50%. Botching means the craftsman makes a terrible error and sells the item for next to nothing, so desperate for the sale that he loses all common sense.

SELLING GOODS: Presence +
Bargain + simple die vs. Ease
Factor 9

or

Presence + Bargain + stress die vs.
Communication + Bargain + stress
die

This die roll should never replace roleplayed interactions between craftsmen and clients. Many troupes enjoy the verbal repartee of the mar-

ket square, the boisterous bickering and price dickering. Use a die roll to quickly handle a sale, or to settle an argument that threatens to consume too much game time.

Basic Laborer's Service

Like craftsmen, laborers use a similar seasonal formula to determine how successful they are at their occupation. Instead of a Workshop Total compared to a Craft Level, they generate a Labor Total and compare it to a Profession Level. Both are derived in a similar fashion to craftsmen's totals. Labor Level is the laboring character's primary

Characteristic + Profession Ability and the Profession Level has a base of 6, modified in the same way Craft Levels are.

If a character's Labor Total is above the Profession Level, he provides standard quality services for the season. If it is below his Profession Level, his services are shoddy. He can provide superior quality service the same way a craftsman can make a superior quality item. Laborers cannot provide excellent or wondrous quality services. Laborers have a (Profession) Reputation, just like craftsmen have a (Craft) Reputation, and earn and spend Labor Points to maintain their livelihoods and expand their business.

Damaged Goods

Crafted goods break, often at the most inopportune times, no matter how well-made they might be. Regular wear and tear is easily repaired by regular maintenance, performed by a skilled craftsman or by the owner, who generally understands how to keep his items in good working order.

For many crafted goods, it is immaterial if they break or are damaged during a story. A cloak torn on a thorn bush is descriptively colorful, but there is no need to detail such incidentals with a die roll. The rules that follow should be applied to items that hold a certain value for a character, though not necessarily a monetary value. If the above-mentioned cloak were a supernatural item, for example, whose magical effect would be lost if it were torn, then a die roll would be called for. Also, goods and items whose destruction could affect a specific scene — like a sword breaking in the middle of a melee — should be subject to these rules.

When a story event threatens to break an item, the player makes a stress check to see whether that item survives the incident intact or is damaged. To make a stress check, roll a stress die + modifiers against a 15. If the roll is successful the item has survived intact. If not, it has been damaged. If the roll botches, the item is damaged so badly that it could break.

STRESS CHECK: stress die + modifiers vs. Ease Factor 15

The modifier to the stress check is usually the Ability of the character

wielding the item. Thus, a veteran warrior has a better chance of preserving the edge of his sword in battle than a novice. Other modifiers depend on the situation, and the following list provides many possible example stress check modifiers.

SITUATION	STRESS CHECK MODIFIER
Trained to use item	+ Ability score
Previously repaired	-1
Shoddy Quality	-1
Superior Quality	+1
Excellent Quality	+3
Wondrous Item	+5
Hermetically Enchanted Item	+ magnitude of the total of instilled spell effects
Poor lighting or weather	-1
Severe weather or no light	-3
Prolonged use	-3

Items have a number of damage levels based on their quality. Size is also a contributing factor. Most items are Size -1, but some can be considerably larger. For example, most single weapons are Size -1, great weapons are Size 0, a house is Size +5, a ship could be up to Size +8, and a castle Size +10 or larger. Referring to the tables below, multiply the number of base damage levels (derived from the item's quality) by the modifier corresponding to its Size to determine the number of damage levels an item can sustain before breaking.

ITEM QUALITY	BASE DAMAGE LEVELS
Shoddy	1
Standard	2
Superior	3
Excellent	4
Supernatural	5

ITEM SIZE	DAMAGE LEVEL MODIFIER
-5 to +1	1
+2 to +5	2
+5 to +8	3
+9 and larger	4

If the stress check fails, the item loses one of its damage levels. If the stress check botches, the item loses one damage level plus an additional damage level for every botch. Damaged items continue to function as normal until they lose all their damage levels, at which point they are broken. Superior and excellent quality items retain their bonuses even when damaged.

There are two situations that may harm an item and call for a stress check. The most common is when you roll a botch on an activity. This commonly occurs in combat, and



Locks and Keys

As merchants and guild masters accrue large sums of money, they invest in devices to secure their financial gains. Medieval locks are very similar to their modern day counterparts, being mechanized metal devices used for fastening doors, chests, and manacles. Despite their expense, they are relatively common, and most craftsmen, merchants, clerics, and nobles own a lock or two to keep their valuables safe. Most covenants have a locked door or chest to protect their vis stores. Locks and keys are significant symbols of status and importance. Keys are often worn around the neck or otherwise displayed to show that the owner is prosperous enough to have wealth that needs such costly security measures.

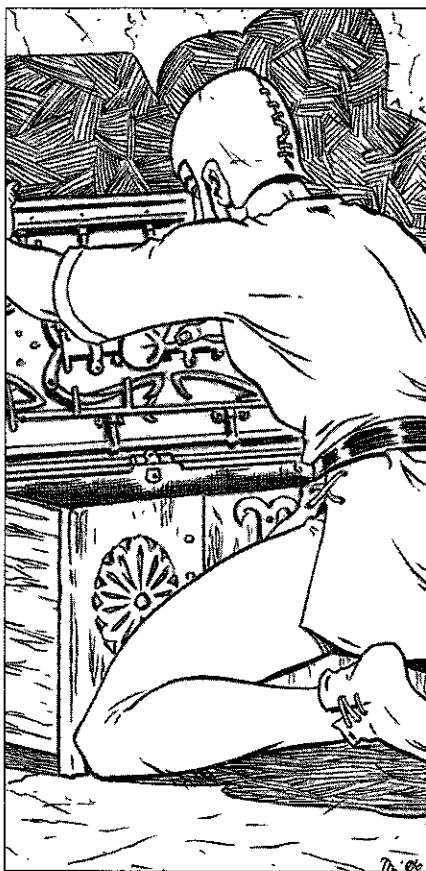
Historically, the Locksmiths' Guild did not develop until the late 14th and early 15th centuries. During the 13th century, locks are made by smiths who specialize in manufacturing these security devices. To make a lock, a craftsman has to have a score in *Artes Liberales* and a score in *Blacksmith* with a specialization in locks.

Making a lock follows the regular rules for crafting finished goods with minor differences. Compare the Workshop Total against a Craft Level to determine the success of a craftsman's efforts. Locks are very hard to make, and the base Craft Level is 15, which is subject to the same modifications as other Craft Levels. Because of the geometry involved in making the lock's inner mechanisms, a character may add his *Artes Liberales* score to the Craft Total.

Like other crafted items, locks can have a variety of qualities. Since

they are constructed solely for the purposes of safekeeping, they have double the normal damage levels of regular items of their Size.

Locks can be broken or picked. A lock is broken by striking it with a weapon or trying to pull it open. Make



an attack roll against an Ease Factor of 12. Add the damage modifier to the advantage over 12. That number is the Ease Factor for the stress check the lock must make to avoid losing a damage level. Botching the attack roll means that the striking weapon must make an immediate stress check to avoid being damaged.

Pulling a lock apart—that is, physically separating the bar from the locking mechanism—requires a

Strength + stress die roll against an Ease Factor of 12. This is a Herculean feat and only rarely accomplished. Add the advantage rolled over 12 to a character's Strength Characteristic to determine the Ease Factor for the lock's stress check. Botching this roll means that the character injures himself, sustaining a Light Wound for every actual botch.

Picking a lock is the easiest method of unlawfully opening a lock. A character must have tools that allow him access to the lock's mechanisms, typically thin pieces of iron or steel. Make a Dexterity + Legerdemain + stress die roll against an Ease Factor of 12 to open a standard quality lock. The Ease Factor is 9 for a shoddy lock, 15 for a superior lock, and 18 for an excellent lock. Botching this roll means that the character has jammed the lock's inner mechanisms together, preventing further Legerdemain attempts.

Hermetic magic can also easily open a lock with the following spell:

THE KEY OF THEODORUS

ReTe 10

R: Touch, D: Mom, T: Part

This spell magically opens any single lock. Regardless of the lock's complexity or quality, it falls open at the end of this spell. Since the locking mechanism is designed to naturally move in a single direction to lock and unlock it, this is a base 1 effect. The sixth century Greek inventor, Theodorus of Samos, is credited with creating the first locks in Mythic Europe.

(Base 1, +1 Touch, +2 Part, +2 for metal)

when it does the storyguide has the option of asking the player to make a stress check for the character's weapon, shield, or armor, depending on the exact combat activity you botched. This is not mandatory, and if the storyguide has a better idea for the botch result she should use it. If a group of warriors is asked to make a stress check for a botched roll and fails, only the vanguard's weapon or armor is affected by a failed stress check.

An item might also be damaged if it is put to unnatural use, which is when it is used for some activity other than what it was made for. Chopping wood with a sword, fighting with a silver candlestick, and hanging from a balcony by an enchanted cloak are all examples of unnatural uses. Common sense must prevail when determining if an item has been put to an unnatural use. Striking an animated stone statue

with a greatsword, for example, is unnatural use.

Wondrous items made by craftsmen cease to function if they sustain any damage. A Hermetically designed magic item continues to function until it is broken. The player must still record the accumulated damage level loss, but it has no affect on the item other than moving it towards its possible destruction. Hermetic magic does not have a way of repairing damaged magic items. The only known repairers are certain magi of House Verditius (see *Houses of Hermes: Mystery Cults*).

To avoid excessive bookkeeping, it is suggested that a player only track the damage of his character's primary item, either sword, suit of armor, cart, or magic wand. Tracking damage can be helpful when roleplaying the attention and care a character would give his cherished item.

Repairing Damaged Goods

A skilled craftsman can repair an item that is damaged. It is a fairly straightforward process that does not require a die roll, only the absence of the item from the owner for a period of time. An absolutely broken item cannot be repaired, however. Broken items must be discarded, being too damaged to warrant any repair effort.

The craftsman must be able to make the item he is repairing, although he does not have to personally have made the damaged item itself. Damaged standard quality items are automatically repaired in a season. Superior and excellent quality items are also automatically repaired. However, the craftsman must have a Craft Ability equal to the twice the bonus of the item to repair it. He must also spend one Labor Point for every damage level he repairs.

Chapter Five

Travel

This chapter helps troupes to create the routes that link their covenants to cities, and gives guidance regarding the amount of time required to travel to and from other stories.

Most medieval people never travel more than a few miles from the village of their birth. Those who do travel tend to do so for mercantile reasons. There are many exceptions — pilgrims, crusaders, magi — but when these people travel, they do so using infrastructure created and maintained by commerce.

Means of Transport

Three complementary means of transport form the trade network of Mythic Europe. Sea travel is the cheapest, in pence per mile, and the fastest method for prolonged travel. River travel is about twice as expensive as sea travel, because riverboats are smaller than seafaring ships, and have more crewmembers per ton of cargo. Road travel is between eight and twenty times more expensive than sea travel, and is far more arduous.

Travelers on many routes use all the three means of travel, to reduce

delay and expense. On shorter routes, it is common for passengers or cargo to land at a seaport, travel inland along the river system, and then continue to final destinations by road. River transport is so much faster and cheaper that in some areas — on routes over the Alps, for example — merchants transfer themselves, and their cargo, from horse to boat and back again several times. Places where these transfers occur usually become villages.

Roads

The Roman highway system is all but gone. Travelers have reverted to the routes followed before the uncompromising Romans ruled their straight roads across the continent. Roads now curl along ridge tops and snake along rivers, seeking bridges and shallow fords.

Roads come in three types. Dirt roads are little more than tracks, and can usually accommodate beasts of burden provided the weather remains good. Light carts can use some of them, in flat areas during good weather. Gravel roads are uncommon, but are suited for beasts of burden in all weather, and suit light carts when the terrain is relatively level and the weather clear. Many graveled roads have drainage ditches on either side.

Paved roads are rare, but are suited for carts, even in poor weather.

Bridges

Bridges in Mythic Europe are rare, and usually wooden. Stone bridges, which guarantee easy passage over a river, are so rare that small towns rapidly grow up about any new bridge on a major route. In stormy seasons, routes move surprisingly large distances to include the new bridge.

CONSTRUCTION

It is very expensive to construct and maintain a bridge. Many bridges charge tolls, but the amount this brings in is almost never sufficient to recompense the bridge's owner for its construction. Some nobles set aside a parcel of land, the income from which pays for the bridge's construction and maintenance. Bridge building is considered a form of charity, and the rich often leave money in their wills to help maintain the few bridges that exist, or contribute toward new ones. A few of the largest bridges, in cities, have shops and houses on their edges, and the rents contribute to the bridge's upkeep.

Many bridges have a chapel and a bridge house, the latter being a

building where tolls are collected and the materials used to maintain the bridge are kept, at one end. These are staffed either by the employees of the lord who owns the bridge, or by the bridge's fraternity. A bridge fraternity is like a little guild of people who help maintain the bridge. This is a charitable act, but the members of the bridge fraternity are often people who depend on the bridge for their living.

DEFENSE

Wooden bridges can be set on fire, to prevent their use, but a stone bridge is an avenue of invasion that requires defenses. A single tower is often sufficient, since the invaders cannot bring their force to bear on the tower, except over the narrow passage of the bridge. When an army approaches, peasants near the bridge know that they should row their boats to the secure side of the river.

FERRIES AND FORDS

Areas lacking bridges sometimes have ferries, which are slower and cost each traveler more. Ferryman are often hereditarily entitled to their role. They are maintained with tolls and farmland. Giving money, other than the toll, to support ferrying is an act of charity encouraged by the Church and civil officials.

A ford is a shallow place in a river where a person who is willing to get wet can cross. Fords are sufficient for most pilgrims, but are useless for most traders. Pack animals carrying waterproof goods, or those that can be soaked and dried without damage, can use fords. Carts usually find fords impassable. Streams deeper than the

axle of the cart, or with a muddy bottom, cannot be passed by carts.

Stops

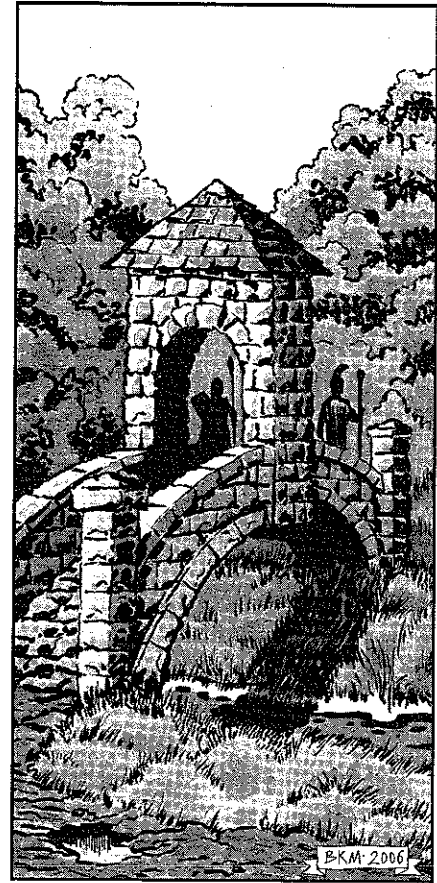
Near large cities, along major trade routes, there are inns approximately every eight miles. This distance is considered appropriate for a third of a day's passenger travel. The inn provides merchants and passengers with a stopping place. They can water and feed their mounts, eat meals, and purchase any minor supplies they require. Small inns are little more than large houses, where the traveler shares a bed with the innkeeper's family. Larger inns, particularly those within cities, offer less crowded accommodation to those willing to pay for it.

Some places where a stop would be best are not comfortable locations in which to reside. These stops, and a few others, are served by hospices. The Church runs hospices as an act of charity. These institutions often pay locals to guide travelers, provide rescuers in dangerous terrain, and maintain roads and signs. Hospices lacking substantial endowments are perpetually short of money. Sometimes, the leaders of a hospice send out "questers." These monks beg the funds required by the hospice from powerful, rich people.

INNKEEPERS

The keepers of the grandest inns, within cities, provide many services other than accommodation and provisioning.

- Many large inns have storage space that can be used to warehouse goods.



- Innkeepers within cities usually act as agents for moneychangers. Small quantities of coin can be converted immediately, and money used to pay for the innkeeper's services need not be in the local currency.
- Innkeepers can act as witnesses for book transfers – when two clients of the same banker agree to transfer money between their accounts.
- Innkeepers can pair buyers and sellers of cargo. Each side of the transaction pays the innkeeper a small fee for this assistance.
- Some innkeepers specialize in customers of a particular nationality, and provide translation services to their guests.
- Innkeepers can hire people on behalf of a customer. Travelers often require guides, and craft-

ers to repair vehicles. Innkeepers can also provide introductions to people in less savory professions. The innkeeper does not charge his guests for this service, but the workers that are hired usually pay a gratuity for the referral.

Rivers

The map of the major trade routes in Mythic Europe demonstrates the importance of rivers to commerce, but it is slightly deceptive, as it charts only the routes taken by people traveling between cities. Along the main channel, shown on the map, a fine filigree of creeks, tributaries, lakes, and streams envelops each river. These allow a city placed upon the river to draw resources from throughout the river's watershed. These unmapped tributaries are a vital part of the economic network of Europe. They also provide local traders with useful sites and resources, accessible through the Area Lore skill, as described below.

RIVER FOLKLORE

Each river has a series of myths surrounding it. These may serve as inspirational ideas for stories.

- The Danube was embodied as a faerie goddess in ancient times, and her nymphs guard grottos filled with her treasures, and gateways to Arcadia. Her children, the Tuatha de Danu, are the fair folk of Ireland.
- The Elbe is haunted by a Wild Hunt with a female leader, called Frau Wode, and shadowy boatmen carry invisible passengers over the river.

- An island near the mouth of the Loire was a college for Druidic priestesses, in the years before the formation of the Order.
- The young sun god Phaeton drowned in the Po after falling from the solar chariot, and his body has not been recovered.
- The Rhine is haunted by the Lorelei, a nymph that sings men to their doom.
- The Rhone ends at the wild and inhospitable Camargue Delta, where a ghostly horse keeps a larder of up to 100 wicked children.

Area Lore: The Hinterland as a Resource

The Area Lore Ability is used to find people, resources, and places within a city or its hinterland. Characters who successfully roll Intelligence + Area Lore against the Ease Factors given in the Area Lore Ease Factors table know how to contact people, or find resources, but need other Abilities, like Charm or Bargain, to acquire goods cheaply, or convince people to offer assistance. Characters who spend most of their time in a city, like craftsmen, subtract 3 from Area Lore rolls to find material in the hinterland. Characters who spend most of their time in the hinterland, like local carriers or characters that live in rural covenants, subtract 3 to find things in the city.

Vessels

The vessels described below have carrying capacities based on tonnage. A tun is a large barrel of wine, and a

ton of cargo takes up as much space and carrying capacity as a tun.

Land Vessels

One horse carries a load of about 400 pounds (0.15 tons) and costs half a pound. A two-wheeled cart, pulled by two or three horses, has a maximum load between one-half and three-quarters of a ton. It costs one-twelfth of a pound (twenty pence). These carts distribute bulky material within local regions. One might carry a single barrel of wine. Four-wheeled carts, pulled by six horses, can carry loads of up to 1.25 tons and cost one-sixth of a pound (forty pence). Four-wheeled carts require excellent roads and dependable bridges. The largest carts are far more expensive than lighter ones, having iron-rimmed wheels and axles. Smooth, wide, paved roads, such as a covenant might create magically, allow carts with six-horse teams that can pull 1.75 tons, and cost one pound each.

Land transport requires far fewer staff than shipping. A single person can effectively lead and tend three pack beasts if walking with a halter to the first beast, or six if riding. Each cart, however, requires a single driver. Carts traveling long distances often have a second driver, who alternates with the first and acts as a guard.

River Barges

The size of barges varies across Europe, because their maximum size depends on the depth of their river or lake. The largest Thames barges, for example, are capable of coastal trade, and carry around 20 tons to London.

Area Lore Ease Factors

- 6+ A shop selling any common product or service, desired by all people, and places where goods may be had for free, like fishing and hunting spots

Any major road, ferry, ford, pass, or bridge

Any major hazard to travel on the main route

Any major inn

Appropriate behavior as a minor participant at festivals

- 9+ A shop selling any good or service desired only by a section of society. Examples include farriers, coopers, or weapon smiths. This is also the level required to contact most hedge magicians.

Smaller gravel or paved roads

Hazards to travel within the region, off the main roads and rivers

The largest inn or hospice near each village

People with Reputations of 6+

Local customs, ignorance of which is illegal or despised

- 12+ A shop selling goods that are desired only by a narrow group within society. Examples include anything related to the book trade, to cosmetics, or to luxury fabrics.

The road to any mundane place in the region

Hazardous sections of towns or cities, and the correct method of traveling through them

Small hospices or inns along the route, and their quality, and places where a merchant might comfortably camp along the route

People with Reputations of 3+

Local laws or customs that will cause the character to slowly develop a poor Reputation if ignored

- 15+ A person selling a service or product that is illegal, and actively repressed. This includes burglars, kidnappers, and herbalists willing to sell illicit poison.

Minor tracks, or the roads to deserted settlements

Individual persons or places of ill repute, where other travelers have suffered. Suffering, in this case, may be as severe as murder, or as minor as uncomfortable beds and watered drinks.

Where to get the best room at every time of year, and where to seek shelter in weather too poor to travel

Any person who is publicly a member of any community on the route. The character may need to take the time to ask locals, but with this successful roll, they know whom to ask.

The public alliances, commercial dealings, and marital links between persons of note (Reputations of 3+)

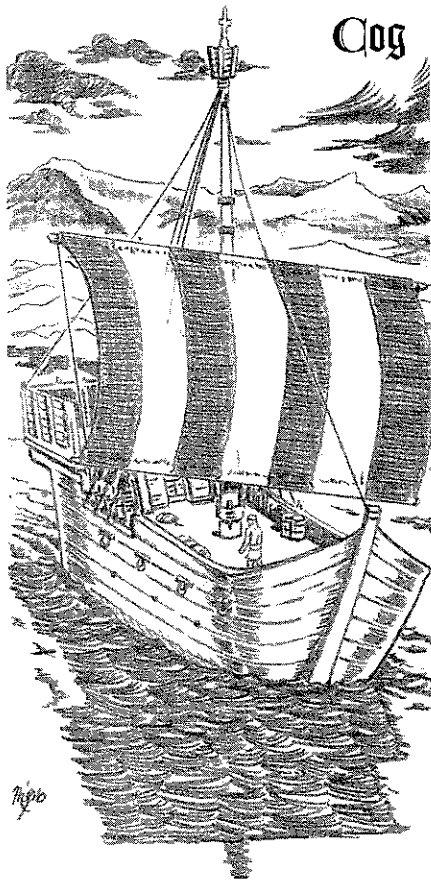
Who is really in charge, and how to meet them. This Ease Factor is used in places where real power is widely known to be held by private people, who control proxies holding public offices.

- 18+ A person selling services that are considered heinous, for example thugs willing to commit murder

Roads considered to be under supernatural influence, such as faerie trods or black ways

Factors that make places hazardous briefly, before they revert to safe. This includes places that become mystically charged on certain nights, but also includes an understanding of the circuit of the local bailiffs, or the methods of customs inspectors.

How to contact mundane people who have taken efforts to be anonymous, like smugglers or bandits



Optimally, they have three crewmembers, but many have only a man and a boy. The largest Pisan barges also engage in coastal trade and are approximately the same size. As their goods travel up the Arno, three different sizes of barge are used, each progressively smaller as the river gets shallower, with the smallest only one-twentieth the capacity of the sea-barges. Lighters, which are used to land cargo from vessels too large to dock at quayside, vary in size, but those found in the English Wash are about 25 feet long and can carry eight tons of cargo.

Seagoing Ships

The buss is a distant descendant of the Viking knarr. It is, comparatively, a small, long, narrow design

with a shallow draft. The buss is commonly used in coastal, local trade. It is also used for fishing. It carries around 20 tons and has eight or less crew.

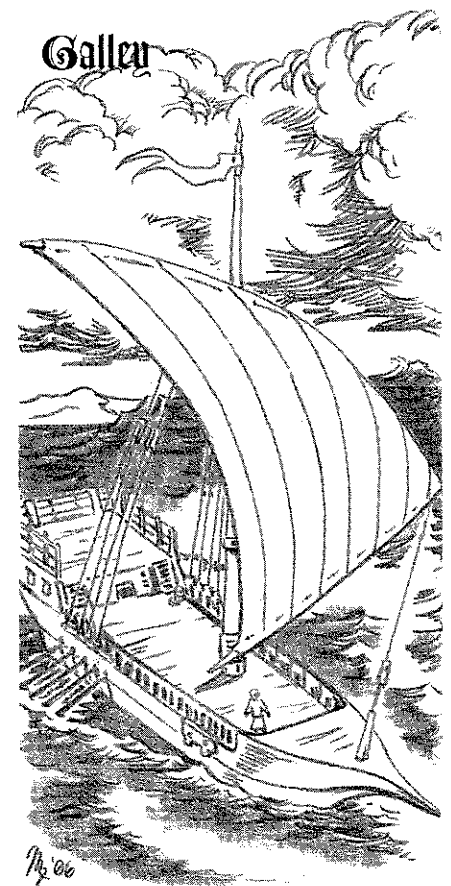
The cog is the main trade ship in the Atlantic, North Sea, and Baltic. Cogs are sometimes flat bottomed, designed to settle when the tide recedes, so that they can be unloaded directly into carts. Cogs are clinker-built: the boards of their hulls overlap. The vast majority of cogs carry 20 tons, but some larger cogs, which carry between 100 and 140 tons, are also used for trade and war. Bulk grain carriers are larger again, but cogs that can handle over 240 tons are exceptionally rare. A handful of men can control a 20-ton sailing ship. A 100-ton cog has a dozen crewmembers. A 240-ton cog has 18 or more crew.

The galley is a vessel with a single mast, and propelled by banks of oars. Galleys are popular with the Italian maritime powers and some Byzantine successor states. Typical galleys have around 160 crewmen, mostly rowers, all of whom are paid. The large crew, and their supplies, drastically limits the cargo space, to between 20 and 30 tons, making them suitable only for luxury cargoes. These crews must restock water and provisions every week. Galleys have two advantages: they can travel almost as fast as a sailing ship, regardless of wind, and their large crews discourage piracy. Galleys make up less than 5% of Mediterranean shipping. Galleys cost twenty-five times their cargo capacity in tons, when fully crewed.

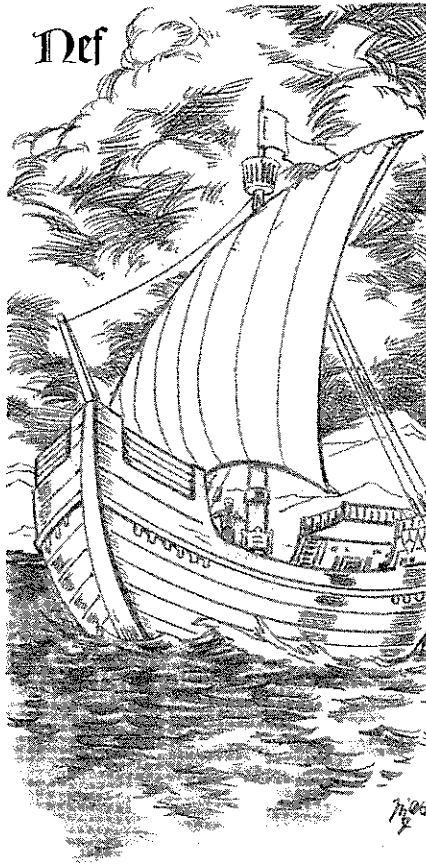
The nef is the main trade ship in the Mediterranean. It follows a Roman design, but has lateen rigging, an idea borrowed from the Arabs, and may have up to three

masts. Lateen sails are used because they sail closer to the wind. Nefs are carvel built: the boards of their hulls lie flush with each other. The average nef carries 20 tons of cargo, but many ships carry around 100 tons.

A handful of ships in the Mediterranean can carry more cargo than the types detailed above. Genoa owns two, which it uses to repatriate goods that are aggregated in Cyprus, which represent the sum of colonial production throughout the Near East. Venice also has two 250-ton ships, which it uses as part of its annual grain voyage to Egypt. The maximum size for a ship in the Mediterranean is 800 tons, but such ships are never operated commercially: they serve as subsidized grain barges for their respective cities. In times of trouble, most traders prefer



Nef



to use many, smaller ships as a way of spreading risk.

Player characters pressing the limits of shipbuilding will discover that the Romans used 1200-ton ships to transport grain. These ships could only sail in the season of favorable winds, in the tideless Mediterranean, at around 20 miles per day. They were so expensive to maintain, and so vulnerable once Rome lost the ability to suppress piracy throughout the Mediterranean, that 500-ton vessels were used instead. Many Venetians and Genoans think even 250-ton vessels are impractically large for mundane trade. With minor magical assistance, however, vessels the size of Roman grain barges are practicable.

Southern ships use lateen sails, which are more difficult to manage than the square sails used to the north, so they have larger crews. A

20-ton nef usually has six crew, while a 100-ton ship needs 18, and a 240-ton nef has 30 crewmembers. A massive southern grain barge needs 150 crew, but may have far more.

A sailing ship costs four pounds per ten tons of cargo it can carry. This does not include the additional cargo space a merchant may liberate by sailing with less than a full crew.

Comparison of Traveling Speeds

The following figures are ranges. The lowest figure assumes that the vessel is able to make good progress, hindered only by occasional poor terrain or poor weather. The highest figure assumes excellent terrain and accommodating weather. Players performing their own research should note that all distances and speeds are given in standard, not nautical, miles.

- River barges travel 8 to 10 miles per day, faster downriver than upriver. Rivers with particularly strong currents make this disparity larger.
- Most road cargoes travel 15 to 25 miles per day.
- Mounted merchants carrying light loads, by packhorse, travel perhaps 24 miles per day.
- Coaches carrying people travel between 18 and 24 miles per day, with the level of discomfort increasing with the speed.
- Skilled couriers (single riders on horseback) travel around 30 miles per day.
- Sailing vessels travel roughly 60 to 80 miles per day. Extremely large ships are far slower than this, however. Sea travel is also highly dependent on weather.

Many ventures stall for weeks waiting for the weather to break.

- Couriers willing to break their horses, with a steady supply of remounts, have sometimes managed 90 miles per day.

Comparison of Traveling Costs

It costs a couple of magi and a half dozen grogs one pound to travel with a merchant for two weeks. An adventuring party, therefore, pays six pounds to charter a small, crewed ship for a season. They occupy around a ton of cargo capacity. This includes a fortnight's worth of provisions, which are refreshed when possible. Ships that hug the coast, restocking regularly, may carry less food and water, so that a group of eight passengers requires only half a ton of cargo space. Pirate vessels often operate this way, as it allows their vessels to have larger crew sizes.

Covenants that own ships often have sailors as grogs. If the grogs in the party act as part of the standard crew during their voyage, they do not reduce cargo space. They take up crew space instead. Captains generally refuse to sack members of their crew to allow magi to reduce their fare by having the grogs work passage.

Naval tradition indicates that it is bad luck to have a wizard aboard, so magi need to disguise their status if they do not wish to damage the morale of the crew. Known magi may need to offer double their usual fee for passage, and even then will only be able to hire captains desperate enough to take serious risks with the safety of their vessels and crews.

River travel costs twice as much as sea travel.

Road travel costs between eight and 20 times more than sea travel, depending on the distance to the destination, the risk involved, and the possibility of lucrative side and return cargoes.

Much of the cost of travel goes to pay for food, tools, and accommodation. A local trader or ship captain carrying passengers can usually pocket 10% of his travel costs as profit.

Ship Combat

Combat between ships in Mythic Europe usually involves an aggressor boarding a victim, and the two crews engaging in cramped melee. Pirates and warships have an advantage when boarding because they do not carry cargo, and can allocate that space to additional combatants. Light shipboard artillery is available in medieval Europe, but it is rarely able to sink enemy ships. Ramming and shearing oars with catheads are the usual alternative to boarding, but are only effective in galleys.

Softening the Enemy

Shipboard artillery is used to kill enemy sailors. A successful attack with a ballista (huge crossbow) kills an enemy crewman. It has a range of six hundred yards and takes ten rounds to reload, so the number that can be picked off this way depends on the rate at which the ships are closing with each other. A successful attack with a light catapult has a range of 200 yards and throws up sharp splinters of decking, which incapaci-

tates (simple die / 2) enemies. It also takes ten rounds to reload. Each artillery piece, and all the ammunition it could be reasonably expected to use on a normal journey, requires a quarter ton of cargo space. Ships may not mount more than one artillery piece per 20 tons of cargo space, and artillery fired into a melee kills friend and foe indiscriminately.

Galleys are designed to ram their enemy, then back oars, to withdraw from contact with the beleaguered ship before it sinks. Galleys can unship their masts, which prevents them from toppling over when the galley rams. Sailing ships can neither stow their masts nor back water effectively, so ramming with a sailing ship is committing it to entanglement, and likely to destruction if the other ship sinks. Two captains compare rolls of (stress die + Intelligence + Profession + up to 3 for experienced crews) and the victor either rams soundly, shears oars, or escapes damage. A soundly rammed ship founders in (5 times a simple die) minutes.

Shearing oars is a combat maneuver where a galley uses a specially designed ram to cut off an opposing galley's oars above the waterline. The ends of the oars flail when this occurs, incapacitating (2 times a simple die) of the opponent's rowers, and leaving the opponent unable to make way until new oars are shipped from the hold or undamaged side.

Boarding and Melee

If a predatory ship attempts to engage a fleeing victim, the two captains compare rolls of (stress die + Intelligence + Profession + up to 3 for experienced crews). The victorious captain either has the opportunity to board the victim, or the opportunity to



slip away from the pursuer. A range of factors favoring either side may modify these rolls. As examples, pirates prefer smaller, faster ships than merchants, which provides them with a bonus, while fleeing merchants may receive a bonus due to fog or sleeting rain.

Melee between pirates and merchant crews is conducted using the group combat rules given on page 172 of ArM5. Pirates do not usually attack unless they have the advantage of numbers or can surprise an unsuspecting ship to defeat its crew before they can organize their defense. Merchants, in turn, have a few advantages: their ships are often far larger than the light, swift craft most pirates use. The added height grants them a +3 bonus on Attack and Defense Totals until they are boarded. Then, the deck of the merchant ship acts as the battlefield and, in exceptional circumstances, the merchant ship might break away from the pirate vessel. This divides the combat into two unequal halves, with a small group of pirates trapped with the merchant crew.

Crew size is one of the great advantages of warships. Ships that have to sail far enough that the crew

Greek Fire

Greek fire is a sticky, flammable substance that cannot be extinguished by water. The Byzantine navy, prior to the fall of Constantinople, used siphons and ceramic pots flung from catapults to incinerate enemy vessels. The secret of the manufacture of Greek fire, or a similar concoction made in imitation by Arabic alchemists, is closely guarded. Characters might acquire it, as part of a major story.

requires supplies, particularly water, may have eight added crewmen for each ton of cargo space lost. Ships packed with people that do not require supplies, for example raiders from a nearby town, may have 16 added crewmen for every quarter ton of cargo foregone. For small ships, this magnifies the crew size tremendously. Rich houses might consider having a warship paired with a supply ship, so that it can be densely crewed.

Sea Monsters

This book lacks sufficient size to detail the range of creatures that might assail a ship. Most small creatures lack the ability to puncture seasoned wood, and so cannot affect the fabric of the hull directly. Those of human size may be able to make small punctures in the hull, given time. The holes they make are small enough to be patched before the ship founders, and the crew is usually able to attack the creature while it works. Against small creatures, ships are very durable.

Creatures Size +4 and above find ships easy to destroy. Ships are

so large that melee attacks against them automatically hit, and missile weapons have a +6 attack bonus. Pounding or crushing attacks warp the frame of the ship, springing its seams and allowing the hull to flood. In brief, ships are as vulnerable to large monsters as breadbaskets are to humans: a large monster pounding or crushing a ship is treated as an environmental effect, much like a fire. It will destroy the ship in a certain number of rounds, selected by the storyguide, unless the player characters deal with it first.

Sea Trade

The sea trade in Mythic Europe is divided into two regions, the north and the south. The southern region includes the Mediterranean and the Black Sea, which are separated by the Bosphorus, the straits at Constantinople. The northern region includes the Atlantic coast, the English Channel, the North Sea, and the Baltic. The Muslim lands in Iberia separate the two regions. The southern region is the richer of the two, having a larger population and volume of trade. The two regions also link via land routes over the Alps, and by eastern river routes.

Mundane rulers can restrict voyages. The Straits of Gibraltar may be passed by Muslim vessels, with magical assistance, or with a story. Genoa has a treaty with the rulers of the area that allows a handful of their ships to pass each year, at tremendous cost. Genoans guard this privilege with force. Journeys into the Black Sea from the Mediterranean require the characters to pass Constantinople, which has granted a trade monopoly

for much of the Black Sea to Venice. Travel in the Baltic is constrained by the Kingdom of Denmark, and by local coalitions of merchants, although it is possible if a partner from the Baltic fronts the voyage.

Most sea trade, and therefore travel, occurs in small sailing vessels for a mixture of technological and economic reasons. The ships in the northern region are clinker-built with adzes, which limits their maximum size. The ships of the southern region use twin steering boards rather than centrally mounted rudders, which, again, curbs their effective maximum size. Larger vessels can only dock in deepwater harbors, which are rare. Small ships can navigate rivers to upstream ports, like London, and they spend less time in port, waiting for cargo. Use of small ships spreads risk more effectively than using a single, large ship.

Different types of ships are used in the two regions. Galleys are not currently used in the Atlantic, although there is no structural reason for this. If your saga follows real history, eventually the Genoese will send an annual fleet of galleys to Southampton and the Netherlands. Similarly, cogs are not used for Mediterranean trade, although Basque pirates in the Islamic areas of Iberia use them and, again, if your saga follows real history, the Hansa will send fleets of cogs to the Mediterranean.

ADDING PLACES TO THE LAND TRADE MAP AND NAVAL TRADE TABLES

The easiest way of adding a place to the land map is to use the internet to find the direct distance, in miles, between the new site and

European Trade Routes

circa 1220

Note: routes are marked with the number of days of travel between way points.
Where a range of numbers appears on a river route, the lesser value is days traveling with the current; the greater value is days traveling against the current.



Naval Trade Tables

These tables divide Europe into six regions, linked by junctions. A junction is a place that a ship must pass to move from one region of Europe to another. A player designing a voyage simply adds together the times to each junction, then to the final port.

	Bruges	Dublin	Edinburgh (Leith)	Hamburg	London	Paris	Brittany Junction	Skagarek Junction
Bruges	0	11	8	7	4	32	8	11
Dublin	11	0	12	17	12	36	7	9
Edinburgh (Leith)	8	12	0	9	9	38	13	9
Hamburg	7	17	9	0	9	38	10	7
London	3	11	8	8	1	32	5	17
Paris	27	31	33	33	5	0	35	34
Brittany Junction	7	5	13	10	9	40	0	16
Skagarek Junction	9	17	9	7	12	39	16	0

	Bilhorod	Constanta	Kaffa	Trebizond	Varna	Constantinople Junction
Bilhorod	0	3	2	10	5	6
Constanta	3	0	6	12	1	4
Kaffa	2	6	0	7	7	7
Trebizond	10	12	7	0	15	10
Varna	5	1	7	15	0	3
Constantinople Junction	6	4	7	10	3	0

	Danzig	Lubeck	Reval	Riga	Skagarek Junction
Danzig	0	6	8	6	8
Lubeck	6	0	12	10	5
Reval	8	12	0	6	13
Riga	6	10	6	0	12
Skagarek Junction	8	5	13	12	0

	Bordeaux	Lisbon	Seville	Brittany Junction	Gibraltar Junction
Bordeaux	0	14	21	6	19
Lisbon	14	0	7	13	5
Seville	19	5	0	18	5
Brittany Junction	6	13	20	0	18
Gibraltar Junction	19	5	7	18	0

tables continue on next page

the surrounding sites on the map. Divide that distance by 12 for road travel. Divide it by six for river travel with the current, or eight for travel against the current. These denominators include a 20% travel rate penalty, which compensates for the meandering of roads and rivers. It is easiest to look at the routes on a map,

and if they are mostly road travel, or mostly river travel, treat them as exclusively road or river travel.

For sea travel, divide the direct distance by 60.

The Naval Tables use standard, not nautical, miles. Players performing their own research may find distances expressed in nautical miles,

each of which is slightly longer than 1.15 standard miles.

The distances on the Naval Tables include inland travel from a port to the named city. The extreme example of this is the sea trade figure for Paris. Its figures include a 230-mile journey by barge along the Seine.

Naval Trade Tables, Continued

	Algiers	Barcelona	Genoa	Marseilles	Naples	Palermo	Palma	Pisa	Rome	Valencia	Gibraltar Junction	Messina Junction	Syracuse Junction	Tunis Junction
Algiers	0	5	10	8	11	10	3	10	10	4	8	12	12	8
Barcelona	5	0	7	4	11	11	3	7	8	3	10	13	14	9
Genoa	10	7	0	4	6	8	9	1	4	10	17	9	11	9
Marseilles	8	4	4	0	9	9	6	4	6	7	14	11	12	9
Naples	11	11	6	9	0	3	11	5	21	13	19	3	5	6
Palermo	10	11	8	9	3	0	10	7	4	13	18	2	4	4
Palma	3	3	9	6	11	10	0	9	9	3	9	12	13	8
Pisa	10	7	1	4	5	7	9	0	3	10	17	8	9	8
Rome	10	8	4	6	21	4	9	3	0	11	18	5	7	6
Valencia	4	3	10	7	13	13	3	10	11	0	8	15	15	11
Gibraltar Junction	8	10	17	14	19	18	9	17	18	8	0	20	20	16
Messina Junction	12	13	9	11	3	2	12	8	5	15	20	0	1	6
Syracuse Junction	12	14	11	12	5	4	13	9	7	15	20	1	0	5
Tunis Junction	8	9	9	9	6	4	8	8	6	11	16	6	5	0

	Acre	Alexandria	Crete (Iraklion)	Cyprus (Larnaca)	Smyrna	Split	Venice	Constantinople Junction	Messina Junction	Syracuse Junction	Tunis Junction
Acre	0	6	22	3	12	23	26	16	19	19	24
Alexandria	6	0	7	6	10	20	23	14	16	16	20
Crete (Iraklion)	22	7	0	8	5	13	17	9	10	9	5
Cyprus (Larnaca)	3	6	8	0	10	22	25	15	18	18	22
Smyrna	12	10	5	10	0	16	19	5	12	12	17
Split	23	20	13	22	16	0	4	19	9	9	14
Venice	26	23	17	25	19	4	0	22	12	13	18
Constantinople Junction	16	14	9	15	5	19	22	0	16	15	20
Messina Junction	19	16	10	18	12	9	12	16	0	1	6
Syracuse Junction	19	16	9	18	12	9	13	15	1	0	5
Tunis Junction	24	20	5	22	17	14	18	20	6	5	0

Chapter Six

Fairs & Markets

The inhabitants of Mythic Europe do not make everything they need. Even peasants buy tools and clothes, and the nobility and town-dwellers buy even more. This supports a network of markets, for local exchanges, and fairs, for trade on a national and international level. Many covenants also make extensive use of the opportunities these trading venues offer.

Markets

The market is the primary source of foodstuffs that one does not produce for oneself. No farming family, smallholder, or community of nuns is likely to exist entirely on what they produce themselves or can obtain by barter with acquaintances. Some covenants may be largely self-sufficient where day-to-day provisions are concerned, but most need to obtain at least some of their requisites from the market. It acts as a center of exchange for the neighborhood, drawing in buyers and sellers from up to seven miles away — a distance that allows enough time to travel to market, conduct business, and return home in one day. Markets have the same purpose the world over, but differ from one another in the range

of goods on sale (see Chapter 8: The Goods of Europe), the smells of the foodstuffs and other merchandise, the language used to shout out the virtues of the goods, the dress of the people crowding round the stalls, the animals there to be bought and sold or carry goods, and the setting of the market, which might occupy an open area but is just as likely to be spread out along the streets (see Chapter 1: Towns and Cities, Markets).

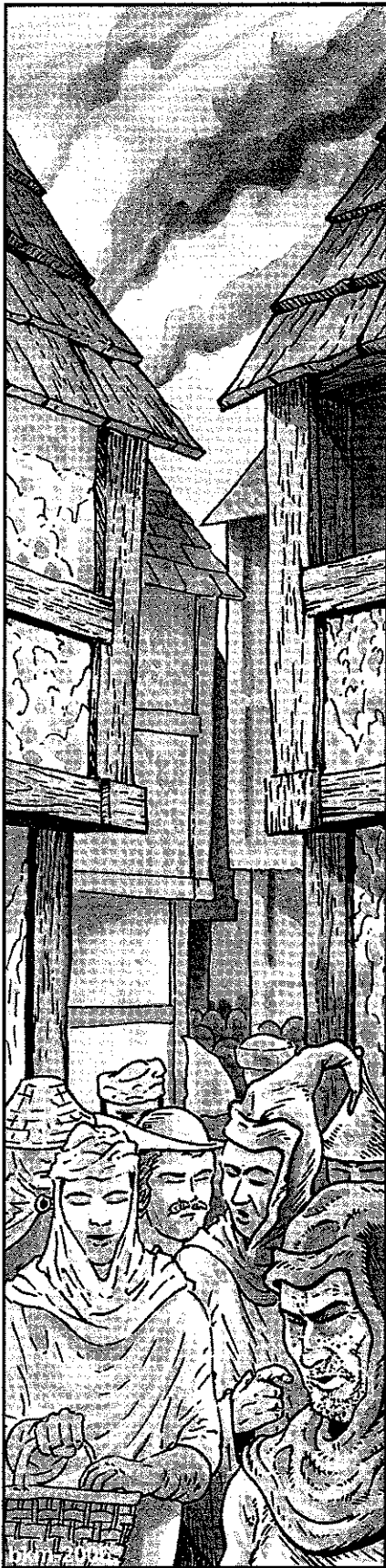
In large villages and small towns, the market is held regularly, in the same place on the same day of the week. Larger towns probably have two market days every week, and a city may well hold a market of some

sort every day. In many instances, a market has been held in the same town or village forever, and although strictly speaking it is necessary to have permission to hold the market, in such cases this is quite often overlooked. In towns that have recently grown to a size where a market is needed, permission to start one is necessary. This comes from the local landowner, be it nobleman, cleric, or — in the case of cities free of a feudal overlord — the local council. A charter giving permission to hold a weekly market often includes the grant of an annual local fair as well, both being opportunities for the owner to derive income from taxes and tolls (see Chapter 1: Towns and Cities, Town Charters, Common Privileges). In all but the very smallest or most fortunate markets, people with goods to sell have to pay a toll, the amount depending on whether they are happy to sell their wares while carrying them or standing with them laid out around their feet, or whether they want to sell from a booth or stall. It is not uncommon for an additional tax to be levied on buyers and sellers for a limited period to raise funds for a particular cause such as the repair of a bridge or the town's defenses.

Market sites often persist for centuries, so any attempt to move a market, perhaps to make way for a

Sunday Trading

The Biblical Commandment to keep the Sabbath day holy was so widely and blatantly ignored in England that the Pope sent Eustace, Abbot of Flay in 1200, to lead a mission. So eloquent was his preaching, and so marvelous were the miracles that he performed, that many places closed down their Sunday markets entirely or moved them to another day of the week. The mission was such a success that by 1220 the transfer of Sunday markets to other days is almost complete throughout the country.



new church or to oblige a wealthy and powerful citizen who wants to have a new house just there, is very unpopular. In the most rural locations, the old custom of holding the market just outside the church, or in the churchyard itself on a Sunday, persists. This takes account of the agricultural peasants' scant free time and the coming together of the community for Mass. Even markets where a religious community is the beneficiary of the tolls are not infrequently held on Sunday morning. In the recent past, a trend has started to move market day to a weekday, and to move the market place away from the immediate vicinity of the church. Complaints by some churchmen about buying and selling in and around churches have grown more vociferous, with many preaching sermons against those who turn a place of prayer into one of worldly commerce.

In most parts of Europe, the market is only open for business in the morning; a bell is rung to signal the start of trading, and it is rung again around noon to mark the closing. In some places a market cross stands in the marketplace, as a symbol of divine protection, as a reminder to everyone to uphold honest dealings, and to protect the area from disturbances and wrongdoing. The cross may be simply symbolic, but if some of the buyers and sellers pray there sincerely before trading for the day begins, the local aura may be tempered to just for the day (see *Realms of Power: The Divine*, page 40). The benefits are, unsurprisingly, more strongly felt the closer one is to the cross, so on the fringes of a large market people are more likely to be tempted to swindle and steal as greed and avarice thrive. There are laws governing the quality and maximum price of

bread and ale, and for standardizing weights and measures within that particular market. Punishments for breaking these laws vary, and can be a fine, if the culprit is rich enough to pay, or if he is too poor to make this enforced contribution to the market owner's income, a period on display in the marketplace's pillory.

When buying goods in a market, coin normally changes hands even though the customers are usually poor or of only moderate means. If a member of the community is known to be suffering hardship and a seller feels charitable, then an informal credit arrangement is often permitted with payment promised in cash or kind at a later date. Prices of common goods are affected by growing conditions, by illness among livestock, and when an excessive amount of clipped coin is in circulation. Payment by installments is often arranged for expensive items like oxen or carts.

Competition

The grant of permission to start up a new market is good news for the local lord or institution that is going to benefit from the tolls collected, but can be bad news for others. If the new one is sited too close to a pre-existing market, it threatens the prosperity — and even the existence — of the older market and the income enjoyed from its tolls by the landowner. A particularly determined sponsor may offer to charge no toll for the first few years a new market operates in order to lure trade away from the pre-existing market.

If a new market is started up some way away, but on the main road that many sellers use to reach

Story Seed: Competition

Permission is granted to start a market within five miles of the one where some of the covenant's provisions are bought regularly, or where the beneficiary of the market tolls is a nobleman or religious house allied to a player character. If the new one cannot be stopped, perhaps it can be moved to a different day of the week? Some delicate political negotiations will be necessary. Alternatively, the new market may benefit a valuably, pulling the covenant in both directions at once.

the older market, a forceful owner can intercept these people and oblige them to sell at the new market. In rarer instances, a new market close by but held two or three days after an existing one can benefit the previously established market by making the area more attractive to traders coming some distance, so the range of goods on sale improves.

A rare threat to a market occurs only in time of war, when a ruler can decree that instead of taking food to market, all must be supplied directly for the sustenance of the army when they are in the area. On a smaller scale, a similar restriction may be imposed when a visiting nobleman and his entourage or an equivalent group of high status comes to visit, when markets for as much as ten miles around may be temporarily closed so that everyone with surplus foodstuffs to sell has to bring them to where the honored host can acquire them to feed his visitors. This might cause problems for a covenant that depends on purchasing locally.

Goods on Sale

Early in the morning, those with goods to sell travel to the appointed place and set out their wares. Frequently — especially in village and small town markets — these are individuals selling the excess that remains after taking what their own families need from what they grow, rather than professional traders. As well as grain, flour, bread, pulses, green and root vegetables, fruit, nuts, mushrooms, honey, eggs, butter, cheese, ale, meat, and the like, there is often live poultry. The location, the season, and the weather play a big part in controlling what is available. Other goods often available include candles, simple wooden and ceramic dishes, cooking pots and pans (the metal ones often mended), second-hand clothing, small leather items like pouches and belts, items carved from horn or bone, yarn, combs, simple buckles, ornaments and pins, and baskets. If there happens to be a craftsperson in the neighborhood, and they make things that are affordable by and useful to ordinary people, then her presence can make one market distinct from others, although in urban areas it is more usual to buy such goods at the workshop. The availability of some commodities depends on local geography, for example, fishing nets and reeds. Similarly, local edible specialties, perhaps fresh sea fish or bacon, are only found in certain places.

In cities and larger towns, rural products required by urban artisans are on sale and markets usually offer cloth, firewood, hides, rope, horses, oxen, cows, sheep and goats, and also a few exotic and luxury items acquired by merchants at a fair. If the market is in a port where foreign

Story Seed: The Legend of Lady Godgifu

The populace of a market town not far from the covenant is suffering under a heavy tax burden imposed by the local lord. His wife has taken the side of the townsfolk against her noble husband's heavy taxes and has been nagging him for quite a while about the matter. Exasperated, he has promised to reduce them if she is willing to ride naked on a horse through the busy marketplace. He has no doubt that she will refuse to do this.

If the noblewoman knows someone at the covenant, she comes to him for help in meeting her lord's demand without putting herself through the humiliation. If the covenant is in town, or regularly obtains supplies there, a contact tells them in confidence that they heard of the offer from the lady's maid.

traders come, or on a route they often use when heading to a fair, their wares are also available here to those who can afford them. Within a large market, it is likely that those offering similar goods are found together. The livestock market is likely held in a different part of the town to the food market, but coincides with one of the regular market days.

If the market is held in a place of pilgrimage, there are plenty of people catering to the pilgrims. There are certainly badges of lead or pewter showing a symbol connected with the history of the relevant saint that a pilgrim can buy to adorn his hat as proof that he arrived. Another common souvenir is a small tin or pewter

Weights and Measures

Across Mythic Europe, the units used to measure out goods vary. The same quantity can have different names, and the same word can mean different amounts, from one place to another. Even when using the same measuring vessel, the amount may be heaped or striked (filled to the brim then leveled off). Some goods have their own special systems of measure. Even counting is not uniform, for example in parts of England "one hundred" of something might as likely mean 120 as 100. This table based on the British system may be useful as a quick guide to units for retail transactions, with sufficient detail to add flavor to the game.

LENGTH

12 inches = 1 foot

3 feet = 1 yard*

1.25 yards = 1 ell**

* This was originally the distance between the nose and the tip of an outstretched arm.

** This is an English measure; the Scottish ell is only just over a yard.

CAPACITY

4 gills = 1 pint

2 pints = 1 quart

4 quarts = 1 gallon

2 gallons = 1 peck

8 gallons = 1 bushel

WEIGHT

7000 grains* = 1 ounce

16 drams = 1 ounce

16 ounces = 1 pound

14 pounds = 1 stone

112 pounds = 1 hundredweight

20 hundredweight = 1 ton

* This was originally based on the weight of a grain of barley.

WEIGHTS FOR GOLD AND SILVER

24 grains = 1 pennyweight

20 pennyweights = 1 Troy ounce

WEIGHTS FOR APOTHECARIES

20 grains = 1 scruple

3 scruples = 1 drachm

8 drachms = 1 ounce

Story Seed: Golden Grains

A chicken served up to the grogs at the covenant one feast day contains three grains of gold. It may be that the fowl sometimes scratch up and ingest grains of gold and if they can trace the origins of the bird, there may be riches for the taking! It was purchased locally last market day from a woman who has sold the covenant poultry before. She obtains birds from a number of suppliers, and not always the same ones. Recently she has had difficulty finding enough, so has bought from a few sources further away. It was from one of these that this chicken came, but the seller cannot identify the origin of a particular bird, least of all a plucked, cooked one. Will the magi care enough to help the grogs? Will they try to stop them going adventuring?

In fact, the hen had been feeding in a yard near a goldsmith's workshop.

Story Seed: A Run of Bad Luck

Some time ago, two traders fell out. One went to a cunning man and had a charm made, which he concealed in the part of the marketplace where his rival usually set out his goods. From then on, goods arrayed there have always looked rather shoddy. The first victim of

the charm soon went out of business, much to the other trader's satisfaction, but he did not live long to enjoy the benefit of eliminating his rival, succumbing to an ague a few months later. So, the charm remains without anyone knowing why no seller prospers in that position.

ampoule of holy water to be worn on a string around the neck as a portable source of blessing. This is particularly relevant where a sacred spring or well is involved, but the custom is often followed in other places

using water blessed by a priest. If the pilgrim has undertaken the journey to pray for healing on behalf of someone else, an ampoule is just the thing to take back to him since, if handled throughout with piety, use

of the blessed water — for example by dipping the patient's fingers into it before making the sign of the cross, or reverently washing the patient's face with it — can grant a +3 bonus to the next Recovery roll. While the badges are authentic when purchased at the site of pilgrimage and the water in the ampoules is usually blessed, any reputed relics on sale are less reliably genuine, for while there is no doubt at all that there are many miraculous relics of the blessed saints and holy martyrs, such are most often kept by the Church or the nobility in honor and safety; it would be a very fortunate woman indeed who bought something so

Story Seed: Changeling

An odd-looking newcomer starts to come regularly to market for food. She does not buy much and says very little, but pays with good silver coin. Many take her for a foreigner. No one knows who she is or where she comes from, and when a local lad tried to follow her for several weeks running, he somehow always lost her in the crowd. The woman is of the fae, part of a group living in a patch of woodland not far away, which has taken a human child to raise and needs human food to sustain it. The covenant may be asked for help by the distraught parents. A covenant servant might find the stranger has bought the last of the cheese on sale and, rather than risk the consequences of returning without it, follows the woman to offer to buy it, and does not lose sight of her until he has become lost on the faerie regio hidden in the woods.

precious at a market. From time to time, one of the heavenly host guides a truly deserving person to where they can obtain a genuine holy relic. (See *Realms of Power: The Divine*, pages 44–46, for details of relics and their powers.)

On market day, the local population can more than double, and all these visitors need sustenance, so food and ale for immediate consumption is available from sellers in the marketplace and from buildings close by. Menfolk who have driven to market in a cart often spend much of the morning talking and drinking here while their wives are busy spending money. For many, attendance

on market day is a social highlight, and the opportunity to chat and exchange news is as important as any shopping. This can be an excellent opportunity to pick up the local gossip and ask questions of people who are more likely than many to have the time and inclination to be informative.

God of Commerce

The god of trade in the Greek pantheon was Hermes, or Mercury as the Romans knew him, so it is unsurprising that he continues to watch over certain markets, mainly in towns in the more remote areas of Greece, and in regions once colonized by Greece or Rome where the Dominion is unusually weak.

Fairly ordinary people sell ordinary goods at such markets, but where a visitor from Western Europe might expect to see a market cross there is a herm pillar, old and worn so it looks like a simple standing stone. (Originally it would have been a fertility symbol having a bearded human head surmounting a phallus. These were often set up in cities outside houses and on street corners, or set along roads as milestones in the Hellenic world.) Close by is a fount of water from a spring once sacred to the god. Before the market opens, superstitious traders pour a libation from the spring over the herm and sprinkle their booths and — if it will not damage them — their wares also, in hopes that it will help them turn a good profit. The marketplace normally has a magical aura of 1, rising to 2 when

Other Traditions

In areas where the Norse pantheon was revered, the god who oversaw trade and commerce was Odin under his title Farnagud (god of cargoes), because he frequently took on human form to wander about the world; he was known as Wotan in German lands and as Woden in Britain. Among his many other areas of interest is magic. His symbols include the spear, raven, and wolf, any of which could take the place of the herm pillar in the Roman example. As a fickle god, any dealings with him are risky.

In places where Celtic and Gallic influence was strong, people held Lug as god of trade and commerce. He was known as Lleu in Wales, Lugh in Ireland, and Lugus in the lands that were formerly Gaul. While originally a sun deity, he was also associated with war, crafts, poetry, music, and magic. A sun symbol or menhir could take the place of the herm pillar in the Roman example.

the market is in progress, which may be sufficient to overwhelm any Dominion aura and make all natural foodstuffs and materials, and also goods manually crafted from natural materials, appear just a little more vivid and attractive.

Alternatively, this part of the market may be in a regio within a busy city market. The regio is reached by going down a certain narrow alley between two stalls. If the marketplace lies over a suitable pagan site, such as the foundations of a Roman temple, one or two of the people collecting dues from the stallholders inside the regio are devotees of Mercury or servants of

Goods from St. Michael:

Sellers tend to occupy the same spots in the market every week, but in a large, busy city market, sometimes a visitor or even a local resident can become confused. In a relatively quiet location, she may come across a previously unnoticed booth where the salesman is the patron saint of some trade.

The saint and goods discovered depends on the situation; many options are listed below. A pious, holy person in need of something particular might have the opportunity to acquire something very special indeed. The goods on offer are, at the very least, particularly fine examples, and may bestow blessings of some sort. The seller may appear exactly as he looked in his prime, or perhaps his dress and speech betray very little of his origin. If it is the saint's feast day, the customer need not necessarily be pious at all to find the unusual booth, which could lead to an interesting meeting.

The patron saints of merchants in general are Homobonus (see below) and Nicholas (the fourth century Bishop of Myra in Turkey), and either of these might serve if none of the following are appropriate.

ST. CRISPIN AND ST. CRISPINIAN: Leatherworkers, cobblers especially. Feast: October 25. These brothers were members of a noble Roman family who preached in Gaul in the third century. Some

say they traveled as far as Faversham in England.

ST. DUNSTAN: Metalworkers, locksmiths, and embroiderers. Feast: May 19. A tenth century English Benedictine monk who became Abbot of Glastonbury and later Archbishop of Canterbury.

ST. ELOI: Goldsmiths and jewelers. Feast: December 1. A preacher who became Bishop of Noyon, northern France, in the seventh century.

ST. HOMOBONUS: Cloth and tailoring. Feast: November 13. Homobonus died in 1197 and was canonized in 1199. He lived in the north Italian city of Cremona and appears as a well-dressed citizen of that time and place.

ST. JOSEPH: Woodworkers. Feasts: March 19 and May 1. The foster father of the Son of God lived in that part of the Roman Empire known as Judaea and died in the first century.

ST. MAURICE: Dyers and weavers. Feast: September 22. Maurice was an Egyptian soldier in the Roman army during the third century who became the principal officer of the Theban legion.

ST. MICHAEL: Wholesalers. Feast: September 29. The archangel appears in his role as the weigher of souls.

ST. VINCENT: Wine. Feast: January 22. A deacon who lived in Saragossa, northern Iberia, and was martyred in 304.

his priests, who may be persuaded to conduct individuals to the higher level of the regio, which can be reached in no other known way. The higher level has a magical aura of 6 and contains a paved forecourt

and temple in the style of ancient Rome. A fountain in the center of the courtyard gushes out around the base of a large stone statue of Mercury in his role as god of commerce. Carvings around the temple

depict a busy market in a thriving Roman city. The priest guarding access to the temple's inner room may be willing to offer something of value in exchange for a particular service, for example increasing devotion to Mercury among the population in the surrounding area. If the Church finds out about this, the market will very soon lose its pagan and magical aspects.

Infernal Trading

The most attractive market of all may appear wherever and whenever there is a good chance to corrupt people. It is run entirely by demons or their agents, some of whom may be human and others not. It is a bustling place, where the smell of good food and the sound of lively music draw people in. Infernal deceit makes the goods seem better than they really are. The goods on sale are cheap enough to be affordable, but not suspiciously so — indeed, the price asked may vary to fit the means of the potential customer. Tempting free samples are offered when someone is wavering on the edge of a fall.

Articles on sale may be the result of sin, for example a forged document or a unique item that must have been stolen, but mostly they are inducements to sin, where the reason for buying is potentially sinful. Visitors to the stalls may be urged to buy something specifically to arouse envy or lust in someone they know, to buy something they don't need just to make sure a rival cannot have it, to over-indulge



As to what is being exchanged, just about anything could be. It may be unusual variants of items common in mundane markets, entirely different things that yet bear a superficial resemblance to mundane objects, or things never normally the object of trade. Of course, with the fay appearances are often misleading, but they could well become annoyed if someone uses obvious spells to try to learn their secrets or penetrate their glamour.

The fay often have odd ideas on what constitutes fair exchange, and negotiations can be prolonged and perhaps bewildering. Some faeries stick to bargains when they are unable to avoid making them, although it can be exceedingly difficult to bring them to the point. It is highly unlikely for a faerie trader to have any interest in accepting coin, but it may be possible to exchange a fay item for a different type of payment, perhaps a lock of golden hair, a particular service, or — in the case of the rash or desperate — for an unspecified future favor. The consequences of any exchange made may remain obscure for a long time. It is generally recognized that consumption of faerie food and drink is best avoided; tales of those trapped for ages in Arcadia or other Faerie realms after ingesting just a sip or morsel are too numerous to all be untrue.

Fairs

For many people, the height of excitement is to go to the fair. It is a place to see and be seen, to witness strange sights, meet new people, acquire new and unusual things (by purchase, barter, trickery, or theft),

in food, drink, pretty ribbons, or books; or to gloat over how much they have saved by making such a clever bargain.

Games of chance or skill in such markets start off fairly harmlessly, but before long the player finds her money has run out and she is being urged to pay with a kiss, her clothing, and eventually — if she persists — her child, and finally her soul. Or perhaps a wrestling bout goes the player's way after strong initial opposition, and he is cheered on to seriously injure his opponent. A simple game of accuracy in throwing or shooting an arrow may develop so the participant finds she is asked to knock the miter off a dummy representing the bishop, and then finally to take aim at a crucifix to be victorious.

Faerie Trading

Fairs and markets held by and for the fay are not uncommon, but it is usually hard for anyone outside that milieu to find out about them. One needs an informative contact, a certain knowledge of Faerie Lore, or a degree of luck. Whether it is good luck or bad luck depends upon the nature of the faeries concerned and the behavior of the visitor. Such a market may be entirely the province of one group of faeries, for example those associated with one particular aspect of the world, or it might involve many kinds. Whatever its character, the fair or market reflects human events sufficiently closely that it should soon be clear to the visitor that it is a gathering for the purpose of exchange.

Story Seed: The Lost Child

A child of about four years of age is found hiding underneath a stall towards dusk. The child is frightened, tearful, and lost. Few are inclined to help because the child seems alarmingly odd. She looks much like any other scruffy little child, but has The Gift or some other supernatural power — such as the Tainted with Evil Flaw — that repels most people. At first, the child is too scared to make much sense if anyone does get her to talk. If she has The Gift, mundane characters do not trust the child, and the same effect makes it hard for a Gifted character to win the child's trust.

and to exchange news and other information. A fair is largely exempt from the restrictive rules of the guilds that prevent foreigners from selling in town, placing few limitations on the sources of goods. Luxuries are on sale, but for every rich and renowned merchant, there are many lesser traders and peddlers dealing in smaller quantities and humbler goods.

For days before the fair, roads in the vicinity are crowded with lumbering carts mostly drawn by oxen, with milling herds of animals, and with heavily laden chapmen on foot. For merchants, a fair is a place where business is done wholesale or retail; often they purchase with the intention of selling elsewhere at a profit. For those with large households to run — royal households, prosperous noble households, larger monasteries, and affluent covenants, for example — fair are places where bulk buying is possible from an extensive range of merchandise. Regularity is key to the



success of a fair. If it is held always in the same place at the same time, everyone can depend on it. A merchant takes a considerable risk when he trusts his precious goods and his own life to the dangers of travel, so he only sets out when he is sure of buyers at the end of his journey.

There are Redcaps at all the largest fairs, taking the opportunity to pass on messages, and to trade in gossip and information as well as vis (see *Houses of Hermes: True Lineages*, pages 84–89). A tent is designated as a temporary Mercer House, where all members of the Order and covenant representatives are welcome. Safe inside, Hermetic gossip is shared and trade in vis, books, and so on are conducted. A Redcap may pose as a trader of mundane goods outside the tent to deflect unwelcome curiosity, possibly backed up by guards. Most

often, a suitably experienced companion attends the fair to conduct business for the magi, but covenants may commission a Redcap to make special purchases on their behalf if none of the covenant's residents wish to attend. The presence of one or two Gifted people may be sufficient to discourage mundane interference, since they are likely to be perceived as untrustworthy, but there is always the risk of inviting too much attention, so discretion is the rule.

If the owner of a fair also has control of the local town or city, it is usual for them to appropriate much of the town for the fair, as happens at Bury St. Edmunds and St. Ives in England, and Provins in Champagne. Here tenants renting properties in the town find that they are obliged to vacate their ground floor rooms that give onto a main thoroughfare so that

From Over the Hill and Far Away

Any being that has or can assume human form could turn up at a mundane fair or market as buyer or seller. Such folk probably seem odd in some way, most commonly something about their eyes, teeth, clothing, or use of language, or unfamiliarity with local facts. Only the most cosmopolitan or sensitive person is likely to realize that these are not just signs of someone from a distant part of the country, or another mundane country entirely. In more isolated districts, many may think they are just from the other side of the forest, or from over the mountains.

Denizens of other realms attending a mundane fair might simply be there out of curiosity, or they may be after a particular commodity — perhaps just what the magi need to build into an enchantment. The question for sellers is, do these buyers have acceptable coin, and if not, how can they pay? Supernatural creatures may have very odd requests, for example trying to purchase something that is

not on sale. A rash, greedy, or gullible trader might regret agreeing to sell his nose or his good name. Magical or faerie creatures do not necessarily make such offers with malicious intent, they simply have a very different view of the world.

Animals with supernatural characteristics are also likely to go to a fair once in a while. Some operate independently and simply exploit the opportunities, such as a jackdaw come to steal by application of cunning and persistence. A bird that is much more than the mundane variety may give itself away by going after something that isn't small and shiny. Supernatural animals might be drawn together from over a wide area to meet at a great fair. Faerie versions of domesticated beasts could mingle with their ordinary counterparts to get in without attracting too much unwanted attention. Just like anybody else, they might exchange news and gossip with others of their kind, negotiate or bargain, and even fight.

the landlord, usually the same person as the owner of the fair, can let these out to traders for additional income. There are fines for anyone else who takes a fee for allowing someone to trade from a back room. Temporary wooden shops are erected in the streets and squares for the fair, making an already congested situation worse, and the whole town acquires something of a carnival atmosphere.

Where the owner of the fair lacks the power to take over the town, a fairground is established outside the urban area, and temporarily takes on the appearance of a thriving town. A fair booth is typically a

wooden framework with a wooden roof and canvas sides, but the largest fairs provide more durable booths that are left standing from one year to the next, most often of wood, but the most affluent merchants have been known to build in stone. Tents of all sizes are erected also.

Despite the advantages that a fair brings, relations between the town and the fair are often antagonistic, since the owner of a fair frequently has the right to close down all trade in town during the period of the fair, forcing the local inhabitants to buy and sell at the fair and so contribute to the income the owner gains. He

can also requisition sleeping accommodation, obliging townsfolk to take in visitors. There is a distinct division between lodgings and places where sales are allowed.

Part of the fairground is set aside for animals, and there the air is filled with the din of horses, oxen, sheep, goats, and pigs, plus dogs, both those for sale and those that accompany their masters as a defense against wolves and thieves. Another group set apart are the cooks, bakers, and smiths, since the risk of fire is taken very seriously. A local regulation may require every stallholder and householder to have a bucket of water ready in case of emergency. For safety, fires are prohibited in the fairground at night, and a curfew between sunrise and sunset is likely.

Law & Finance

By 1220 there is a system of very well-established trading conventions and practices for mundane fairs.

Grant of a Fair

It is a great honor to be given the right to hold a fair. Such permission is usually only given by the ruling monarch to a member of the nobility, an abbot, or a bishop, but a town may be awarded the right. It is a highly desirable gift because the right to hold a fair comes with the right to make money out of it in a myriad ways (see insert), and also to dispense justice during it, and take profits from any court proceedings. A medium-sized fair, such as one drawing customers from across a

Making Money from a Fair

TOLLS: Payments required for carts, people and beasts, to pass town gates and roads.

PASSAGE, CARRIAGE: Tolls for carrying goods past a checkpoint.

PORTAGE: A fee for carrying cargo from one navigable river system to another.

LASTAGE: A toll based on the weight of goods carried.

PONTAGE: A toll for carrying goods over a bridge.

SELDAGE, STALLAGE, PICAGE, TERRAGE: Payments due for setting up a booth, sometimes paid in goods.

FEES: For entry to the fair. (In extreme cases, fees may be higher for late arrivals to encourage

merchants to arrive for the start of trading.)

PESAGE: A fee for the weighing of goods, paid by the purchaser.

TRONAGE: A fee for making use of the public weighing beam.

BROKERAGE: A fee for acting as a broker in negotiating a deal.

RENT: For use of a fixed stall in a fair with permanent buildings, or for overnight accommodation.

GRAZING PAYMENTS: For the right to graze animals, both those for sale and those who pull the cart home.

ANIMAL CARE PAYMENTS: To those who care for the animals during the fair.

county and having a special attraction like a large sale of horses, might provide the owner with over 100 pounds in profit, while a small fair for a single village might make him a few shillings. The cost to the owner for administration of a medium-sized fair is likely to be around three pounds a week, with most going to pay for staff to run the fair and its court. Once a fair has been granted to someone, the ruler may show his favor again by permitting an extension to the duration. In the past, the right accorded simply made official a fair that was already held regularly, but by 1220, in the most civilized parts of the continent, all but the most local fairs require explicit permission.

A covenant might find a way to become the owner of a lucrative fair, perhaps through a companion who is a minor nobleman, and use it as a significant source of income if they can continue it without attracting unwanted attention from the mun-

dane authorities. A typical annual fair for a town counts as a Lesser Source of Income, a county horse fair combined with sale of cloth and a wide range of other goods counts as Typical, while one that draws traders from across Europe counts as Greater. See *Covenants*, page 16, for the Minor Resources Boon Rights, under which a covenant could have the right to hold a fair.

Trading Law

For the system of trade to work, making it economic for merchants to transport goods over long distances and risking the dangers of travel, it is essential that there is trust between trading partners and an understanding that agreements can be enforced. Courts of law set up at the great international fairs provide a means of settling disputes in front of an international audience. People pass on news of the



judgments made, the names of those found guilty, and fines levied against their fellow guild members when they return home, so reputations and knowledge of international trade laws spread.

Frequently goods are sold for cash or exchanged for other goods, but if delivery or payment is not to be immediate — as is often the case where large quantities are involved — a contract is required. This is commonly sealed by a payment of God's penny (any small coin given as a token of the agreement) in front of a witness, by a tally, or by a written bond. A tally is a piece of wood several inches in length. Notches of varying size are cut on the upper and lower faces to denote the sum of money or value of goods involved in the deal, with identical

identifying words also written on each face. A cut is made about half way through the stick on one face, about three inches from one end, and then the stick is split from the other end as far as that cut. Each of the people involved take one of the two unequal pieces so that the pair can be reunited to settle any later dispute about the debt. The *instrumentum ex causa cambii*, or recognizance, is a document signed by the seller, the buyer, or the buyer's agent, and by an independent witness or notary, which is used to record a sale agreement. At the larger fairs, wardens are appointed to oversee contracts and ensure that the details are properly recorded.

Weights and Measures

The legal process of assize covers the quality, price, and measure of bread, wine, and ale on sale at the fair, and the accuracy of the weights and measures used. Someone has the duty of tasting the ales to make sure they are good enough, which is important because ale only keeps a few days yet is in such demand that up to half the local women may brew for the occasion. A standard set of vessels is kept as the legal measures for fluids, flour, grain, and so on, and a set of weights is similarly kept. There is also a bar of iron for use as a recognized standard of length. All of these may be used by all. The problem lies in the fact that such standards only apply locally, and may be quite different elsewhere, even when the same measuring words are used. Accurate measurement is unlikely, and opportunities for fraud abound. (See Chapter 8: The Goods of Europe, for details of units for quantities of goods).

The Group Responsibility for Quality Control

Merchants from the same region often band together at fairs, especially when trading abroad and facing foreign rules and customs of trade. Before offering anything for sale at a fair, it is usual for a merchant to open his goods for inspection by the other merchants from his home area, so that they can be sure of their quality, since their collective reputation is at stake. Groups may appoint guild wardens or inspectors to monitor activities during the fair to ensure their reputation is maintained. Any wrongdoing, such as selling goods falsely weighed, prepared, or described, may result in a merchant being fined by his peers or, for a serious offense, ostracized.

Foreign merchants may be asked to prove that they have sufficient resources at hand, in coin or in trade goods, to keep themselves and their servants while away from home. It is common for a guild to ban their members from engaging in games of chance during a fair. They may also be banned from standing as pledge in court for anyone outside their own group. If any merchant fails to pay a debt, it is likely that all merchants present from the same city will be obliged to pay up at a later fair, for example paying a fee of one penny for each shilling's worth of goods they have to sell.

Royal Prise

At all the great fairs, royalty and other powerful customers makes purchases, either in person, or, more frequently, through agents or servants.

Story Seed: Cloth of Gold

A covenant requires a very special gift for a noble family and so commissions a Redcap or a companion to purchase a rare and rich fabric, perhaps an Italian silk brocade or cloth of gold, from the fair. When the agent tries to buy some on display at one of the stalls, the seller apologizes, saying that the clerk of the great wardrobe has demanded all that the merchant has on behalf of the king, or if more appropriate in the saga, that the archbishop requires it for a new vestment. How will the covenant manage if their agent returns without the gift? Will the potential purchaser insist, at the risk of drawing attention from crown or Church? The covenant is offering to pay immediately in cash, while the others insist on credit and may never pay — will the merchant take the money? If he does, will the covenant help him avoid the inevitable trouble?

They often buy in bulk, to clothe and feed their large households, whether they consist of servants and men at arms, or monks or nuns. A royal customer is generally undesirable, since any kudos are outweighed by the loss of earnings due to the royal prise, which is a special low price that royalty expects, such that it is a form of tax on the seller. A group of merchants from the same guild may agree to share the burden jointly. Despite a low price, it is not at all uncommon for a powerful buyer to delay payment for a long time, or not to pay at all. This is often acknowledged by the king, so there is a public announcement made and a cer-

Money is the Root

In Christian countries it is usual to mark the opening of the fair by celebrating a special Mass, which tempers the aura to Just according to the rules for ceremonial influence (see *Realms of Power: The Divine*, pages 38–41). Initially, a fair starts under the protection of its patron saint, but as time passes people forget about the saint and the protection fades quickly. With so many opportunities to sin on hand, it is likely that Infernal agents are busy at work. Characters with Second Sight or Sense Holiness and Unholiness may notice demons urging sellers to give short measure, whispering in the ears of those collecting tolls that they should overcharge, prompting bankers to charge interest, or guiding those of weak morals to prostitutes.

emony conducted in which the royal agent's credentials are presented to an official of the fair for scrutiny, to ensure that the merchants know who is buying on behalf of royalty. The royal agent may be instructed by his employer to only obtain goods from those merchants known to be affluent enough to not be much injured by the attentions of royalty.

Paying Up

All small payments are made on the spot in cash, but bills for large amounts of the best woolen cloth can run to 100 pounds, with prices for individual lengths running two to four pounds. Customers are not expected to carry such large sums, and the custom is for payment and

delivery to take place at a later fair, usually elsewhere. When the customer is another merchant, attending the fair to both buy and sell, it is usual for each individual's debts and credits to be accumulated and then sorted out at the end of the fair. When the day of reckoning arrives, clerks work out who owes what to whom, making use of signed documents, tally sticks, and details of debts recorded on written rolls during the course of the fair.

If the covenant is negotiating for several months' supply of wine or fabric to clothe all their servants, they attract attention if they are seen to hand over several pounds' worth of silver coins. It may provoke unwanted curiosity from pushy salesmen, or they may become targets for thieves and confidence tricksters. It is safer to send a companion or another agent, and follow the same payment procedures as mundane customers. Only the richest people can afford to buy the rarer luxuries, and at many fairs, the rich attendees expect to know all the other rich people in the area. Well-established covenants make use of contacts built up over a long period of time to avoid exciting curiosity, but a new covenant might have a problem. A busybody or provocateur may stir up altogether too much interest in finding out who these unknown big spenders are.

The larger fairs have clerks to keep note of the sums of money spent and owed, but the Roman numerals used outside Arab regions do not lend themselves to easy recoding and arithmetic, so that errors are frequently made in long account rolls.

Jurisdiction at the Fair

The noble or ecclesiastic who has been given the right to hold a fair

also has the right to uphold justice during the fair, over-riding any such rights of a nearby town. This often extends beyond the bounds of the fair itself — the income from fines is so attractive that the fair court (sometimes known as the Court of Piepowder, from the French *pied poudre*, referring to the dusty feet of the itinerant tradesman) takes over all trade-related prosecutions in the vicinity for the duration of the fair, whether associated with the fair or not.

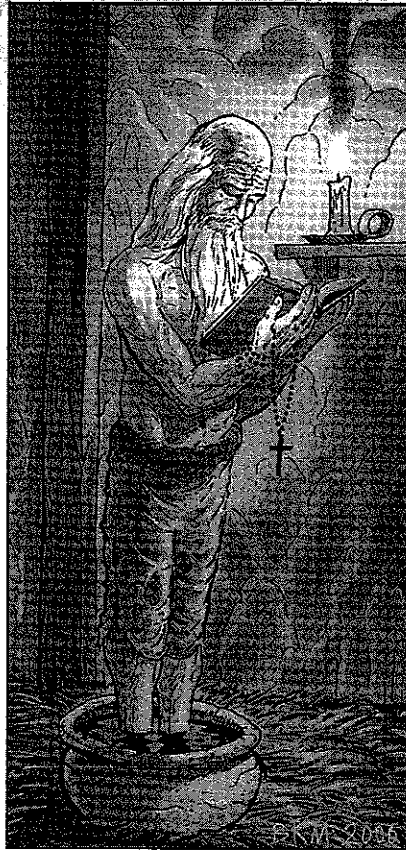
Merchant law concerns itself mostly with debt and contract, is less formal than the other legal systems in force, and is noted for common sense and swift decisions. Cases are conducted by making statements on oath and producing witnesses to testify to the veracity of the statements. These witnesses may be two or more people who can swear to the truth of a statement because they were present when the transaction in question was made, or might be a group of well-respected persons who simply swear that they believe the statement to be true without having personal knowledge of the incident or agreement. In some cases, particularly where details of a contract are in dispute, a jury — typically of twelve persons who are believed to be in a position to know the truth of the matter — reviews the statements; their verdict is nominally unanimous.

The owner of a fair rarely presides herself, and is more likely to appoint someone with extensive administrative and legal experience to hold this prestigious office. Clerks are engaged to keep records of the cases, and bailiffs are recruited to carry out the orders of the court. Punishments are most often fines, though at some fairs a local building is rented to serve as a temporary prison for those convicted

Godric — Peddler, Pirate, Hermit, & Saint

Saint Godric's veneration is centered in northeastern England, but his career took him over much of Mythic Europe. He started as a peddler, then became a merchant, shipping cargo between Scotland, Denmark, and Flanders. His business partner was lost at sea and, when hard times reduced his resistance to temptation, Godric took up piracy in the Mediterranean. An encounter with King Baldwin I of Jerusalem led to repentance and pilgrimages to the shrines of St. James at Compostela, Rome, and Jerusalem before he returned to settle in England. In a vision, St. Cuthbert told him to settle at Finchale near Durham, where he dwelt as a hermit. He became renowned for his austere lifestyle, the hymns he composed, and his prophecy. He died on 21 May 1170 at the age of 105. His grave is against what was the north wall of his church, although the monks of Durham have since built a shrine to St. Godric and established a priory on the site. Pilgrims often go there as part of a visit to the shrine of St. Cuthbert at nearby Durham cathedral.

Godric claimed that the shortest of his hymns, just four lines, had been given to him by his sister Burchwen, also a hermit, after she died; perhaps Godric will pass on



posthumous hymns as his sister did. He might make a prophecy or provide information to guide characters. The earthenware vessel which he would fill with cold water so he could stand in it praying all night might be a source of Aquam vis. Elements of Godric's life story could also provide an unusual background story for a merchant player character.

of serious crimes, particularly theft, and occasionally a pillory is put to use.

Regulations particular to the fair are enforced, and watchmen and armed guards are employed to patrol the fairground and apprehend wrongdoers. Butchers can be required to obtain a license to operate at the

fair, as a means of reducing health risks and taking in money. Fires are forbidden on the fairground. Rubbish must be disposed of so as to leave the ways clear. Prostitutes and lepers are banned from the fairground and anyone discovered letting out a room to a harlot is fined (but it keeps on happening anyway).

Story Seed: Joint Ventures

It is a considerable expense to build up sufficient stock to take to a fair, and to pay for servants, transport, and a booth to trade from. Sometimes merchants go into partnership with others who can provide capital in return for a share in the profits, including members of the nobility, ecclesiastics, and even rich widows. Such an arrangement might suit a covenant very well as a means of making money with minimal time and effort, although it is risky. Will the magi be tempted to provide their active partner with magical devices to facilitate his part of the arrangement, or to get involved if things go wrong?

Traders and Goods

See Chapter 8: The Goods of Europe for details on the sources of raw materials and everyday items on sale at every fair, and the luxury goods that may be available but can only be reliably found at the largest fairs. The closer the fair is to a major source, the more likely a commodity is to be on sale. It is perfectly possible for items of supernatural origin to turn up as exotica, and the seller may well be entirely unaware of the source.

Along with the wide range of goods on sale, the following craftsmen are likely to be available at every fair: tailors, leather workers, barbers, blacksmiths, wheelwrights, and farriers. Larger fairs are attended by armorers and weaponsmiths, where the rich visitor may take the oppor-

tunity to place orders for items to be custom made and delivered later. If your saga follows history, it will be a few decades before Italian merchants regularly attend fairs as far from home as England, but they may already be found at the Champagne fairs, offering for sale fine silks, brocades, and cloth of gold suitable for rich church vestments or royalty.

On the fairground, whether it is in the city or outside it, booths are grouped according to the goods they are selling and, within that grouping, are clustered by the merchants' city of residence. A city guild often takes responsibility for renting the booths on behalf of its members, so each is always well represented, but not always by the same merchants. Any one merchant probably attends a few fairs but not all. Merchants typically have their base in a town where they own property, and it is not unusual to find that the most prosperous make as much from money-lending and land speculation as they do from trade in goods.

There is often vigorous competition between merchants, although temporary partnerships may be created for short-term cooperation. A merchant bringing goods a long way might send a courier ahead to be there when the fair opens to cry the praises of the goods due to arrive in hopes of making an early sale. This is quite often successful, with goods being purchased sight-unseen. Rich merchants employ factors and brokers, who may be found mingling with the crowds while praising their employer's merchandise.



The Great Fair Cycles

The largest fairs in a region often occur in a cycle, since the owners of both fairs lose out if two are held too close together. A few of these cycles are particularly important in Mythic Europe, but the Champagne cycle is easily the most significant.

The Champagne Cycle

The Champagne cycle fairs form the trading center of Mythic Europe, providing an opportunity for goods to move to England, Flanders, Scandinavia, and the Baltic from Italy, Spain, and Byzantium, and vice versa. The region is well placed with respect to the overland routes to Italy, Provence, Flanders, Bohemia, the Baltic, and Iberia. The pre-eminence of the Champagne fairs in recent years is based on the ability of the counts of Champagne to guarantee to all merchants their personal security and the security of their property while at the fair and while traveling to and from the fair. They are even known to offer restitution for any goods stolen in transit. In order to make the guarantee work, they prohibit use of their fairs by merchants from places where the ruler refuses to cooperate with the fair administrators, including the assurance of safe conduct and the pursuit of debtors.

The clerks in Champagne are more diligent than most about recording contracts where a fee is involved; unlike other fairs, Champagne has importance apart from the trade in goods as a financial center for the exchange of coins,

The Champagne Cycle

LAGNY: January 1 for 6 weeks

BAR-SUR-AUBE: mid-Lent for 2 weeks

PROVINS: Ascension week for 6 weeks

TROYES: June 24 for 6 weeks

PROVINS: September 14 for 6 weeks

TROYES: November 2 for 6 weeks

Generally there is an interval of about two weeks in between fairs.

Unlike other fairs, where everything on sale is available throughout the fair, the Champagne fairs regulate trade during the six-week fairs as follows: 1 week for setting up stalls; then ten days for cloth trading, 11 days for leather trading, and 19 days for trade in other goods, followed by a few days for settling accounts.

arrangement of credit, and settlement of accounts.

The Five Fairs of Flanders

The Flanders cycle comprises fairs successively in Lille, Mesen, Ypres, Torout, and Bruges, held between February and November. Like the Counts of Champagne, the Flemish rulers make efforts to keep the roads safe for those going to or from their fairs. They are built on the cloth trade centered on Ypres, Ghent, Douai, and Bruges, particularly the trade in fine woolen and linen cloth. Transport of goods by water is very much the rule here, with tolls to be paid to different authorities along the way; at Lille

The English Fair Cycle

STAMFORD: Ash Wednesday to Palm Sunday (owner: Earl Warenne)

ST. IVES: Easter Monday for 3 or 4 weeks (owner: Abbot of Ramsey)

ST. BOTOLPH'S, BOSTON: Feast of St. John the Baptist (June 24) for 1 month

BURY ST. EDMUNDS: July 22 for 6 days (around the feast of St. James on July 25) (owner: Abbot of St. Edmund's)

KING'S LYNN: July 20 until the Feast of the Beheading of St. John the Baptist (August 29) (owner: Bishop of Norwich)

ST. GILES', WINCHESTER: August 31 for 15 days (owner: Bishop of Winchester)

NORTHAMPTON: Feast of St. Martin (November 11) for 8 days

cargoes must be off-loaded and carried on horseback past rapids, while at Douai boats must negotiate a lock. Transport this way is quicker than by road, but costly.

England's Great Fairs

The fairs at Boston, Stamford, St. Ives, King's Lynn, and Winchester, and possibly also Northampton and Bury St. Edmunds, are major ones. They serve as local fairs for their own area, but also attract merchants from far afield. Merchants from all over England, and visitors from Flanders, France, Italy, Ireland, Brabant, and beyond are found there. The primary purpose of these fairs is the sale of English wool to the merchants of Flanders, and also the sale of cloth woven both in England and

Looking Ahead

If your saga follows real history, the Champagne and Flanders fair cycles faded in the 14th century, as those in southern Germany increase in importance when trade routes to the east and over the Alps develop. After 1300, the major fairs are held at Bergen-op-Zoom, Antwerp, Leipzig, Friedberg, Frankfurt-am-Main, Geneva, Lyon, Bozen, and Medina del Campo.

Flanders from that wool. Other English products most in demand abroad are tin, lead, hides, and fish.

The timing of the Boston fair means more deals for wool are done there than at any of the others. King's Lynn fair is famed for offering the best selection of hunting birds in the country. St. Ives's fair is associated with a very small town, much of which is requisitioned for the fair, but has one of the few bridging points over a navigable river that flows into the North Sea. Some goods arrive by water and some are even sold from boats. The fair there thrives because it is well managed under the rule of the Abbot, who makes a considerable sum from it.

The fair on St. Giles' Hill, Winchester is the most important in the country and the only one where Redcaps are always in attendance. It attracts merchants from Aragon, Toulouse, Normandy, Germany, and Flanders, many of whom tend to stay on and trade in the town until the end of September. Tin from Cornwall and gold from Wales can be obtained there. The fair site has grown out from its origins at the foot of an old barrow where a pagan festival was held at about the same time of year.

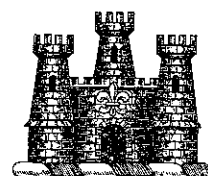
Unfair Competition

If your saga follows history, the success of St. Giles' Fair will be threatened when in 1245 King Henry III establishes a fair at Westminster to be held in mid-October to benefit Westminster Abbey and celebrate his devotion to St. Edward the Confessor. At this fair he promises that the king's prizes (the reduced prices of goods to royalty) will be dropped, and also that royal debts will be settled immediately. To make sure it is a success, he bans all other trading in London for the duration and has proclamations made at all the major fairs, putting pressure most heavily on Winchester.

A grid of streets with permanent buildings has been laid out around the church of St. Giles, outside the city walls. Many of these are only occupied part of the year. Open land around is used for temporary stalls, a parking area for carts, and a place to tether horses and other animals.

Hermetic Mid-Summer Fair

It is often inconvenient to trade in secret or through agents at mundane fairs, so for some years now a covenant in the Tribunal of the Greater Alps has held a gathering in early June, lasting for up to eight days. Here magi trade in vis, books, enchanted devices, and anything else.



Trades may be negotiated individually, or goods entered into an auction run by the Quaesitores, which takes place on the fourth day of the fair. All exchanges are by barter or by use of vis as currency.

The hosts are not expected to provide lavish hospitality. Very senior visiting magi are accommodated in guest quarters, but most visitors make use of the field set aside for tents and other temporary structures. Feasts are held on the first and last day of the fair, to which all visiting magi are invited, and on other days food and drink are available as at any other fair. Games and contests are arranged to keep grogs and servants occupied while the magi negotiate and chatter.

Thessalonica

While of lesser importance than Champagne to covenants in the western tribunals because of distance, the great fair of Thessalonica, known as the Demetria, rivals those of Champagne in size and the range of goods on offer. Covenants in the tribunals of Novgorod, Transylvania, Thebes, and the Levant often take advantage of this opportunity. Merchants come from as far as France, Portugal, Castille, Sicily and Italy, Egypt, Nicea, Hungary, and Bulgaria as well as the immediate surroundings. Proximity to Constantinople means that rare and rich goods from the East are more easily come by here than at any of the western fairs, which is enough to tempt many covenants to send a representative, particularly when exotic materials are required for enchantments.

Regional and Local Fairs

Many towns and some villages have the right to hold a fair once a year. Such a fair is almost always fixed to start on a saint's day and, if the place is blessed with the relics of a saint or martyr, the fair is held on that feast day, since all those pilgrims need food and drink and may well be persuaded to spend on other goods and entertainments. The duration is unlikely to be more than two or three days at first, though this may be extended as a reward or favor. While some fairs are to benefit local nobles, many minor fairs have been established to raise funds for a monastery, abbey, convent, or some other charitable cause, for example a leper hospice.

A significant fair which offers more than the local market is likely to be sited close enough to a navigable river that goods can arrive by boat, and also close to a major road, as goods are often carried by ox-drawn cart or — as with cattle, horses, and geese — come on their own feet. There one can purchase agricultural equipment and minor luxuries as well as livestock and agricultural produce. The smallest fairs take place in the grounds around a church, but such are unlikely to attract visitors from further than the next village. Such a local event would be timed to fit into the agricultural cycle so that most people would be free to attend. Foodstuffs and the products of local craft workers are on sale; itinerant peddlers offer ribbons, trinkets, a few

common spices, pouches, and pins; and there may be a hedge magician offering minor charms and cures. Everyone is expected to attend, and rents for land and buildings are often payable at fairs.

Examples

Saint Denis's Lendit Fair near Paris was founded by King Dagobert in the seventh century and was the most important fair in France until the Champagne cycle took over. Now it attracts fewer foreign merchants but it is still regionally important. It runs from the feast of St. Denis (October 9th) for a month. More recently, in 1109, a second Lendit fair was initiated, starting on 12th June. Both Lendit fairs are for the benefit of the Abbey of St. Denis, although the University of Paris has the right to send representatives to the June fair to request their annual allowance of parchment and money donated, willingly or otherwise, by the merchants.

In the Rhineland, the most important fairs are held in Cologne at Easter and in August. Linen cloth and thread, glass, and metal goods from bells to copper dishes are produced locally, but a far wider range of goods is brought for sale from all directions.

In England, the university town of Cambridge controls three local fairs — Garlic, Midsummer (Barnwell), and Stourbridge — and one at Reach, the fenland end of the Devil's Dyke (a linear ridge and ditch earthwork). In addition there are fairs permitted at ten of the surrounding villages.

Chapter Seven

Trade

Late last century, the commercial network of Europe began to change irrevocably. Many new mines become commercially viable, and precious metal became comparatively common. Europe's economy began to switch from agrarian barter to one in which it is possible for people to buy and sell using money. This process, monetarization, is continuing and accelerating. It has allowed the major noblemen of Europe to cease their earlier habit of traveling about their demesnes, eating through the food-rents of their vassals, and settle their courts in major cities.

The population of these cities has begun to rapidly increase. If current rates of expansion continue, in 1300 many cities will be ten times the size they are in 1220. In the West, cities of this size have been unknown since Roman times. Their demand for food, drink, fuel, building materials, and the staples of manufacturing is insatiable. The cities are omnivores that devour the product of their hinterlands, and swell to ever-increasing hunger. The cities do not just eat: they also breathe.

Cities breathe silver. The agrarian nobility accept money from their vassals as rent, and then spend it in the cities on luxuries. The city's craftsmen spend it on staples: food, drink, fuel, and materials. These are bought from rural laborers through

merchants. Peasants have pocketsful of money after each major harvest, until they pay their rent and buy new tools with their coins. Each city exhales silver into the countryside after harvest, and inhales it again over the rest of the year.

This provides commercial opportunities for those willing to risk their lives and fortunes on the road. A new type of person has appeared in the West: people who, like magi, lie outside the division of the world into those who toil, those who pray, and those who war. These are people who can catch the city's breath and keep a little for themselves: the merchants.

Virtues and Flaws for Traders

All traders have a Social Status Virtue representing the style of trade in which they engage. This determines their social position and degree of affluence. These Virtues, in ascending order of wealth, are: Merchant (which suits urban merchants and local carriers), Merchant Adventurer, Factor, and Capo. A character may have



more or less wealth than an average trader of his type, as represented by the Wealthy Virtue or Poor Flaw. The Redcap Virtue may substitute for any of these Virtues. Redcaps change roles at the whim of their House. Players creating traders from affluent families might also consider Privileged Upbringing, Protection, Vernacular Education, and Temporal Influence.

Players creating traders might also consider the following Virtues: Affinity with (Bargain or Profession Trader), Cautious with (Bargain or Profession Trader), Entrancement, Learn From Mistakes With (Bargain or Profession Trader), Luck, Puissant (Bargain or Profession Trader), Self-Confident, Social Contacts, Ways of the (Sea, River, Road, or Town), and Well-Traveled.

Merchants have many of the same Flaws as other wealthy people. Personality Flaws are particularly suited to young merchants, who have access to wealth, but few of the traditional obligations that bind the landed nobility. Players might also consider two Flaws specific to merchants the Favors Flaw may be used to represent a merchant's indebtedness, and the Employed by Company Flaw suits characters who work primarily for a salary.

Companies

A company, also often called a "house," is a durable financial relationship usually formed between a small number of men related by blood or marriage. Many companies originate from a father who brings his sons into his business. After the father dies, each son has a share in the business, and is called a partner. The partners select someone, usually

one of their number, to manage the daily affairs of the business.

In much of Italy (and in this chapter of *City & Guild*), this leader is called a *capo*, meaning "head." Capos sometimes dispatch employees or partners to distant cities to manage the company's business interests there. These men are often called *agents* or *factors*. These are often the sons of the partners. As the organization ages, new partners are offered places in the management of the business, which they secure with money and often marriage. Some rich people are partners in several businesses simultaneously, particularly if they are descended from several generations of merchants.

This simple company structure is found throughout Europe. A *capo* in England is a "master," while a *capo* in France is called "chef." The terms used in this chapter are Italian or Anglicized Latin, because they lack more popular, confusing, alternative meanings in English.

Any variety of merchant may work for a company, or a corporate body like an abbey or covenant. They receive a small share of the profit of their trading, but live less well than an independent trader of their type. A character may have both the Employed by a Company and Poor Flaws, but this requires an explanation approved by the troupe, for example a gambling problem. It is also possible for a character to be both Wealthy and Employed by a Company. A Wealthy character could declare her independence from the company at any time, and seek creditors to found a new business. Those who do not do so usually have an expectation of rising to higher status in the company.

Carrying cargo for a company is less risky, and less profitable, than

independent trading, but many independent merchants accept consignments from a company when they cannot find sufficient cargo. Over time, the company finds traders with whom it can work comfortably. If sufficiently talented, these merchants are asked to join the company as employees, or, if they have capital, junior partners.

New Virtues

CAPO

Social Status, Major

The character manages a trading company that has branches in at least two cities. This gives the character many advantages, which a later section of this chapter details. A *capo* who is also a partner in the business does not select the Partner Virtue, instead selecting Poor or Wealthy, as appropriate to his circumstances.

FACTOR

Social Status, Minor

The character manages the interests of a trading house in a single city. This gives the character many advantages, which the main body of this chapter describes in detail. Many factors are junior partners in their companies, and they choose the Partner Virtue, not this one.

MERCHANT ADVENTURER

Social Status, Minor

The character is in command of a ship, and a crew. The character has sufficient capital for a cargo, but may have substantial debts, which may be represented by the Favors Flaw. Further details are given in the main body of this chapter. A merchant adventurer who owns a share of the company he works for should select the Partner Virtue instead of this one.

PARTNER

Social Status, Major

The character has a large financial stake in a wealthy company. This provides sufficient income for the character to live as well as a minor member of the nobility, but without military trappings. The company's capo is answerable to his partners, and they are permitted, when practicable, to take their profits in service from the house's captains and factors, if they wish. A partner may act in any of the roles of the house without taking the Virtue that corresponds to that role, save the role of capo, with the permission of the troupe. That is, a partner who is also a factor, merchant adventurer, local carrier, or urban merchant need not purchase that Virtue if she has this one.

PERFECT EYE FOR (COMMODITY)

General, Minor

For one commodity, and products manufactured from it, the character never fails to make an accurate assessment of value. A character who has a perfect eye for wool, for example, can class wool by touch and always estimate its price accurately. The character can also price woolen cloth and woolen embroidery. A character with a perfect eye for gemstones can always spot fake, cracked, and illusory stones. Characters with this Virtue are prized employees, and are occasionally paid as consultants by other merchants. So long as they trade exclusively in the commodity that matches this Virtue, the character gains an extra (3 x Wealth Multiplier) Labor Points per year.

VERNACULAR EDUCATION

General, Minor

This form of secular instruction, given by tutors to the scions of merchant houses, emphasizes practi-

cal skills likely to make the student suited to a leadership role in the family business. The character may purchase Academic Abilities during character creation. She also gains 50 additional experience points, which must be spent on Academic Abilities, Bargain, the Organization Lore of the character's company, Profession Merchant, or the language of trade in the company's region (usually Latin, Greek, or Arabic).

New Flaws

BIGAMIST

Story, Major

The character has two entirely separate lives, in two cities, and moves between the two as he trades. Bigamists have two spouses, and maintain two households, which they must pay for. The merchant's annual cost of maintaining his business rises by (6 x Wealth Multiplier) Labor Points. Some bigamists mitigate this expense by pretending to be of lower status in their alternate life, which reduces the additional Labor Point cost by half (to 3 x Wealth Multiplier).

EMPLOYED BY COMPANY

Story, Minor

Characters with this Flaw are salaried employees, answerable to an employer. They may be merchants who travel on behalf of a company, or administrators who are answerable to the partners. On the other hand, they are also backed up by the resources of the company. See the Companies section, above, for more detail.

MANY MARRIAGEABLE DAUGHTERS

Story, Major

The character has a lot of daughters and needs to participate in stories

to marry them off suitably. Information on dowries is included in the Marriage and Dowries section, below.

UNHAPPILY MARRIED

Story, Major

Young merchants often marry for financial reasons. The character has married for money, not love, and seeks solace outside his marital bed. Unhappily married characters must hide their affairs of the heart from their spouses, their spouses' families, and possibly from their partners' spouses. In many areas, separation due to infidelity is permitted, although this is not divorce. In many such cases the wife's dowry must be returned, in part or full.

The Urban Merchant

An urban merchant, the least affluent type, lives in a single city, and sells wares in its market. If there is a fair near the city, the merchant might visit it, but these merchants do not seek fairs distant from home. Urban merchants are retailers: they sell goods to their final users. They should select the Merchant Social Status Virtue.

Covenants have many uses for urban merchants. They may be hired inexpensively. The home and premises of a merchant can provide accommodation for the covenant's representatives and can act as resupply points for expeditions in the city. Experienced merchants have little political power, but they often have excellent contacts in their city. The network of peddlers that many wealthy merchants control is also

an information gathering resource. Urban merchants often have excellent Area Lore, as described in Chapter 5: Travel.

Scale of Affluence

Poor urban merchants act as peddlers on behalf of wealthier merchants or traders. They buy a basket of stock each morning, and sell it in the streets during the day. Peddling is, in many cases, a sort of disguised begging. Some peddlers do not even own their stock and basket.

An average urban merchant lives in a rented house in the town. The merchant's wares are staple commodities that turn over rapidly, providing enough profit to live modestly. The merchant's lifestyle is precarious, because the loss of all his stock — in a marketplace fire for example — would be ruinous.

Wealthy merchants own their own home, and trade from a store near the market that they might own. Most are rich because they trade in something a little unusual, which allows them to draw richer clients, or because they have a monopoly on a commodity for a lucrative section of the city.



Investments Suited to all Merchants

All merchant types may invest their surplus Labor Points, or spend their spare seasons, in the following ways.

CHARITY

Characters may give their surplus labor as charity. The Church directs this labor toward good works. Characters who regularly give Labor Points to charities often form small guilds. Bridge guilds, described in Chapter 5: Travel, are one example.

- This improves the Reputation of the character (usually providing 1 Reputation experience point per season's worth of Labor Points spent, although these may be trickled into the charity over many years.)
- It provides social contact with the overseer employed by the Church, and those people the charity aids.
- A character who has given at least (1 x Wealth Multiplier) Labor Points to a charity in the past year can, on short notice, summon a crowd of the people whom the charity assists. If the character sends out a call, a number of people respond equal to the character's (Communication + Leadership) x his Reputation resulting from charity work x a Social Status Multiplier. The Social Status Multiplier for urban merchants is 1, for local carriers is 2, for merchant adventurers is 3, for factors is 4, and for capos is 5. A character who supports a home

for retired sailors can summon a crowd of ancient mariners and their families. A character who supports a bread dole can call up crowds of beggars, bakers, reapers, and so on. These people are willing to do mildly illegal things for the character. With a week's notice, the character can double this number of respondents.

COMMODITY SPECULATION

The character spends time selecting goods to be stored for a prolonged period, in the hope the price of those goods will rise. The character also arranges the details of storage for his goods, and the hiring of guards. The return for commodity speculation is 1 Labor Point per year for every 10 invested (with the invested Labor Point retained as well), unless story events intervene. If the magi burn down the warehouse during a duel, for example, all Labor Points are lost.

Commodity speculators must either own or rent storage space, which makes them either the employer of, or a valued customer of the employer of, a group of trained guards. These guards always welcome a little extra money, in exchange for duties that are suited to brawny, violent men. For a negligible cost, usually involving ale, a merchant can gather one guard per half-season's worth of invested Labor Points, and suggest how he spends an hour of time per week. These suggestions may generally not include breaking the law, with exceptions for affray, which is the sort of mob violence often found at sporting functions and in public houses.

DRAWINGS

Players may trade labor for the finer things in life, like clothes and expensive craft goods. Every (1 x Wealth Multiplier) Labor Points spent is worth a single sumptuous item of hand tool size or smaller. Larger items cannot be traded for Labor Points. They are purchased either from the character's annual profit, in Mythic Pounds, or available freely as part of the character's Social Status Virtue, as described in each social status section.

Introduction Agent: The character spends a season introducing merchants he knows, whose trade interests seem compatible, to each other, then negotiating the terms of their association. The character adds some of his own Labor Points to the venture, to help build trust. The character spends two seasons' worth of Labor Points, and has three seasons' worth returned to him after two years. The junior merchant in the group the character introduced to each other owes the character a single Favor, like the Flaw, which must be collected before the two years expires.

MARRIAGE BROKER

The character spends a great deal of time trying to get two non-player characters to marry. This costs two seasons' worth of Labor Points, which are lost. The introducer of the couple is given an honored place at their wedding, which allows him to develop 1 point in any suitable Reputation. It also allows him to meet many members of the social class of the couple, and this provides the Social Contacts Virtue, which fades after three years, unless the

character arranges another marriage. The couple, or the couple's parents at the player's discretion, owe the character Favors, like the Flaw.

Stories Suited to All Merchants

The stories suited for each stratum of merchant also suit those above, so most stories suiting the poorest merchants are appropriate for any type of merchant. Many stories may be used as investments instead, although this earns fewer Labor Points. Suitable gains in Labor Points are given at the end of most entries, although some stories result in the immediate gain of a whole level of wealth, or simply preserve the merchant from disaster.

ARCHEOLOGICAL FIND

Many of Europe's cities are built on the sites of ancient settlements, and the digging required to lay the foundations of new churches, castles, and bridges often disturbs Roman, or pre-Roman, vestiges. These are particularly valued by some members of the Order of Hermes, who investigate the recollections of ancient dead buried in unhallowed ground. A character hearing of such a find must purchase or steal the items found before they are given Christian burial. Failed attempts may give the character a poor Reputation. (Half a season's worth of Labor Points)

MARKET CHANGES

Urban merchants are dependent on the economy of a single city for their income, which makes them vul-

nerable. Merchants react to changing market conditions by finding ways to take advantage of the change, to mitigate losses it caused, or to reassert the previous economic state. A list of example changes follows.

BOOM AND REPLACEMENT INDUSTRIES: A boom occurs when there is sudden demand for a resource that the merchant can provide. Some goods, like Milanese armaments, have obvious reasons for sudden demand. But sometimes booms occur because of a complicated cluster of events, and a merchant who successfully predicts them can make a great deal of money. Sustained booms create new industries, because the old sources, often distant, can no longer meet the need. Venice's glass industry, Lucca's manufacture of damask silks, and Florence's cheap cloth all began as import substitution businesses.

Covenants and merchants who predict a boom can prosper tremendously from early investments in substitution industries. Once a merchant has a Reputation for skilled management in an emerging industry, rich people often court him with offers of lucrative partnerships.

In stories:

- A character who speculates successfully on the boom gains half a season's worth of Labor Points.
- A character who successfully enters an emerging industry gains a season and a half worth of Labor Points.

As investments, a character can detect a boom coming by making an Intelligence + Area Lore roll and consulting the following list. Booms occur in response to story events, at the discretion of the troupe, and last as long as desired.

- A roll of 18 lets a character prepare for years in advance, automatically allowing her to claim a return of two seasons' Labor Points for every season's worth set aside, once the boom is underway.
- A roll of 15 allows the character to put all spare Labor Points and money into the industry as the boom starts, and guarantees a return of a season and a half worth of Labor Points for every season's worth invested, in that one year.
- A roll between 7 and 14 offers no advantage.
- A roll of 6 or less loses the character 2 of every 10 Labor Points invested.
- A botch destroys the character's business.

CROP FAILURE: Crop failure provides enormous commercial opportunities for the unscrupulous. Grain is shipped from the Baltic coast to Flanders, and the Black Sea coast to Italy, but when crops fail it is worth more, and can be carried far further. Fish, pickled meat, wine, and oil prices also benefit from crop failures.

Two crop failures in succession, however, cripple trade. Most European grain crops only yield four times the amount of seed sown, so a town with two failures in succession eats its seed corn, and then its people starve. Even very wealthy cities can be wrecked by famine, since the civil order that might permit a coordinated response to the crisis breaks down. During these crises, nobles usually flee to their rural estates, and traveling merchants avoid the city. Senior representatives of the Church stay or go depending on their piety.

Groups of local merchants, who control the remaining food supply

and have groups of loyal guards, often rise to prominence, if they guide the city through the emergency. A merchant attempting to save a city from famine needs to:

- form a collation with other powerful figures who remain in the city
- find a way to finance their de facto government
- feed as many people as possible
- prevent the breakdown of public order, with its attendant looting and demonic oppression
- keep industry going, by finding a way of luring merchants back to the city
- deal with the refugees who will flee to a stable city if the disorder in a province becomes widespread
- prevent returning potentates, like nobles or churchmen, from claiming the food and valuables within the city

Successfully rescuing the town gains the character three seasons' worth of Labor Points.

NEW PRODUCT: When new commodities enter Europe, they displace old industries, but provide opportunities for those who adapt quickly. The introduction of linen, for example, damaged Italian businesses that made undergarments from silk, but was a boon for Iberians, who have similar businesses. They are also some of the few garment traders in Europe not dependent on Venetian alum, since most undergarments are undyed.

A character introducing a new product, through stories, gains Labor Points based on how deeply it alters the markets of Europe.

- A product that is sometimes used as a substitute for another

provides two seasons worth of Labor Points. Examples include the shift from fine ceramics to pewterware, and the introduction of hard cheeses.

- A product that spawns its own industries provides four seasons worth of Labor Points: flax, rice, and sugar are examples.
- A product that becomes omnipresent in the fairs of Europe promotes the character to Wealthy, or if already Wealthy, to the average status of the next highest Social Status. Examples would include hopped beer or coffee.

Introduction of a new commodity may be combined with other investments of time, like introducing merchants to each other, or commodity speculation.

MARRIAGE AND DOWRIES

For the nobility of Mythic Europe loveless marriage is common, but merchants and other common people expect domestic comfort from their partners. By this, they mean fidelity, emotional consolation, financial



Calculating Dowries For Merchants' Daughters

If the father of the bride has a Social Status two levels above that of the groom, he uses his influence and money to improve his son-in-law's circumstances. The groom becomes a Poor member of the Social Status immediately inferior to the bride's father. Any surplus Labor Points the son-in-law has are lost.

If the father of the bride's Social Status is the same as, or one level higher than, the son-in-law's, the dowry is paid in coin and goods. This is figured by multiplying the father's annual profit by 10, then dividing by the number of children he has, except any daughters already married. This figure can be spent as Mythic Pounds. Dowries tend to be larger if the daughter:

- is marrying a groom from a less wealthy family. This is not unusual, because women outnumber men in Mythic Europe, particularly in the cities.
- is one of many acceptable brides in her economic range.
- is a virgin.
- is less than ten years younger than the groom.
- will not receive other goods after marriage. It is usual for daughters to receive small gifts after marriage, but the more it seems likely that daughters will receive bequests, the less incentive sons have to improve their father's business. It is illegal in some areas — Catalonia, southern France, much of Italy — to leave bequests to daughters, so dowries in those regions are larger.
- has fewer siblings than average, since her share of her parents' wealth is larger. Larger dowries also, however, sometimes appear in vibrant family businesses with adult sons, because they are generating extra wealth for their parents.
- has mostly male siblings, since this means her parents need to find less money for dowries.
- is likely to have difficulty obtaining money from the male heir after her father dies.
- will pay the dowry in installments. Dowries are often paid over three years, or finalized with a payment contingent on events. An example is the death of the bride's grandfather, so that her father inherits his money.
- will receive the dowry in assets rather than money.
- has parents who would prefer people thought they had far more money than they do.

Conversely, dowries are smaller if any of these statements are untrue. For example, if the bride will inherit the father's business, there is likely to be no dowry, and may even be a dower. A dower is a payment made by a husband to the bride's family.

support, the bearing of heirs, and sexual availability. In some areas it is expected that love will blossom following marriage, and many medieval marriages do in fact contain the tenderness and security associated with later forms of union.

In many areas, the father of the bride must consent to her marriage. This allows him to threaten his daughter, by saying he will approve no man other than his choice. A father does not, however, formally choose the husband of his daughters in any Christian part of Europe. The sacrament of marriage requires the voluntary participation of the woman. A man is not her husband unless she consents during the sacrament.

Dowries are an important part of the marriage contract. A dowry is a sum of money, paid by the bride's family to the bride, or in some cases the groom, upon marriage. Dowries are the usual way for parents to pass wealth intergenerationally to daughters; they give sons shares in their businesses instead. This system of inheritance before death for daughters, but after death for sons, motivates sons to improve the business they will inherit.

In most of Italy and parts of France, a husband has the right to invest and manage his wife's dowry, but not spend it. He may be sued for mismanagement, and must be able to give it back to the wife's family if the couple separates. In Italy, if the wife

dies before the husband, her dowry must be given to her children or be returned to her parents. In parts of France the husband may keep much of the dowry. In England the husband owns all of the goods of the wife, including her body. In all three places, the wife has the right to use a portion of her husband's property for support, if he predeceases her. For game purposes, assume this is one third of his estate, and that she likely loses this property if she remarries.

HARD TIME

A servant, friend, or sponsor has lost all of his money on a calamitous

venture and been imprisoned for debt. The characters know that with the correct bribes his prison conditions can be made more tolerable, but after the prisoner's term is served, how does the merchant rehabilitate the convict's fortune and reputation? If the non-player character is returned to wealth and influence, the player character's reputation and fortune also increase. (One season's worth of Labor Points)

LEGAL ACTION

A colleague of the character's is involved in legal difficulties. The colleague says that when the incident occurred, there was a witness close by. The witness comes from the poorer elements of society. The merchant must use contacts in the seedier classes to uncover the witness, and then convince the witness to exonerate the colleague, despite possible reprisal from the colleague's enemies. (One season's worth of Labor Points)

A character may engage in legal action as an investment of time. Characters doing this spend half a season's worth of Labor Points per suit. A suit takes a season to complete, although the merchant need not be present during that time. The merchant compares the Intelligence + Civil or Canon Law roll of his representative with that of his opponent, and if he wins he may add or subtract one to or from any single, existing Reputation the loser has. If the suit is true, he adds 3 to his roll, while if the suit is false he subtracts 3, or 6 if the claims are outlandish. If the character fails, he earns a poor Reputation, at the troupe's discretion. Win or lose, he may gain the Enemy Flaw, at the troupe's discretion.

LEGACY PUZZLE

The character's mentor has died, and left the character some investments, but the deceased kept poor records. The character needs to find his inheritance, and discover what it is worth, using the clues available. (One and a half seasons' worth of Labor Points)

MAGICAL ITEM

The character receives an enchanted version of one of the manufactured goods in which he trades. If the character can trace its origin, without alerting any of the people who have already possessed it, more items may be available. (One season's worth of Labor Points)

MANIA

Manias begin as odd fashions that sweep the upper classes of cities, for products with no real value. Manias commence when a fashionable person sets a new trend, for example a queen wearing an ivory comb in her hair at court, so that all fashionable people must follow her example. A true mania starts when merchants, seeing there are profits to be made from the fashion, buy the commodity for increasingly ridiculous prices.

Merchants who refuse to take part in the mania suffer a poor Reputation. They are, by their choice, criticizing every member of their class who participates. Merchants who avoid manias tend to buy the businesses of their foolish colleagues once the mania passes, but they are often still hated for their foresight. (A character who weathers a mania earns half

a season's worth of Labor Points. A character who saves a large group of friends earns a season and a half's worth of Labor Points, and is poised to face the Unraveling Economy story — see below — that often follows a mania.) A character who buys early in the mania and sells out at the right time earns one season's worth of Labor Points.

MURDER OF OR BY BENEFactor

A powerful patron of the character is found murdered, with circumstantial evidence that points toward the character's guilt. The merchant must evade arrest while finding the culprit, and sufficient evidence to demonstrate his guilt. As an alternative: the character's benefactor is being set up for the murder of his rival, and the character must hide him while clearing his name. If the character has the Heir Virtue, this story may lead to an immediate increase in Social Status, otherwise it grants one and a half seasons' worth of Labor Points.

NATURAL DISASTER

Natural disasters disrupt the trade routes around a city, and damage the infrastructure that the residents of the city use to create commodities for export. Severe natural disasters also kill large numbers of skilled people. If a city is unable to provide the commodities that traders require, they will travel instead to a nearby city, and the loss of their custom does even more damage to the businesses of a city than the natural disaster.

Characters confronting natural disasters need to keep people employed, and keep businesses run-

ning. This requires them to form consortia, even with rivals, which contain all of the skilled workers and specialized buildings required to continue producing the goods the city is famous for. Consortia often evolve into guilds – for more information on the formation of guilds, see Chapter 3: Guilds. (One and a half seasons' worth of Labor Points).

THE PRODIGAL RETURNS

One of the character's siblings returns to the city, having wasted his patrimony. He would like the opportunity to work with the character, and promises that his spendthrift and lecherous days are behind him. A sibling would make an excellent lieutenant, if he can be trusted. (0 Labor Points)

PUBLIC SNUB

Another person has snubbed the character in a public and deliberate way. The character's Reputation will fall if the character cannot arrange for a similarly public retaliation. It would, however, also affect the character's Reputation if the reprisal were disproportionate. (Half a season's worth of Labor Points)

STREET GANG OF CHILDREN

In the character's quarter of the city, a group of youths has formed a gang. Initially they engaged in petty theft, but their tricks are becoming more dangerous, and have recently extended into minor arson and petty burglary. If matters become more serious, they draw the attention of the city's authorities, and also the

city's crime lords. Characters may help the watch catch the children, or may hire them, and teach them to be a disciplined criminal team. (Half a season's worth of Labor Points)

SUPERIOR GOING TO PIECES

Due to illness, bereavement, or age, the character's superior is unable to effectively run the company's business. The character may either hold the superior together, covering his mistakes in the hope that he will improve, or find a way to displace the superior. (One season's worth of Labor Points)

UNRAVELING ECONOMY

The deals made by many merchants in rich cities are based on the word of individuals, and can fail if a single merchant is unable to meet his debts. If his ventures have a reasonable possibility of success this causes little difficulty, because the merchant's rivals buy his shares in ventures from his creditors. If, however, the defaulting merchant house has tied its fortune to all of its rivals, it can drag down the economy of an entire city.

The best example of this are the Fleets of Venice, in which investment is so popular that they are always oversubscribed. Many merchants falsely assume the fleet cannot fail to make money, so they gather as much credit as is available, then see this as certain income. The fleets rarely fail utterly, but sometimes lose ships to weather or piracy. This ruins the merchants concerned, leaving them unable to pay their debts. Their creditors then lack the money they were counting on, which means that

they are unable to pay their debts, or for new services. This cascades through the city, drying up credit and destroying many businesses needlessly.

A character caught up in an unraveling economy needs either to secure his money first, and ride out the collapse, or find a way to halt the demands for immediate repayment. Sometimes this has been achieved by gathering powerful people together and having them finance a bank that guarantees that the debts of the failing business will be paid, on the strength of the Reputation of the partners. If this prevents the cascade of demands for repayment, it saves the city's businesses. In some cities, Venice for example, the guilds have a form of insurance payment that provides a similar service. (One season's worth of Labor Points)

The Local Carrier

Local carriers follow a single route, carrying the same stable commodities, for many years. This is lucrative in the many areas where one group of carriers has a monopoly on the right to transport goods. In other areas, local carriers supplement their income with craftwork, theft, or day labor during the harvest season. Local traders often travel together in caravans, sometimes mixed with pilgrims, so that bandits do not catch them alone on the road. All local traders have the Merchant Virtue.

Some local carriers serve a nobleman or monastery. With sufficient skill, they rise to more senior roles in their organization. Most

independent traders are willing to work for a larger organization, like a covenant, in exchange for a cut of profits on single journey, when they cannot find sufficient cargo for themselves.

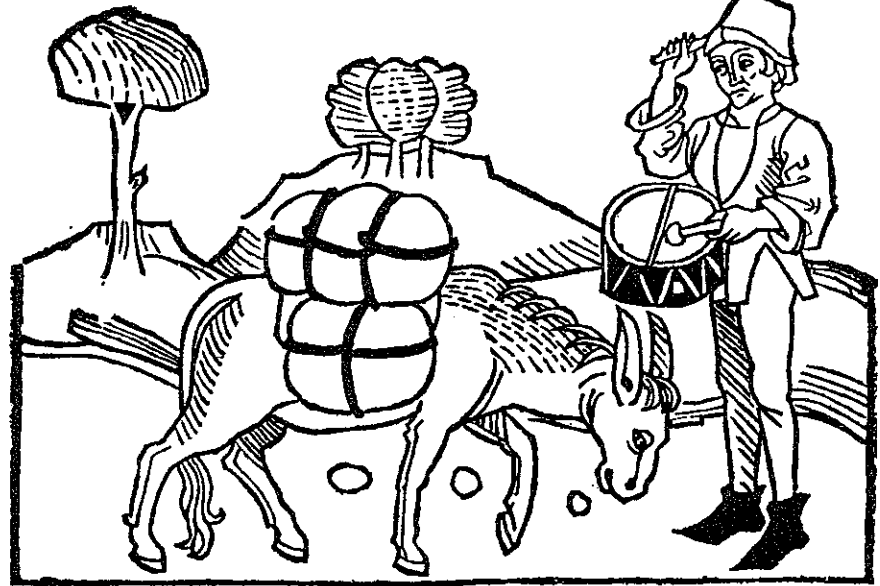
An important variant of the land carrier is the waterman. Watermen are responsible for shipping goods along rivers, along coasts, and over fords. They also carry passengers, which can be lucrative on short, busy routes. In large cities lacking sufficient bridges — Paris and Venice are examples — the Guild of Watermen is particularly powerful.

Scale of Abundance

A local carrier with the Poor Flaw usually travels with a single pack animal's worth of goods. Some have no home, carrying a few prized possessions as they travel. Some settle down with relatives or at inns when the winter comes, and use Craft Abilities make money during the hiatus.

A local carrier of average wealth carries enough cargo to fill a single four-wheeled cart. In most areas the roads are so poor that this cargo is divided onto pack animals. The trader may have a family that rents a home in a city, or owns a modest home in a small village along the route. A local carrier has no paid servants, but might have a few family members who travel and work with him.

The wealthiest local carriers may run a caravan of a dozen carts, or command a coastal trading ship. Each owns a home, with servants, in a city. They also often own a warehouse, and many have purchased a second, dependable source of income with their profits.



Stories with Local Carriers

Local carriers make valuable covenfolk. A local trader knows the places along his route better than virtually any non-resident, has contacts in each place, and is skilled at purchasing and transporting goods.

ABDUCTION OR ELOPEMENT

The daughter of a local potentate has been kidnapped, or perhaps has eloped, with a young merchant. Local carriers, familiar as they are with the area around the city, can guess where the pair are likely to rest when traveling. Those who return the couple to the girl's father earn his thanks, and perhaps a sum of money to keep the affair quiet, but also gain the enmity of the daughter if it was an elopement. Those who help the young merchant earn his gratitude, leaving the girl's father none the wiser. (One season's worth of Labor Points)

ACCIDENTS

Stories involving accidents occur when the fabric of a ship or wagon has been damaged, or one of the crew is harmed, and the player characters can mitigate the situation with physical courage and skill. Examples suited for many characters are:

- A ship has struck a submerged rock and needs to be refloated. (One season's worth of Labor Points)
- A wagon has overturned, and one of the merchant's employees is hurt. How do the remaining characters get him to safety, while simultaneously ensuring that the cargo of the wagon is not pilfered? (Half a season's worth of Labor Points)
- A ship has been fatally holed. The characters must find a way to safety, prioritize what they can escape with, and then survive on an island until help arrives (One season's worth of Labor Points)

- The characters discover a ship that has been wrecked on, or near, a shore. The characters may attempt to salvage its cargo, but must beware whatever caused the accident. (One season's worth of Labor Points)

a mountain range. This potential source of wealth cannot be exploited without partners, but the wrong partners may wrest control from the merchant. (One and a half seasons' worth of Labor Points)

al stowaways. Some are monsters that endanger the crew, but others are the refugees of the places that the magi have destroyed, looking for new lives. (Half a season's worth of Labor Points)

BRIGANDS

Brigandage, or piracy, is far worse than usual along a route frequented by the player characters. The characters may seek aid from the nobility, since the tolls merchants pay for the use of roads and ports are meant to be in exchange for protection. An adventurous nobleman might send an expedition to deal with the marauders, which the player characters may offer to assist in return for a fee. Less militant nobles might instead order all merchants to travel in convoys, and then supply armed escorts. The escorts collect a compulsory levy, to recompense the noble, and some merchants complain of theft and extortion by their appointed protectors.

If the noble's forces fail to aid the characters, or are defeated, the characters must seek other means of redress. As raiding continues, rivals in the merchant community of a nearby town may set aside their differences to seek the aid of mercenaries, or even magi. If they succeed, the merchants become a threat to the power of the ineffective nobleman. (One and a half seasons' worth of Labor Points)

OASIS

The character finds a valuable resource in an uninhabited area. Examples include a viable ore body, a freshwater spring that makes an island habitable, or a new pass through

SMUGGLING

One way to make trade more profitable is to refuse to pay the tolls and charges required by law. Smugglers need a base where they can hire additional crews, store cargo, and resupply. Many little fishing towns are reputed as havens for smugglers, and a covenant might also serve as a smuggler base. Smuggling cannot be kept perfectly secret, so characters need to develop a supportive community, and prevent traitors from going to the authorities. Setting up a smuggler's den is worth one and a half seasons' worth of Labor Points.

Smuggling, as an investment of time, earns (Intelligence + Intrigue) x Wealth Multiplier Labor Points per season. A character who simply sponsors smugglers, and acts as a fence and procurer of supplies, earns a season's worth of Labor Points per year in addition to his legitimate work. Smugglers and their suppliers have the Dark Secret Flaw, because they are criminals, but also have the Social Contacts Virtue, because so many people do not feel smuggling should be punished, purchase the goods of smugglers, and pass them information in exchange for discounted goods.

STOWAWAY

Ships that carries magi to and from strange locations attract unusu-

TRANSPORTING THE DEAD

The bodies of noblemen who have died during battle are lucrative cargoes, but the employees of merchant caravans and ships hate carrying them. The character disguises the body as something else, brings it aboard, carries it, then delivers it without the crew becoming aware of its true nature. (One season's worth of Labor Points)

VANISHED VILLAGE

A village that the character regularly stops in, when trading, has been destroyed or has simply vanished. Pirates might have plundered the settlement, or faeries could have transformed or herded off the inhabitants. Prompt action by the merchant can save the survivors of the village. (One and a half seasons' worth of Labor Points)

WRIT OF REPRISAL

If one merchant defrauds another and flees, a court might issue a writ of reprisal. The wronged merchant is permitted to seize goods, sufficient to pay for his trouble and the court's costs, from any merchant of the fraudster's home. This third merchant is then, in theory, able to reclaim the value of their seized goods from the fraudster, once the third merchant returns home. The system of reprisal

makes every merchant responsible for the good behavior of all of his countrymen and -women. The weakness in the system is that the courts in the merchant's home country need not recognize the writ. Characters may become involved with writs of reprisal as fleeing merchants, merchants falsely accused and convicted of flight, wronged merchants, or merchants who have suffered seizure.

Some courts would consider a writ of reprisal against the Order, if the representatives of a covenant were convicted of improper dealing. Such a writ is sufficient evidence of interfering with the mundanes for a Quaesitor to review the activities of the characters. (One season's worth of Labor Points)

The Merchant Adventurer

Many young men, from wealthy families, make speculative voyages to establish their fortunes. They usually lack developed trading skills, but are supported by a crew that have made similar voyages before, perhaps with the young man's father or uncles. The young merchant's patron carefully selects these supporters. A variety of Flaws can be used to represent the merchant adventurer's relationship with the person or organization that provided him sufficient credit to launch a career.

All merchant adventurers, regardless of wealth or poverty, are in command of a ship, or a caravan of wagons or pack beasts. The members of the adventurer's crew are not veteran fighters, but they are able to defend themselves from bandit

groups made up of peasants. The ship and crew should be designed using the notes given in Chapter 5: Travel. The retinues of traders have a reputation for causing trouble and, in smaller towns, are often required to remain within designated areas. Most merchant ships have a home port, where the merchant lives, and may own a home and a warehouse. Richer merchants often have larger, more sumptuous homes.

When a city is threatened, its leaders expect merchant adventurers to fight on the city's behalf under the direction of the master of the city's fleet. Only the richest cities have true warships; most depend on their merchants for naval power. Even those with warships require cargo vessels to carry supplies, act as troop transports, and carry messages.

Stories for Merchant Adventurers

Covenants and merchant adventurers often find a commercial relationship lucrative. A covenant that generates wealth, using magic, can send it to distant markets where mundane people are less likely to notice it. Magi also find merchant ships a useful method of travel. Young merchants like rich passengers. The goods most magi require are available in most large cities. This allows a ship to find return cargo easily and avoid areas suffering depressed trade.

Rich people and rich institutions, like covenants, often prefer to hire merchant adventurers rather than carry their own goods. Partnering with a succession of captains spreads risk, by shipping goods in many hulls. Many factors also believe that owners fight harder to save their

ships in storms than salaried captains do. In fact, independent captains often choose to go down with their ships, preferring a heroic death to penury.

Stories for merchant adventurers differ from those for local carriers or urban merchants, because they include travel to distant places, carrying cargo that is more valuable. This makes these characters more vulnerable, because they know less about their surroundings, have fewer allies, and are lucrative targets for unscrupulous people.

VENTURES

Most trade in Mythic Europe is based on ventures: journeys, carrying cargo, with no certain buyer awaiting the merchant's arrival. Merchants planning a venture need to consider several factors.

- Merchants cannot trade profitably unless they can carry valuable things home from the initial destination. A wise merchant finds potential buyers for his return cargo before he leaves on his voyage.
- In all cases, it is profitable to have native speakers of the destination's tongue as assistants, because venturing merchants deal not only with other merchants, but also with dozens of petty officials, tradesmen, carters, and innkeepers. Latin, French, and Low German are the languages of trade in Western Europe. In the East, Greek is the tongue of merchants, while in Africa, Arabic is preferred.
- A merchant must select the proportion of bulk and luxury goods to carry. A related problem is

that a merchant loading his ship must balance heavy commodities with light ones, so that his vessel handles well at sea.

- Ships may be lightly crewed, or a captain may trade cargo space up for extra crew members. Extra crew take up cargo space at the rate of one ton per eight additional sailors. Caravans may also be lightly staffed, which makes them less able to resist banditry and theft, or reinforced with additional guards. See Chapter 5: Travel, Ship Combat for rules about resolving pirate attacks.

AMPHIBIOUS ASSAULT

Amphibious assault occurs when ships disembark infantry or cavalry near an objective, then shadow the land forces to provide supplies. It takes place during three phases of naval war. Before the clash of the expeditionary fleets, each side plunders the allies and trading ports of its rival. This provides easy loot and limits the enemy's ability to resupply, shrinking the area in which they can operate. If the enemy city is attacked, it must usually be seized by land forces, although these are supplemented with the crews of warships. If the enemy city cannot be seized or effectively blockaded, raiding its trading assets damages its economy, slowing the rate at which it can construct ships, compared to its rival.

Amphibious assaults have a variety of objectives. The character may be ordered to steal any valuables that can be carried away, and burn everything else. This is common when one side gains a temporary advantage in a place they cannot hope to hold

against enemy reprisal. (One season's worth of Labor Points)

Other assaults are selectively destructive, because the victorious side intends to claim the area after the war concludes. Naval infrastructure is destroyed, but other industries are left intact. (One and a half seasons' worth of Labor Points)



Some amphibious assaults are the beachheads for invasions. These occur if the invading city has selected this enemy territory as a point of resupply. Local authority figures are targeted, but buildings and common people suffer little more than harassment. Characters must restrain their forces, and recruit collaborators for civic roles. (Two seasons' worth of Labor Points)

ANTIQUE SAILING INSTRUCTIONS

Treasure maps do not exist in 1220, because cartography is insufficiently developed. A character who has hidden treasure instead writes a series of sailing instructions, similar to those used by navigators or pilots to chart courses between ports. Storyguides should consider what type of people hide treasure, when

they expected to recover it, and why they committed the location to parchment. (Between half and one and a half season's worth of Labor Points, depending on how the story plays out.)

CONVOYS AND CARAVANS

Merchants from the same region often travel together, in long convoys or caravans. On land, this makes them less attractive to bandits, although in areas where armies have recently been paid off, brigandage remains a problem. At sea, the additional sailors sometimes dissuade piracy. Convoying allows merchants to improve their odds of survival, because when a convoy scatters, the pirates can only capture some of the ships, while the others flee.

A character who assembles a convoy is responsible for its safety. Successfully leading convoys or caravans, particularly if they repel bandits or pirates, increases the character's Reputation. It earns one season's worth of Labor Points as a story, or half a season's worth of Labor Points per season as an investment of time. Failing to save a convoy damages the character's Reputation. Characters who frequently lead convoys successfully are the preferred carriers for many investors, may charge higher freight fees, and may charge a fee to join their caravans or convoys. They also find it easier to recruit skilled crewmembers.

CUSTOMS AGENTS

A customs agent is the person responsible for collecting the taxes

from the merchants using a port. Customs agents are the bane of smugglers. They have the use of small, swift ships packed with men they can use to raid smuggler's dens and capture vessels at sea. Customs agents are paid a percentage of everything they seize, which leads to occasional corruption. (One season's worth of Labor Points per mission played out, or half that for holding the office and performing its functions during an unplayed season. See also Amphibious Assault, for raids on smuggling dens.)

FINDING INVESTORS

The sheer expense of trading draws profit seekers together. Few people can afford to purchase a ship, crew it, and fill its hold, from their personal wealth, then wait many months for a profit. Those merchants rich enough to fund voyages personally usually prefer to spread their investments across several voyages, to spread their risk. Many financial relationships last for a single venture, so the search for creditors is ongoing. Many merchant adventurers prefer creditors to financial partners, despite the added expense. Bankers meddle less.

Characters trying to find backers must design a venture, and find a powerful sponsor who is willing to commit his reputation to the venture. Once a respected person says that he trusts his money with a merchant adventurer, then other, less important people will also invest in the voyage. Significant backers may be purchased with a variety of Virtues at character creation, or recruited during play. Merchant adventurers do not follow the same trade route continually, so a new backer is required for every voy-

age, until the merchant has a positive Reputation of at least 3. This level of Reputation allows the character to attract creditors without the assistance of a sponsor.

A season of hunting for a sponsor, if played as a story in which the merchant impresses his sponsor, earns one season's worth of Labor Points. As an investment of time, this earns half a season's worth of Labor Points.

PIRATE HUNTING

Towns respond vigorously to piracy. Successful pirates attract others of their kind as news spreads that the ships on a particular route are poorly defended, so after a successful raid, a town commissions a merchant adventurer to seek the lair of the pirates. (One season's worth of Labor Points)

If the merchant adventurer is able to burn out the nest of pirates his reward is higher, but this is usually not expected. (One and a half seasons' worth of Labor Points)

Once the town's leaders are sure of their target, they assemble a fleet of available ships, offered by the factors in the town, to crush the pirate base. (One season's worth of Labor Points for participants, one and a half seasons' worth of Labor Points for the leader)

Rules for naval combat are found in the Chapter 5: Travel.

REMITTANCE SHIPMENTS

The flow of money around a trading house's branches is usually unbalanced. Some branches are simply more profitable than others. Eventually, profitable branches ship

some of their earnings, in coin, to the central branch, to pay outsiders for various services. These shipments, called "remittances," are rarely secret, because too many people are involved in the process of filling and loading the barrels of silver. Captains carrying remittances take devious routes, and may be willing to pay for magical assistance, to safely reach their destination. (One season's worth of Labor Points, unless attacked, in which case one and a half seasons' worth of Labor Points)

SEEKING THINGS

Merchants working for companies are often asked, while in the course of their normal trading, to seek items that their masters have found a market for. One trading house, for example, commands all of its captains to look for lost classics, to purchase books from monks unaware of their value, and in some cases, to chase rumors of a particular book at a particular abbey. It also, at one point, commanded its Flemish representative to assist a choirmaster from the Vatican, who was unable to find sufficient choirboys in Lyons, to round up a group and ship them, in comfort, to Rome. (Half a season's worth of Labor Points, either as a story or investment of time)

WARFARE AND BLOCKADES

War diverts trade, but does not prevent it. Except in exceptional circumstances, the bulk trades continue, with longer routes. When routes move, this makes land transport even more expensive, which allows merchant adventurers to profit at the expense of local carriers. Wars can

depress markets for a long period afterward, if an area has been ransacked, or its people forced to flee. When armies are paid off, they are notorious for turning to brigandage.

Warfare increases the demand for some strategic cargoes. These include weapons and mercenaries. If important coastal cities or castles are besieged, a merchant adventurer can develop a useful Reputation, and make a tidy sum, running the blockade. Blockade-runners use small, swift vessels to slip through the cordon of warships that prevent a besieged place from being supplied by sea. Runners are very popular with the besieged, but make enemies of the besiegers. Blockade running requires a seasonal shiphandling roll (Dexterity + suitable Profession) against an Ease Factor of 15, with failure indicating identification of the runner's vessel and battle with blockading ships. (One and a half seasons' worth of Labor Points as a story, one season's worth of Labor Points as investment of time)

The Factor

The Latin title, *factotum*, literally means "person who does everything." Some companies give their factors other titles, like "agent," "governor," or "administrator." Factors control their employer's assets in the city and have a great deal of autonomy on daily matters. They do not personally travel to perform trade, but assist commerce by preparing supplies, maintaining equipment, and aggregating cargoes. Factors are often the sons or nephews of partners in their house. Inexperienced factors are provided with skilled counselors.

The company's warehouse is the center of the factor's occupation, although he might prefer to do business from an office near the market. The factor acts as a connection between foreign and local traders, arranging for the sale of imports and the aggregation of exports into cargoes. When a company merchant docks, his cargo is sent to the company's warehouse, and he loads the cargo already prepared for him. He does not have to delay sailing to sell or buy his cargoes, and his profits are remitted according to the customs of the house.

The factor also maintains the company's secondary interests, which usually include collecting the rent due it as a landlord, acquiring profits due it as a moneylender, and managing farms, mines, and workshops. The factor may command the assets of the company in his city. This includes its captains, crews, tenants, workers, and debtors. The factor's purchasing power, and role as employer and landlord, usually grants some temporal influence.

Factors are skilled in Bargain, Civil or Common Law, Folk Ken, Leadership, and Profession Trader. Most factors have a little skill in whatever Craft Ability creates their main product; Weaving is the commonest example. A wealthy factor inevitably draws the attention of the nobility and the Church, and requires Abilities like Charm, Etiquette, and Intrigue deal with them.

Scale of Affluence

All factors have large, well-appointed homes, staffed with several servants. These include a few sentries or bodyguards. Failure to maintain this lifestyle reduces the

factor's Reputation and commercial opportunities, so low-income factors go deeply into debt, in preference to allowing their standards to fall.

The factor's wealth affects his lifestyle. A poor factor may represent a business that is weak, one that has suffered at the hands of commercial rivals, or may be serving as a company's scout before expansion into a region. Some poor factors are salaried employees. The average factor lives very well, as described above. He, or rarely she, has spare money for luxuries or investments in personal cargoes. Wealthy factors may live opulently, but rarely spend as extravagantly as they could. Junior partners do not want to be seen as spendthrift by their superiors, since it would prevent them from being promoted to more lucrative posts. Those who have traveled to a city to be its factor know that flashy foreigners invite trouble. The surplus wealth of these characters is often channeled into private companies, partnerships, politics, and donations to the Church.

The Factor Virtue is also used for independent traders who have sufficient capital to organize multiple shipments, but lack the connections in other cities that provide the advantages of company trade. A poor, independent factor is usually a merchant adventurer who has recently hired extra captains and retired from travel. He owns his home, and the ships or caravans from his traveling days, but often needs substantial credit to arrange premises and sufficient cargo to found his company. A covenant that depends on trade for its income is often similar to a single-city company, and may have a person performing the role of factor in its employ. An average, independent factor lives in luxury that compares

to that of a minor landholder. A wealthy, independent factor lives in luxury that minor nobles envy. Some factors marry into the noble class, or have their sons knighted. Wealthy, independent factors may live more lavishly than their company equivalents, since they are not answerable to owners.

Stories with Factors

Covenants find relationships with factors useful. Factors have sufficient capital that they can aggregate a covenant's manufactured supplies for a period and send them as a single shipment. Factors that manage workshops can provide skilled labor to the covenants, as needed. These traders are often the first people in a town to learn important news. Company factors often have personal wealth that they cannot display, lest their superiors think they are using company funds. They might invest these funds with magi, or use them to purchase magical items.

CHANGE OF GOVERNMENT

A significant figure in a city's political landscape is replaced by a successor with different policies and desires. Nobleman and merchants who succeed their fathers have been assessed before assuming their positions, but sometimes behave rashly when they finally come into their power and must be made to see the sense of their fathers' policies. Significant churchmen are even less predictable, because they are appointed by distant potentates, and may theoretically come from anywhere in Europe. (One season's worth of Labor Points if a seriously

opposed character is brought onside during a story. Alternatively, as an investment of time, the character gains (Communication + Intrigue) x Wealth multiplier Labor Points, and the Favor of a minor political figure)

COMPANY NEIGHBORHOOD

The company's warehouse may become the center of a community composed of the house's employees. This is particularly common in troubled towns, where merchants from a trading house elect to live near its warehouse, and its guards. They may even erect a wall around their section of the town.

Warehouses are expensive compared to other buildings. They require large plots of land near the docks or town gates, and compete for space with the lucrative service industries that support trade. A character designed as a factor, or who earns factorhood through accumulating Labor Points, has a warehouse of sufficient size. Replacing a warehouse costs 10 pounds per hundred tons of cargo storage space. Smaller trading houses often rent space from larger ones.

Most warehouses require guards. A single guard, acting as a watchman, is sometimes sufficient to deter burglary, but most warehouses hire one guard for every ten tons of cargo, and split them into day and night shifts. Merchant houses engaged in violent rivalries hire many more supporters, to prevent the theft of their goods, and to provide some defense against arsonists. Some merchant houses have guards for each of many facilities: effectively small, private armies. These are a threat to the public peace, since they often clash with their rivals at public events, but city leaders find them difficult to control.

It takes one season for a factor to supervise the construction of a company neighborhood, of whatever style. This may lead to political problems with community leaders from surrounding areas, which must be dealt with as a story, to prevent the Reputation of the house from being harmed.

EXERCISING POWER

Factors have no formal role in the governance of most cities, but have a great deal of influence. They are rich, have powerful supporters, and employ large numbers of people. Some factors act as sales agents for luxury goods, which means they have access to, if not power over, the nobility. Others act as bankers, advisors, and servants to the powerful, and may appropriate some of that power for themselves.

Factors lobby for the interests of their house. They try to have road, bridge, ferry, and city gate charges lowered; carriage rules altered; and bridges built. Factors oppose diluting the currency, and tend to counsel against war. War is bad for trade, and rulers often levy compulsory loans to fund conflicts. These are not repaid if the noble is defeated. Factors tend to support the Church, and give a portion of the house's profits to charity. Factors also interact with other merchants and, when a consensus forms, they are a powerful lobby group.

In towns where rivalry between trading houses is intense, the factor controls the house's strategy. No factor expects to spend a career arranging theft, arson, and assassination, but in certain cases, disreputable means secure great advantages. Factors who regularly incite crime often have trusted deputies

to arrange the details. Some factors are involved with organized crime, fencing stolen goods and laundering money through exports.

As noted in Chapter 3: Guilds, the senior members of each guild hold a great deal of social and political power in cities. The leaders of powerful companies hold a great deal of economic power. These forms of power intertwine in the political life in all cities. The degree to which economic power can be used to gain guild offices varies from city to city, but wealthy merchants retain a great deal of influence, even in those cities which limit their role in public life. Most rich merchants are guildsmen, and most rich guildsmen profit from trade.

FOREIGN RIVALS

Factors of competing companies may band together to repel foreign rivals who move in on their local business, or may ally with interlopers rather than lose out entirely. Flemish merchants, for example, dominated the wool trade from England to Flanders, but recently Italian and Baltic merchants have grabbed a share. National trade rivalries can become bitter. In some cases, the fury of powerful merchants has driven their countries to war. (Two seasons' worth of Labor Points for holding off foreign merchants. One and a half seasons' worth of Labor Points for convincing them to become junior partners. One season's worth of Labor Points for selling out comfortably.)

HOUSE REPUTATION

Merchant houses have Reputations, just as people do. A

servant of the house, acting as its representative, can borrow that Reputation. He can also improve or damage it. Maintaining a merchant house's Reputation is one of the primary responsibilities of its factors and capo, since companies of poor repute are not asked to collaborate on ventures with other companies. Negative Reputations do not affect negotiations if the company employee manages to hide his affiliation, however.

Characters can influence a house's reputation through their actions, by hiring people to spread opinions, and through their largesse. A character's actions reflect on her house in the same way she might create personal Reputations. A character can hire agents, whose duty it is to advocate for the company, in organizations like guild assemblies and conclaves of bishops. Largesse, the pouring out of the house's funds for charitable and civic works, allows the compa-

ny to improve its community while simultaneously earning the gratitude of others.

Whenever a character, acting as a representative of the house, does something sufficiently notable that she gains experience toward a Reputation, the house also gains experience. As an example, if a merchant relieves a famine by delivering free grain to a city, he gains experience toward a Reputation for being Generous. If, when his ship arrives, its sails are all emblazoned with the emblem of a trading house, that company also develops the same Reputation.

A house may hire people to whisper into the ears of the influential. This costs the factor 5% of the usual wage of the advocate, since he is required to do little but express a positive opinion, and some friends of the house do this freely. Such a character improves the house's Reputation by one among people



Skullduggery

Characters engaged in commercial law-breaking use their Intrigue Ability to hire skilled professionals. If these incidents are played in stories, the criminals use their own Ability scores. If the crimes are resolved without a story, the hiring character rolls Communication + Intrigue and uses the result in place of the proxy's roll, to determine the degree of success. Characters with excellent Intrigue hire the very best people, and get excellent results. Factors without Intrigue skills hire servants who do. Characters whose proxies must defend against crime — sentries or bodyguards for example — use their own skills during stories. For non-played events, they may use either their own skills or the Communication + Intrigue of whoever hired them. Some young capos, with poor Intrigue skills, are protected by a phalanx of their father's hires.

ASSASSINATION

Most assassination uses the combat rules. The corpse usually appears to be the victim of a violent mugging. An assassin usually charges two pounds for this service. Assassination disguised as mugging is usually unsuccessful against factors with minders. A few assassins favor methods that are more exotic, such as poisoning and shooting crossbow bolts through windows. They charge five pounds per attempt, in advance.

Thugs can, alternatively, simply beat a character severely, or humil-

iate him, to teach him a lesson. This halves the cost, if the victim is rich. Factors can have poor people attacked for free. Regular use of this privilege, however, gives the factor a Reputation for ruthlessness. Kidnappings cost twice as much as assassinations.

BRIBES

Bribes vary in size by the wealth of the corrupted official and the magnitude of the favor requested. An easily granted favor costs a week's wages. A favor that would cause serious trouble if discovered costs a month's wages, provided discovery is unlikely. A favor that would cause someone to lose his job, if discovered, costs at least a year's wages, but may cost more. A series of regular favors involves the corrupt official getting a percentage of whatever advantages the briber accrues.

Examples of bribery include:

- A harbormaster offering to bump a ship to the top of the waiting list to use the dock crane asks a week's wages.
- A gate guard paid to sneak a merchant in before the official opening on a market day charges a month's wages.
- A priest bribed to breach the confessional asks a year's wages.
- A customs official who regularly assesses expensive wine as cheap, and charges the lower

toll, expects at least 10% of the money the merchant saves.

PIRACY

Characters can equip ships for piracy by stripping them of cargo and packing them with crewmen, as detailed in Chapter 5: Travel. It is easier to keep these preparations secret if the factor uses an intermediary in a remote town, or if he sends his ships to target vessels pinpointed by distant branches. Merchants resisting pirates, burning out their nests, or protecting convoys can also prepare warships.

SABOTAGE

Agents can be instructed to perform many varieties of sabotage. They charge a pound, in advance, for each attempt, regardless of success. Sabotage requires a Dexterity + Stealth + stress roll that exceeds the Perception + Awareness + stress roll of the most skilled sentry guarding the facility that the agent seeks to harm. Each added sentry adds one to the defender's roll. A discovered saboteur flees using the combat rules to disengage from the sentries, and then hide.

The type of sabotage attempted also adds to the sentry's roll. This reflects the time and difficulty required to inflict damage on the facility.

Sabotage Table

TYPE OF SABOTAGE	SENTRY'S	
	AWARENESS	EXAMPLES
	BONUS	
Defacement	+0	Throwing a bladder of ink at a monument
Rendezvous	+3	Meeting a spy inside the enemy's area of control for a brief time. This is also the modifier for seducing an enemy's relative in his own house.
Arson	+6	Lighting a large fire within a warehouse or private residence. Prompt attention by sentries can mitigate damage caused by fires.
Burglary	+9	Removing documents, which the agent must search a room for.
Spoilage	+12	Adding fish oil to each barrel of a shipment of wine, so that the damage is not discovered until after the wine has been exported.

SPYING

All factors have spies, and many of them are effectively free. As an example, a barber by the docks who keeps an eye on the arrivals, departures, and cargoes of a rival, in exchange for occasional presents and regular business, is free. Players are encouraged to design a few colorful informants. Factors find insider information about their rivals' businesses particularly useful. It allows the factor to take advantage of weaknesses in a rival's organization, and to effectively target other forms of skullduggery. Spies require very large payments for their assistance,

sometimes as much as they earn by their legitimate profession. If asked to sabotage operations with which they are legitimately involved, spies often charge far more: sometimes as much as ten years worth of income per attack. This is because their risk of discovery is very high, and the betrayed parties may not confine themselves to legal methods of redress.

THEFT

Theft allows the factor not only to harm enemies, but make a tidy sum at the same time. The key

problem for factors who want to steal their rivals' property is that most cargo weighs many tons, and can only be removed by large teams of men with vehicles. A character might choose to steal only his rival's choicest goods, putting the rest to the torch, or might arrange a convoluted scheme to empty his rival's warehouse. Successful large-scale theft, within a city, requires at least a brief story. Successfully removing the goods is only the beginning: the characters must store, fence, or ship the goods so that the evidence of the crime disappears. The thieves working for the characters usually request at least half the value of the stolen cargo for their effort, in coin.

TREACHERY

A powerful weapon for the dueling factor is fomenting treachery among his enemies. Convincing a captain and crew to scuttle a ship, another factor to change companies, or a partner to sabotage his own firm usually costs a great deal of money, so treachery is often only an option where exploitable dissatisfaction already exists. One of the reasons captains and factors are paid percentages of profits rather than simple salaries (by richer companies, anyway) is to dissuade treachery. Some traitors act from principle, however, and others from passion, and these are the hardest to dissuade.

Largesse: The Costs of Excellent Building

CONSTRUCTION	COST
Monument	1 pound
Road	2.5 pounds
House	5 pounds
Well	7.5 pounds
Bridge	10 pounds
Mill	25 pounds
Chapel	40 pounds
Church	250 pounds

the advocate contacts in his normal role. As examples, a master craftsman might influence other craftsmen, an officer of the city watch might influence his guards, and a bishop's clerk might influence his employer. Advocates can reduce the effect of negative Reputations as well as highlighting or creating positive ones. Several advocates working together can warp a victim's perception of the house markedly, but cannot ever produce a Reputation modifier greater than 3.

Largesse takes two forms: that which dissipates, like a festival, and that which endures, like a new public building. Largesse that dissipates either adds or subtracts 1 experience point, of a Reputation selected by the player, for every pound spent per thousand people in a city. Characters may also sponsor public buildings to alter the public perception of the house. Such buildings must meet a public need, so a character cannot simply choose to place a new cathedral next to the current one. They must be marvelous, so they are extremely expensive. They also only affect the house's Reputation once complete, so usually they must be small.

A public building acts as an advocate for the house, to those who use the building or see it daily. As with human advocates, the building adjusts the house's Reputation by 1, but the Reputation that the building alters is set at the time it is opened and cannot be easily changed. Larger buildings do not give a greater Reputation modifier, but instead affect more people. If a building is destroyed or passes from public use, its advocacy effect is lost. No person may be influenced by more than three advocates, altering the same Reputation, at the same time.

LOSS OF CAPO

Some capos carefully manage their succession. Others die unexpectedly, which forces the partners and senior factors to meet and appoint a successor. This offers senior factors an opportunity to attempt to seize power within the house. It also provides a period without clear oversight, during which junior factors can fund unusual or risky ventures without the usual level of resistance. During this pause, the house's rivals may probe it for weakness, which keeps factors in frontier or contested areas busy.

RECOVERING WRECKS

Factors are responsible for finding ships, under contract to their merchant house, which may have been wrecked. While performing this duty, the factor's agents also attempt to recover the property of the house. They salvage cargo that can be recovered and repatriate any colleagues found to have sur-

vived. (One season's worth of Labor Points)

REPOSSESSION

Factors administer the many non-trading investments that their houses have. The nobility, Church, and other merchants offer varied sources of income as surety for loans. Many factors work as moneylenders and bankers, who monitor the fortunes of their clients. Companies often act as landlords for their workforce, and the factor's agents collect rents. When loans or rents are left unpaid, the factor must ensure collection. (Half a season's worth of Labor Points when the defaulter is a merchant or craftsman, one season's worth if he is a powerful guildsman, or one and a half seasons' worth if he is a priest or nobleman. Subtract a half-season if this is an investment of time rather than a story.)

RESISTING NOBLES

Merchants are often the targets of extortion by noblemen. Many nobles seize goods, or request them at bargain prices. Some enact tolls that affect profitable new industries. In times of war, a nobleman may prohibit anyone from trading with his rival. Merchants may hire bandits to harass the servants of noblemen, or damage their property, but it is rare for individual merchants to raise armies. Town councils sometimes do this, but merchants prefer to encourage nobles to take militant action against a mutual enemy, compensating them for the trouble. (Turning aside the will of a powerful noble is worth one season's worth of Labor Points)

Intrigue and the Art of Indirect Action

Characters who oppose nobles may attempt skullduggery, but often find it less dangerous to strike indirectly at their enemies, by supporting noble allies with money and information. For intrigue to find information or allies, they must exist. A character who has led a blame-

less life is armored against Intrigue. The following Ease Factors, for an Intelligence + Intrigue roll, demonstrate what a character might learn about potential allies, or the harm they may cause by spreading gossip. The noble to be harmed is referred to as the target.

A character using the Intrigue ability in this way must entertain gossips, hire spies, bribe servants, and threaten people. For Ease Factors higher than 6, this takes (3 x Ease Factor) days and costs at least (Ease Factor / 3) pounds. Elaborate plans may cost far more, at the troupe's discretion.

- 3 To learn the stated reason for publicly declared enmity between the target and other nobles.

To learn one of the target's well-known vices (Reputation 3 or more).

- 6 To learn the reason behind public friction between the target and other nobles.

To learn one of the target's lesser vices (Reputation 1 or more).

To spread a rumor to reduce one of the target's Reputations by 1, without concern for whether the target learns of the gossip's origin.

- 9 To learn the reason behind private hostility between the target and other nobles.

To learn small, private vices known only to the target's servants.

To learn the lesser vices of a relative or friend of the target (Reputation 1 or more). The factor does not choose which relative or friend is vulnerable.

To spread a rumor to create a negative Reputation of 1. The target, or the target's friends, may determine the identity of the perpetrator with an Intelligence + Intrigue roll higher than the factor's.

- 12 To learn the reason behind private friction between the target and other nobles.

To learn what is required to push the private hostility of one of the target's enemies into public enmity.

To learn one of the target's Story Flaws, if known by several other people.

To learn the small, private vices of one of the target's friends. The factor does not choose which relative or friend is vulnerable.

To forge evidence of a tawdry nature that creates a negative Reputation of 2. The target, or the target's friends, may determine the identity of the perpetrator with an Intelligence + Intrigue roll higher than the factor's. If they can find evidence, the factor gains a poor Reputation.

- 15 To learn the details of an old grudge, or an old enemy, which has lain forgotten for many years.

To learn what is required to push one of the target's rivals from private friction into public enmity.

To learn one of the target's Story Flaws, if known by only a few people, some of whom are not loyal to the target.

To learn information that will cause one of the target's friends or relatives to feel wronged by him.

To forge evidence of a crime whose discovery will cause the target severe trouble. The target, or the target's friends, may determine the identity of the perpetrator with an Intelligence + Intrigue roll higher than the factor's. If they can find evidence, the factor faces legal reprisal.

- 18 To learn about the crimes of the target's ancestors, which are likely to rile their victims' descendants against the target.

To learn what is required to reactivate a defeated enemy of the target.

To learn one of the target's Story Flaws, if known by only a few people, all of whom are loyal to the target.

To learn information that will cause one of the target's friends to conspire toward his downfall.

To forge convincing evidence that makes the target appear to have a Dark Secret, like the Flaw. The target, or his friends, may determine the identity of the person who reveals the Flaw with an Intelligence + Intrigue roll of equal to the factor's and thereby prove the secret false, but it is almost impossible to tie the factor to the revealer, or the forgery (Intelligence + Intrigue roll of 21 or more).

SETTING UP A FACTORY OR TOWN

Some factors are sent to establish the house's profile in a new town, or govern a small colony as it grows into a significant asset. These goals require several stories to complete. A character who succeeds in either task is likely to become Wealthy. These characters are often offered partnerships, and factorhood of more significant cities.

WITHDRAWAL FROM A REGION

A young factor's first mission might be to wrap up the company's business in an unprofitable town. The character is considered weak if he is insufficiently ruthless, and the more money the character can recover, the more his superiors approve. A character who finds a way to make the town profitable is offered its factorhood, and earns the loyalty of the company's employees. (One and a half seasons' worth of Labor Points)

YOUNG TALENT

Factors encourage young merchants to work for the company. This can be difficult, because many young, skilled merchants prefer not to follow instructions. Every talented young merchant recruited for the house is another protégé for the character, and another ally in house politics. A young merchant bought into the house by a player character owes a Favor — as the Flaw — to the player character. (As a story, one season's worth of Labor Points, plus benefits of the Favor. As an investment of time, roll $\{ \text{Communication} + \text{Leadership} \} \times \text{Wealth Multiplier}$)

and gain that number of Labor Points, plus the benefits of one Favor per 10 points, rounding up.)

The Capo

A capo is the leader of a merchant company. Capos do not travel for trade, but may act as factor of the local branch of the company, and appoint factors to the other branches. The capo sets the grand strategy for the trading house, and engages in politics to assist its trade. The capo also deals directly with powerful people who can influence the house's fortune, like major noblemen and senior clergy. All characters with this role must select the Capo Social Status Virtue.

The capo determines the culture of the house. Its employees often reflect the Personality Traits of their leader. The staff of the house know the capo's opinions, and may act to further his goals, independent of his instructions. The capo is responsible for the actions of his staff, and may need to repair the house's Reputation if they sully it, using the rules given in the Factor section, above.

Capos who act as factors require the same skills. Other capos are primarily politicians. Deputies manage their mercantile interests, while the capos seek to alter their country, and its neighbors. These capos should consider the list of Abilities given for wealthy factors, plus Leadership.

A covenant may find areas of mutual benefit with a capo. Many capos are interested in magic items, such as longevity rituals. Capos can repay magi through favors, using their enormous, if diffuse, temporal power. They are also one of the few

groups in Mythic Europe who don't need to pay for magic items with rights, promises, and favors: capos can pay in coin, or with information drawn from their networks of contacts.

Scale of Affluence

The capo's wealth depends on the prosperity of his house, and his degree of control over its branches. A poor capo might be an independent factor who has accepted a large amount of credit, and dispatched his brother to found and manage a branch in another city. Other poor capos are the scions of failing houses. They are asset-rich, and have the marvelous buildings of previous generations, but are cash-poor due to trading losses. An average capo lives luxuriously, like a nobleman. A wealthy capo is richer than minor kings.

The capo's house serves as the company's central office. It is used for business meetings, entertaining significant clients, and demonstrating the house's success through ostentatious displays of wealth. Many capos engage in lavish public spending.

Stories for Capos

The capos of major trading houses are some of the richest and most powerful people in Europe. They solve most of their problems by sending skilled associates to apply as much money or force as is required. Stories for capos focus on those things that associates cannot do for the capo: planning the future of the house, negotiating with other powerful people, and seeking pleasure.

FACTOR WORK

Many capos act as the factor for their company's largest branch. Their duties are similar to those given for that role, although the scale of their investments is larger, since their branch is the most active in the company. Capos also have the resources to indulge in more unusual, and speculative, investments than factors can. The chief creditor of a spring covenant for example, might be a capo.

PERSONAL PLEASURE AND AGGRANDIZEMENT

Many capos spend money on causes that seem worthy or amusing. Some young capos spend their profits on lavish entertainment. Many prefer private pursuits, such as collecting rare items, hunting with friends, and sailing pleasure craft. A few favor political causes. Some causes are straightforward, like founding a bridge society or advocating war with a neighboring town. Others are subtler, like sponsoring artistic movements favoring new techniques or materials.

All capos are required, as the leaders of families, to see to the well-being of their relatives. They arrange work within the company, or ventures supported by the house's money, for male relatives. Female relatives are given board, some education, and the opportunity to meet useful young men from other families. Widows, rarely, act as capos on behalf of their infant sons.

Etiquette concerning personal aggrandizement differs between cities. In the Serene Republic of Venice, for example, even the Doge takes care to dress well, but not ostentatiously. There, loud clothes are seen as lacking humility, and do not reflect the

level-headedness required of a ruler. All the villas along the Grand Canal are palatial, but have a certain similarity to them, as it would be wrong to build a house far better than its neighbors. In their private areas, or in estates outside the city, homes may be as sumptuous as the owner wishes. In Bruges, merchants may not ever buy land, but are permitted to dress very well if they are wealthy. In Paris, people may dress as garishly as they wish, even if penniless, and may own houses, but a merchant would be acting above his station if he established an estate outside the city.

Traditions concerning personal aggrandizement often affect the capo's choice of a wife. In some areas, Britain for example, it is mete that wealthy merchants should marry the younger daughters of minor nobility. In much of France, however, this is seen as presumption to a class to which the merchant is not entitled. In Venice, marriage into nobility is often seen as the waste of an opportunity to tie two trading houses together with blood.

A capo may entertain guests as an investment of time, throwing a lavish party, lasting days, that emphasizes a particular Ability. Common examples include Carousing, Hunting, and Athletics. The character then rolls a die + a suitable Characteristic + the theme Ability, and may add one point per pound spent on lavish gifts and entertainments, up to the character's Intrigue score. The character gains the benefits of one Favor Flaw for every five points of this total, rounding up.

POLITICAL ACTIVITY

Capos are usually involved in the government of their cities, to a

degree that suits the wealth of their companies. Some have a formal role, serving in public offices. Others have the ears of those in charge, and may control them to varying degrees based on their wealth and their rulers' profligacy. Many great ecclesiastical leaders find trade a superior method of support to charity, and merchants who aid them can, unlike their fellows, claim to be doing the Lord's work. Politics, for powerful merchants, involves a tapestry of personal connections, favors, and obligations.

Capos usually seek concessions that assist their house to trade profitably. Powerful houses are rivals, but often work together. Common goals include seeking charters for their cities, maintaining the peace in already-chartered cities, or hiring mercenaries to threaten towns whose trade rules are too restrictive. Companies partner, assail, and absorb each other regularly.

SELECTING FACTORS AND FOUNDING BRANCHES

The capo selects and monitors the factors of the house. Some factors are forced on the capo: they are the children of partners. A factor can destroy the solvency of a branch, and the Reputation of the house within a city. In many cases, capos pay spies to monitor their factors. (Cleaning up after an unskilled factor earns one season's worth of Labor Points. Dealing with an unskilled factor before he damages the house earns one and a half seasons' worth of Labor Points, if the capo has the support of the partners.)

The capo may elect to bring his company into a new industry, or a

new city, by creating a new branch. Founding a branch usually requires a tremendous amount of money to be transported, for use as stake capital. A branch, at minimum, requires a fine house for the factor, warehouse space, and sufficient money to begin aggregating cargoes. It also usually includes additional amounts for sundry expenses like employing guards, hiring merchants, purchasing vehicles, and arranging monitoring agents to spy on the factor. (Half a season's worth of Labor Points)

Trade and the Order of Hermes

Hermetic magic is an incomparable advantage to a trader. Examples follow, but most troupes will be able to find even more ways to use magic surreptitiously to advantage. There is little reason for most magi to be poor. Troupes creating, or obtaining, vast amounts of wealth using magical assistance, however, should familiarize themselves with the Inflation rules given in *Covenants*, Chapter 5: Wealth & Poverty.

Creating Wealth Using Magic

Magi are able to create wealth almost effortlessly. Aside from the simple creation of commodities, magi may use magic in the following ways to generate profits:

- Magical gathering of commodities.

- Magical production of manufactured goods and luxury items.
- Using mental magic to affect haggling with suppliers, financiers, and buyers.
- Ships handled by magic need tiny crews. This frees space for added cargo, and reduces wages.
- Magi can transform trade goods into smaller, lighter commodities, then change them back at their destination. Transformation into more durable forms also assists in preventing spoilage or water damage.
- Magi may use magic to assist travel, which reduces travel time, a key expense.
- Most ships are forced to skip from port to port along a coast, so that they can refill with water and provisions. Minor enchanted items that make seawater potable, and items that attract birds and fish for food, allow characters to sail straight to their destination. This dramatically reduces travel time, shore leave, and possibly crew morale.

Novelties

In addition to using Hermetic magic directly, magi often know of strange technologies, either lost since Roman times or found only in remote lands, with the potential to revolutionize trade if they spread.

BUSINESS CORRESPONDENCE: Large businesses are more profitable when their managers can communicate swiftly with their subordinates. The courier services in Europe, in 1220, are poor, although wealthy groups in many centers are considering creating better ones. Roman traders, however, had an excellent network for business correspondence.

The key items they carried were *listini*, lists of prices for goods at various ports. This intelligence allows characters to take advantage of temporary market conditions.

CREDIT AND PERMANENT COMPANIES: Hermetic magi have access to Roman records of transactions. They understand the idea of permanent companies that pool the capital of their investors, and share returns. A few mundane merchants in Mythic Europe practice this already, so even without Hermetic influence, this idea may spread rapidly once deposit banking becomes popular. Companies of this type can spend money on large capital acquisitions, like warehouses and ships, increasing the volume of trade.

DEPOSIT BANKING: That a bank might do more than simply store metal for its clients — that it might invest their deposits and pay a dividend — is a relatively novel idea. Deposit banking makes money more active, and available, in an economy, so that it grows faster.

DOCKYARD EFFICIENCY: Medieval dockyards are extremely inefficient for a variety of reasons. Hermetic magi could remedy many of these magically, or by spending large amounts of mundane wealth. Once the usefulness of these innovations is demonstrated, many cities copy them.

Most harbors are too shallow for large ships to dock. Even in a busy port like London, ships unload their cargoes into smaller boats, called lighters, which then land the cargo on shore. Ships are loaded in a similar way. Lift is provided by a small crane that is attached to the jib (a mast extension) of the larger vessel, and by dock cranes.

Most goods are not held in containers of constant size and shape that can be used through-

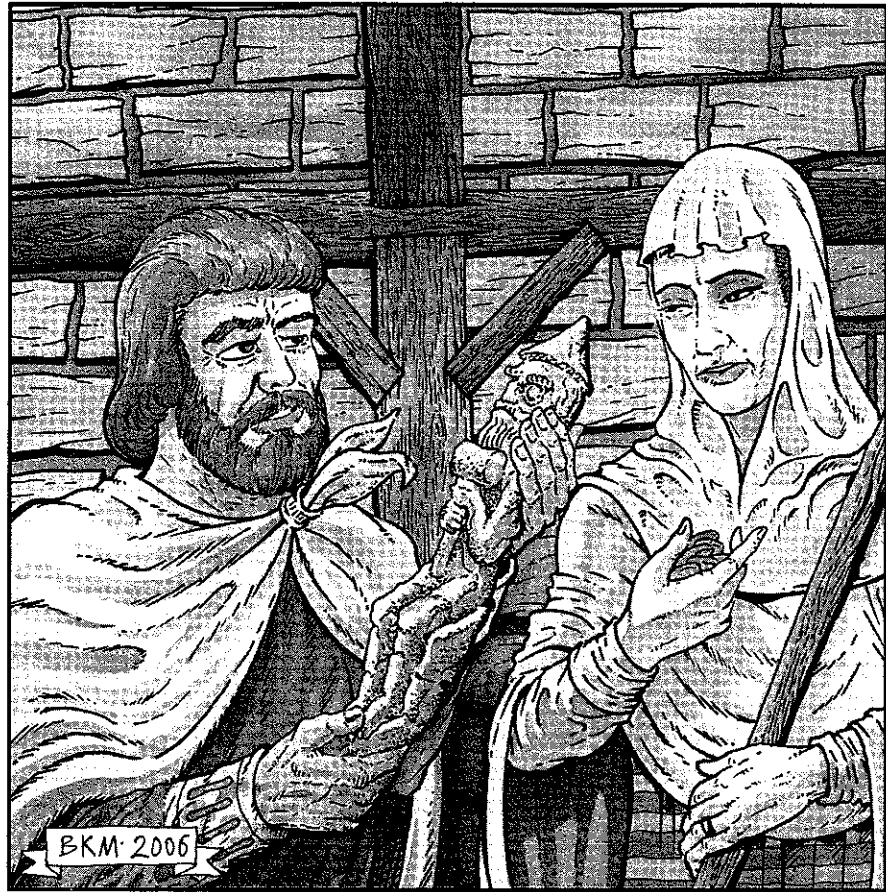
out their transport. The two obvious exceptions are wine, which is often shipped in enormous barrels, and wool, which is transported in sacks so large that each requires its own wagon. Containerization makes dockside loading easier, because it allows efficient use of large cranes.

Dock cranes have not been constructed to anything near their maximum possible size, because there is a lack of large, internally stable loads. Most cranes can handle only about two and a half tons of carefully stowed cargo, and even then it takes a team of four men half an hour to move that cargo ten feet. The weakest points in a dock crane are the stay ropes that support it, and these could be woven to take weights up to 100 tons.

Sea and land transport systems do not integrate at most docks. Most cargo is dumped on the quayside, either for immediate sale or for collection by its owner. In only a scant handful of places are the roads leading to the ports of sufficient quality that they can bear massive carts able to haul shiploads of cargo without difficulty.

HEAVY HORSES: Horses in Mythic Europe are about the size of modern mules. There are no breeds of heavy horse: they were bred later for knights in plate armor, or heavy industry. Some faeries and covenants have exceptional mounts, however, and characters may breed draft horses from them.

INSURANCE: The Order has a pan-European system of trade, a common language and set of laws, and the means to detect and punish insurance fraud. This makes maritime insurance, of the type practiced by the Romans, simple to reintroduce. Insurance makes long voyages less frightening, and speculative



voyages to discover new ports less chancy. Pliny, for example, mentions an ancient mariner who circumnavigated Africa, and found the place where much of Europe's gold originates. No covenant would want to spend the fortune required to equip a speculative expedition like this. Several covenants, however, sharing the risk and insured by a consortium of other interested nobles and covenants, could send an expedition to this place. They might discover a rich city, called Zanzibar, where gold is traded by equal weight for salt, which magi can boil from seawater, or buy for pounds to the ton.

LETTERS OF EXCHANGE: Large transactions in Mythic Europe often involve barrels full of money. This is inefficient, because the money takes up return cargo space. Parts of the Church instead exchange letters of

credit — written promises to pay — that, in time, they balance with a single shipment to a convenient meeting. This idea has been used, in a very limited way, among Italian merchant houses, and by merchants within single cities elsewhere. Magi have had enforceable financial instruments for centuries. Letters of credit create a class of moneychangers who barter bills, which is a very lucrative way of hiding usury.

RUDDERS: In the Mediterranean, ships are steered using an oversized oar, called a steering board, that drapes over the right, or "starboard," side of the vessel. This creates two problems. First, when the ship wishes to steer sharply left, the board leaves the water and is useless, though having a second board on the left side can prevent this. Second, as the vessel gets larger the board must be made

bigger, but it cannot become more dense. Ships beyond 60 feet long are therefore difficult to steer in rough weather, because the water pressure on the board shears it through. In the Baltic, however, rudders are mounted at the rear center of the ship, which solves both problems.

SAWS: The saws used to prepare planks for shipbuilding in the Mediterranean is unknown in the Baltic. Ships in the Baltic are made by overlapping boards prepared using adzes. This means the ships are clinker built, which limits their maximum size. Any skilled Baltic blacksmith who examined a Venetian saw could replicate it without difficulty. Coupled with the rear rudder, this would allow a leap forward in shipbuilding technology. Ships of the new type would easily be able to carry 400 tons of cargo, with enormous examples able to carry far more. The cost of ships would also decrease.

SKILLED CARTOGRAPHY: House Mercere contains some of the finest cartographers in the world. Fine charts allow captains to use local conditions to their advantage, finding swifter routes between destinations. This reduces the captain's time-related costs for each journey. Fine charts also reduce the incidence of wreck.

VERTICAL INTEGRATION: Some companies have many businesses that are related to a single industry. A company that farms wool; gathers it; employs spinners, weavers, and dyers; then exports cloth is firmly vertically integrated. Hermetic magi are familiar with this idea because they can use magic to replace the workers required by the manufacturing stage of a given industry. Widespread vertical integration would reorganize the trade flows of Europe.

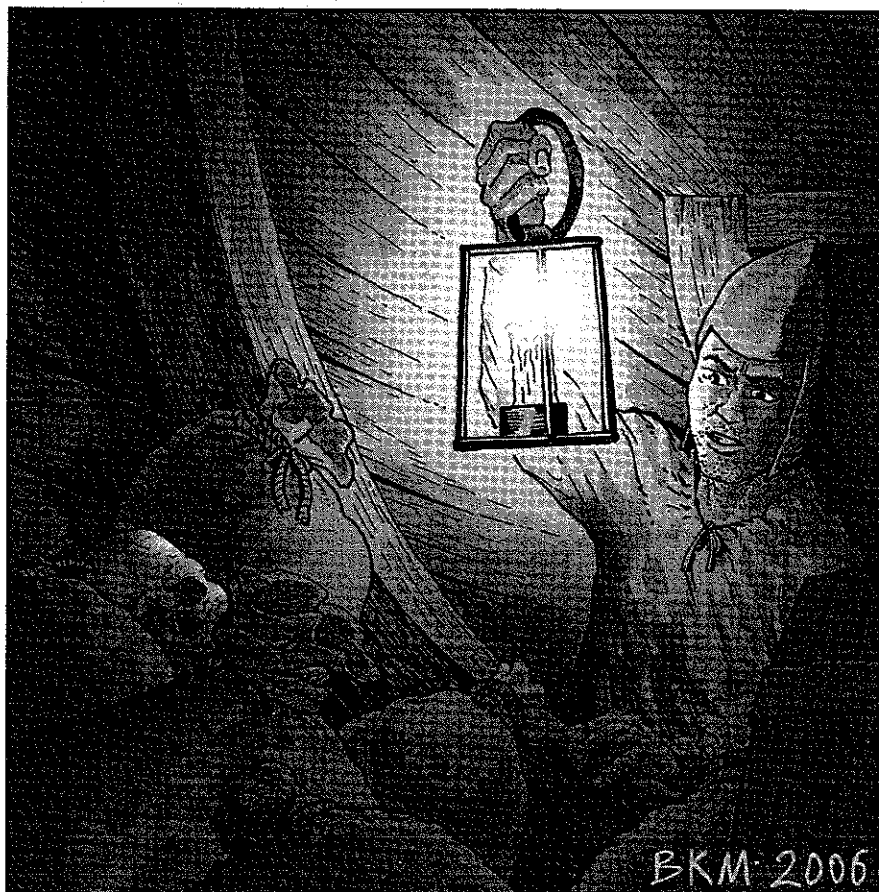
Vertically integrated industries capitalize at the source of raw materials, because this reduces transport costs. The wool trade, for example, is vital to both of the manufacturing areas in Western Europe, but a vertically integrated industry would have the wool processed at its sources, in England and Spain, so that the lighter and more valuable cloth could be exported. The north Italian and Flemish cities would lose their role.

Stories for Magi

The following stories are suitable for groups led by magi, but merchants involved in them still earn up to two and a half seasons' worth of Labor Points, depending on the merchants' role in the story.

CHEAP AND MISSING SHIPS

The Fourth Crusade was organized late in the 12th century, and in exchange for a vast fee, the Venetians agreed to provide a fleet to transport the Crusaders. The Venetian Arsenal, the most heavily capitalized manufactory in Europe, was able to outfit three war galleys per day, until a vast fleet was assembled. The leaders of the Crusade then admitted they did not have nearly as many recruits to transport as they'd estimated, and could not pay for the ships. The Venetians forced them to agree to sack Constantinople to meet their obligation, and in 1204 the greatest city in Mythic Europe was pillaged. Afterward, the Venetians dominated Constantinopolitan trade. Their new galleys were absorbed by the Eastern trade routes, were placed in storage,



or replaced older ships already in service.

What happened to the older ships — those cycled out of the Venetian fleet — is unclear. Some were sold to noblemen, a few of whom were agents for covenants around the Mediterranean. But as many as 20 ships have disappeared. Who has the resources to purchase, crew, and provision 20 Venetian warships, and for what could they want them?

One lead relates to another mysterious disappearance at around the same time. Many Crusaders, who had agreed to fight the infidels in the Holy Land, were unwilling to attack Constantinople, and attempted to return home. The convoys carrying these deserters often disappeared, without a trace, in storms. Was this the judgment of God on deserters, or someone gathering crews?

THE DEAD OF ASCALON

After the defeat of a Muslim fleet off Ascalon, in the Levant Tribunal, in 1123, the sea was filled with corpses. They drifted, in an ever-expanding ring, until they were piled upon a distant beach like a wall of driftwood. No fish can be caught on the site of the battle, and voyages that cross the battle's location are cursed to fail.

A merchant house has begun to smuggle the skulls of the dead of Ascalon onto the ships of its rivals. Each voyage so-cursed ends tragically. If the players destroy this vile trading house, what will they do with the remaining skulls of Ascalon?

ESPOUSAL TO THE SEA

Every year, the city of Venice holds a ritual blessing of the waters.

At the end of the ceremony, the Doge — the leader of the city — removes a ring from his finger and casts it into the ocean. This is an engagement ring: it represents the city's espousal to and dominance over the waters.

Venice has many enemies. If one of them disrupts the ritual, or steals the ring from underwater, Venice's trade collapses as the sea withdraws her dowry. Magi may be tempted to steal the ring, because it contains an amount of Rego vis that reflects Venice's prosperity and power. Since the conquest on Constantinople, the rings have each contained 12 pawns of vis. Many covenants have investments in Venice, however, and would reward any covenant that recovers a stolen ring and returns Venice to prosperity, so magi who aspire to steal the rings must cover their involvement and deal with the affronted covenants, or face a Wizard's March.

RHINE-MAIN-DANUBE CANAL

The Rhine passes many populous cities and one of its tributaries, the Main, comes within a hundred miles of the Danube. The Romans used to portage goods between the two rivers, to create a trade corridor across the width of the continent. Charlemagne attempted to have a canal dug between the two rivers, but failed. In 1220, goods are still portaged, in great volume, between the two rivers. A saga could be designed around the creation and control of such a canal.

SILVER AND SERICA

European merchants know that the finest silks and spices come from a land the Romans called Serica, which literally means "Land of the

Silk People." Roman trade missions visited Serica on at least three occasions, but no one remembers what they found there. European merchants know that silk must be as cheap as rope in Serica. The prices of goods multiply enormously along trade routes, particularly land-based ones. No European merchant has ever met a Serican: Arabic intermediaries must keep most of this profit.

There is nothing Europe can offer the Sericans for their silk except silver. Around 14 tons of silver leaves Europe each year, for Arabia and ports beyond, to pay for the luxuries of the Orient. Arab intermediaries also accept the finest quality linen, which they use themselves rather than shipping it on to Serica. The Sericans also desire gold, but Europe does not produce sufficient gold to replace silver in the Serican trade.

Europe's gold comes primarily from trade with North Africa, although small, sporadic mines do produce gold in Europe. These most frequently appear in Hungary, and particularly Transylvania. No town relies on the export of gold, although Siena's goldsmiths are famous throughout Europe. In contrast, four towns mine silver by the ton. Three of these have appeared in the last 50 years.

The Order is afraid Europe will have either too little silver to buy Serican goods, as seemed likely before the mines at Freiburg were discovered in 1168, or that magically produced silver will flood the market, making it valueless to the Sericans. Even now, some Hermetic scholars of trade wonder how the Sericans receive so much silver every year, yet continue to want more. Some say that there are many nations between Europe and Serica, and these have not all suffered surfeit of silver. Others believe the Sericans are monsters who eat silver.

Chapter Eight

The Goods of Europe

This chapter lists products of many industries that a troupe might select as covenant income sources. It also includes luxurious items, suitable as rewards for characters who complete difficult stories, or as the materials for Hermetic enchantment. Commodities can be divided into three classes: bulk goods, manufactured goods, and luxury goods.

Bulk Goods

Bulk goods are those that are traded in enormous volume between their sites of production and the cities that consume them. These include salt, food, drink, cooking oil, fuel, timber, and industrial materials. Most cities cannot supply these basic needs from their hinterlands, although many supplement international trade with locally produced goods. The profit on bulk goods is modest but sure, even for short journeys.

ALUM is a mineral that acts as a fixative for dye. It is vital to the cloth trades, and is imported into northern Italy and Flanders in great quantities. The finest alum comes from Asia Minor. The island of Chios, which the Venetians seized after the Fourth Crusade, dominates the trade. A small amount of alum comes from

within Europe, but it is unsuitable for creating expensive fabrics.

Control of the alum supply is one of the primary pillars upon which the commercial power of Venice rests. The alum monopoly is vital to the wealth of Venice's ruling class. If a new source is found, and the new supplier is willing to make an exclusive distribution arrangement with the Venetians, war might be avoided. Proxies in Venice's pay will attempt to seize any new source of alum held by an unfriendly power.

The three prices given in the table are for alum that has been adulterated with salt, European alum, and Asian alum, respectively. There is no Expensive class of alum.

BRASS AND BRONZE are used to cast large objects like doors, bells, statues, and church lecterns. They are also used for hollowware, tools, and decoration in situations where a metal more durable and less expensive than silver is appropriate. Less artistically, brass is also used to make the wires for wool cards, and to make pins. An important variant of bronze is bell bronze, which contains more copper, so it is harder and has better tone. The finest brassware and bronzeware is crafted in Belgium.

Brass is made of copper and an ore called calamine. Calamine is so heavy, and required in such great proportion, that brass is only cast where calamine and fuel are plenti-

ful. Viable deposits of calamine are, therefore, very rare. A covenant that could extract this ore cheaply, using magical mining or heating, could rapidly become a regional supplier of brassware. Brass's lightness and durability makes it particularly suitable for magical item creation.

Bronze is made by mixing copper and tin. Bronze is usually smelted near the copper mine, with tin being shipped in. Bronze is used as a cheap replacement for ornamental brass.

FUEL is any substance that is burned for heat. The prices given on the table below are for wood, charcoal, and sea coal, respectively.

The usual fuel in Europe is wood. In some areas it is floated, unprocessed, downriver to mills close to its consumers. Merchants floating wood to a destination can sometimes just leave it in the water, guiding it with lines trailing from a boat.

Charcoal, which is the average fuel given on the price table, is wood that has been heated for a prolonged time to reduce its moisture content.

Coal is such a heavy commodity, relative to its value, that it is only exported from those places where it lies very close to a river or sea. It is often called "sea coal" by Mythic Europeans. Coal mining requires enormous quantities of wood, for bracing, and there are many coal deposits that Hermetic magi could make profitable with magic that are

currently unexploited due to a lack of cheap bracing material. Sea coal is exported from northern England and the Rhineland, but is unknown in many parts of Europe, where charcoal is used instead.

COPPER is a soft, reddish metal named after the island of Cyprus. In ancient times, it was forged into bronze weapons, but in Mythic Europe is primarily used to debase silver. The alloy of silver and copper is called bullion and is far more durable than pure silver, although it tarnishes rapidly. Bullion jewelry is usually 10% copper, but coins, which have suffered frequent debasements, may be up to 90% copper.

Copper is also used to make bronzeware and brassware, to make certain colors of dye, and to stain glass. Copper is also used as a less expensive alternative to silver or gold in enameling. It is traditional to make weathervanes from copper, particularly those shaped like roosters.

COTTON is predominantly grown in the areas of Europe that have been recaptured from the Muslims. Cotton is harvested for a period of about six weeks per year, beginning in October. Quality declines sharply toward the end of the season. Cotton is a valuable crop because when it is cleaned and converted to thread it loses only about one-tenth of its weight. This compares very favorably with greasy wool or silk cocoons.

FISH is a popular food, because the Church has decreed that it can be consumed on fast days and Fridays. It is preserved by salting, smoking, or pickling, and can be purchased virtually anywhere in Europe. Fishermen throughout Europe have many strange supernatural abilities, developed as protection from the danger of their profession. They also consider themselves to be particu-

larly favored by the Divine, because at least four of the apostles were fishermen.

FLAX production was introduced to Europe by Muslims. This plant is used to create linen. Paper is made of discarded linen. Flax seeds can be crushed to produce linseed oil, which is used as a varnish. Flax is extremely susceptible to magic: many folk traditions involving Midsummer bonfires involve people leaping over the fire to ensure that the flax will grow to the height of the flames, or the height to which the people leap. Flax is most available for the last month of autumn.

FOODSTUFFS include anything reasonably nutritious and suitable for human consumption. Many areas export a particular food. Most foodstuffs are seasonal, but the time of peak availability varies by type.

FURS of inexpensive varieties enter mainland Europe from Ireland and Northern Russia, where they are sold in barrels of a thousand. They are used to trim expensive clothing. Furs are available year round from Russia. Barrels from Russia sometimes include strange pelts of animals unknown in the rest of Europe.

GRAIN of many types is grown throughout Mythic Europe. Wheat is the dominant European grain. Barley has a higher yield, but grows only in better soil. The hardier rye and oats are grown in colder areas. Rice is considered a spice in Mythic Europe. Grain's peak season is in September and October. Grain plays so central a role in the lives of Europeans that its cultivation is riddled with faerie influences.

HEMP is a strong, relatively coarse plant fiber used to create durable fabric. It is used extensively in the manufacture of rope and canvas, the latter of which is described as aver-

age hemp cloth on the price table below. It grows well across a broad range of climates and soil types, so it is cultivated from Norway to Italy, both as a primary crop and in small patches that allow a farm to make its own ropes.

Rope must be made in a specialized building, called a rope walk, that is at least as long as the rope to be made, because there is no non-magical technique for coiling rope as it is manufactured. The ropes required by large vessels are extremely long, so suitable rope walks are expensive to construct, and usually belong to noblemen. In areas where the need for naval power is significant, like Venice, the ruler controls the rope works. Hemp's peak season is October.

IRON is a strong, inexpensive metal. Its ore can only be mined economically when it is close to water transport, and to fuel for smelting. Many rich deposits could be made viable with magical assistance.

LEAD is a soft metal with an incredible array of uses. It is pliable and melts easily, so it is used to manufacture solder and pipes. It is found in pewter, in debased silver and gold, and in wine as a preservative. Scribes, including magi, rule pages with lead before writing. It is also used in many white pigments, so it is found in paint and cosmetics.

Lead is, however, insidiously poisonous. Roman scholars commented on the cretinism that was found in the families of lead miners, and Hermetic magi know that lead gradually destroys the sanity of those who are exposed to it. Smelting lead also produces unpleasant, sulfurous odors. Many cities do not allow leadworks in their vicinities. Covenants may find the production of this useful, but dangerous, commodity prof-



itable. Lead deposits often contain traces of silver, which makes lead mining more attractive.

OIL is used for cooking, lighting, and in the textile industry. The cheapest oil, tallow, is a byproduct of slaughtering. The cheap, cooking oil of the Mediterranean comes from olives. It is harvested in winter and is available at peak prices from November to March. Butter is used as an alternative in colder areas. Expensive oil comes from whales.

PITCH is the resin of pine trees, extracted by slow, flameless burning. It is vital in naval industries and trade. Pitch is used to line the inside of waterproof containers. It is also used to preserve rope, canvas, and wood from water damage. It can be used unadulterated, but is often mixed with linseed oil to create a varnish. This mixture, which is popular for painting houses, is extremely flammable. Flaming pitch is used in warfare, and is particularly effective against wooden structures.

POTASH is the alkaline residue left after certain plants are burned. Eastern potash is irreplaceable in the production of quality glass and luxurious soaps. Like alum, fine potash is a commodity that Venice is willing to

provoke war to control. A source closer to Venice than Asia Minor would both reduce the expenses involved in the glass trade and increase the volume that is produced, without substantially decreasing the price, provided Venice retained control of production and shipping. Cheap, European potash is made from trees like the elm.

SALT is boiled from brine wells in lead pans about three feet square. As the brine boils, salt scales form on the base of the pan. A worker needs to scrape this scale away, because if it becomes too thick, the pan overheats and melts. Damaged pans are, however, easily recast into new pans. Salt can only be extracted in areas where there is sufficient fuel for the boiling pans. A less efficient method, which uses earthenware pots in a kiln, is also known from Roman times.

Salt is mined in some areas. Being sent to the salt mines was one of the most severe punishments for Roman slaves, since the mortality rate was very high. Ancient salt mines tend to be haunted. Ancient salt mines in the Alps show that the pre-Roman inhabitants always mined salt in cakes shaped like hearts, for reasons unknown.

Salt makes bread and other starchy foods palatable. The production of salted meat and fish requires salt weighing about a quarter as much as the meat. Salt is a useful commodity because it is desired in every town, but does not rot or go stale, like many other bulk goods do. Mundane people do not usually extract salt directly from seawater, because it requires too much fuel. Some make artificial saltpans, creating brine, which they then boil, but this is a labor-intensive process. Hermetic magic, which allows heating without fuel, makes seawater a practical source of salt.

RAW SILK is farmed in many areas in the Mediterranean. Silk is produced whenever a stock of mulberry leaves is available, so peak season begins a month after spring starts, and ends when the plants shed their leaves in autumn.

SKINS are a byproduct of butchery and hunting. They are exported in greatest quantity from the forests of Russia. Their peak period follows the autumn cull. Skins are turned into leather.

TIMBER is wood that has been cut into boards and dried. Different woods have varying properties, making them more or less suitable for various styles of construction. Expensive timbers, noted on the price table below, are rare and beautiful woods used for paneling and carving expensive furniture.

TIN is used in the creation of brass and pewter. Its ore is mined in Cornwall and the Rhineland. It is of such importance to the English economy that tin miners had their ancient privileges codified in 1201, allowing them to dig on the land of any person, to move streams to aid their work, and to ignore any call to attend on anyone, save the king's bailiff.

WAX is a byproduct of honey production, and is used to create candles for the rich. It is generally not valuable enough to be shipped large distances. Its peak period is in spring. Expensive waxes are perfumed and dyed to create expensive candles or distinctive sealing waxes. The cheap "wax" listed below on the price table is actually tallow, a slaughterhouse fat into which reeds are dipped.

WINE is produced throughout the warmer parts of Europe, and is shipped into the cooler parts in great quantity.

WOOL prices dip in spring. The most valuable wool comes from England, although Iberian wool is almost as fine, and many other areas produce coarse wools.

Manufactured Goods

Volumes of manufactured goods worthy of trade are produced in the large cities of Europe and in two industrial regions, located in northern Italy and Flanders. The two industrial regions link over the Alps, which is an expensive route. Goods also move between them, in far smaller quantities, through the Black Sea and the Muslim lands of the Iberian Peninsula. Some merchants predict that, if the Reconquista in Iberia continues, the Atlantic route will become more dependable and the number of ships following it will increase.

A cluster of city-states dominates northern Italy. The most powerful is Venice, which dominates trade with Constantinople and the Levant. Genoa's merchants rival Venice's, and

the Genoese have seeded the East with colonies, which provide agricultural goods, act as resupply points for traders, and offer friendly ports during war. Lucca is famous for its bankers and silks, and is the richest of the north Italian cities, apart from Venice. Siena's goldsmiths are renowned throughout Europe. Milan lies fortuitously close to the iron mines of the southern Alps, and is famous for armaments. Florence is well known for its cheap wool cloth and the inroads its merchants are making in the wool industry in Flanders. Pisa's merchants are famed, and it is favored by the Holy Roman Emperor. It also acts as the port for landlocked Florence.

The northern European industrial area is smaller than the Italian, but is still substantial. This region is centered in Flanders and Brabant, although it spreads beyond these areas into many surrounding lands. This region lies partway between London, Paris, and the emerging cities on the Baltic and in the Rhineland. Its key cities are Arras, which is the main port for English wool imports, and Bruges, which is its greatest manufacturing center.

CERAMICS are made by applying heat to molded clay. Pottery is the most commonly traded form in Mythic Europe, but tiles and bricks are also shipped in quantity, particularly out of Flanders.

COTTON CLOTH is a light fabric used for undergarments, summer clothes, and bedding. It is produced by an industry centered in the north of Italy, and cotton rivals cheap wool as a garment material for the poor.

GLASS of the best quality is imported from the Orient, but Constantinople and Venice both produce cheaper, less clear glass. Glass production requires pure sand,

cheap fuel, and excellent potash or lime.

IRONWARE refers to a wide variety of fireproof, impact-resistant tools.

LEATHER is simply tanned animal skins. Leather is valuable as a clothing material because it is more durable and waterproof than woven fabric. Parchment is made by stretching and shaving hides that would otherwise become leather.

LINEN is a fabric used for bedding and garments that lie against the skin. Coarser linens are used for cheaper garments and fabrics.

PAPER is a writing surface made of wood pulp or linen rags. It is not durable, but is convenient for temporary records.

PEWTER is an alloy of tin, copper, and lead used for ornamental pieces, as a cheaper alternative to glass or silver.

TAPESTRIES AND EMBROIDERIES are heavy cloths that display colorful designs. In tapestries, commonly from the Levant and Africa, this is woven into the cloth. England, in particular, is famous for embroidery, where colored thread is stitched through a length of fine wool to create patterns similar to tapestries.

Luxury Goods

Luxury goods are used by the powerful to display their status. In many parts of Europe it is forbidden for poor people to own these status symbols. Clothing, in particular, is often regulated, but the women of the merchant class are surprisingly adept at finding legal loopholes to allow them to continue wearing fabrics, furs, and ornaments that are forbidden.

The prices given for expensive fabrics, below, are for rare, luxurious items made of that cloth. Fine cotton, linen, and wool are cheaper substitutes for silk but are incredibly expensive compared to the coarser wool and cotton used by poorer people. The finest silk, damask, is hand-painted by Oriental artisans, and is sold by the piece.

AMBER is found washed up on the shores of the Baltic, where it is said to be the rubble of the walls of a faerie princess's undersea castle. It is also mined in Hungary. Its function is ornamental.

DYES AND INKS come from a wide variety of sources. The most expensive, a purple, comes from one gland in a Mediterranean shellfish. Vermillion, an expensive red, comes from an insect that the Romans thought a worm. Other imported dyes come from minerals or rare plants. Poor people use floral and other dyes.

FURS of the more expensive varieties tend to enter Europe through the Black Sea. They are used to trim the clothing of rich people.

GEMSTONES do not generally come from Europe. True gems are so valuable that only the senior nobility can readily purchase them. Semiprecious stones, listed as cheap gemstones on the price table, are used for jewelry, but they are also ground up for expensive paint, and used in mosaics and other ornaments.

GOLD is mined erratically in the Rhineland, Hungary, and Transylvania. Most of Europe's gold comes from deepest Africa. Gold coins are no longer minted anywhere in Europe, although the eastern bezant remains in circulation in the remnants of the Empire.

HORSES are used for transport and labor. Fine warhorses are extremely expensive.

IVORY comes from India, predominantly through Armenia and Africa. The finest carved ivory comes from Paris.

PEARLS are the most expensive commodity regularly traded in Europe. The finest pearls come from the sea of Arabia. Smaller, less lustrous, irregularly shaped pearls are harvested in the rivers of Europe. Scotland and Russia are particularly famed for these pearls, although a few are found in other areas. On the price table below, average pearls are river pearls, or poor quality Arabic pearls. There are no cheap pearls; the price given for fake pearls instead.

SAFFRON is listed separately from other spices because it is so much more expensive. The finest saffron is imported into Europe, while average saffron is produced in the eastern Mediterranean. There is a strong market for saffron that has been adulterated with non-fragrant portions of the saffron flower, or other yellow spices like turmeric.

SILK CLOTH is the lightest, smoothest, and most luxurious of the fibers found in Europe. It is used for garments, linings, and anywhere ostentatious wealth is appropriate, like banners or tournament gear. Cheap silk is grown in Europe, while average silk comes from Asia. The most expensive silk is damask. It is painted silk of the highest quality, which takes its name from Damascus, where much of it is produced.

SILVER is used for the coining of money, but also for silverware. Silver coins, and some ingots, are made of bullion, which is usually 10% copper, but can be up to 90% copper.

SLAVES are shipped into Europe predominantly from Russia and

North Africa. Young, female slaves are the most expensive in Europe, while in Arabia male slaves are preferred. The latter are raised as laborers. Slavery is still found in the Arabic lands, Sicily, southern Italy, Russia, southern France, and southern Iberia. Transporting slaves requires extraordinary tonnage, since their food and water must also be shipped.

SOAP, made in Iberia from olive oil and potash, is the cheapest of the luxury goods shipped across Europe. Cheap, black soap from Germany is used by poorer people.

SPICES include medicinal and culinary spices. The term is used broadly in Mythic Europe and includes three price strata. Dried fruit (currants, figs, prunes, and raisins), almonds, and rice are the cheapest class. Pepper and sugar are the average class. Aromatic spices, such as cinnamon, cloves, ginger, and mace, cost far more. Peasants use local alternatives, like salt, vinegar, mustard, onions, and garlic.

WEAPONS are manufactured in most of the capital cities of Europe's kingdoms. The area around Milan is famous for the quality of its armaments, and its capacity to produce enormous numbers of weapons to order.

Commercial Sources of Trade Goods

The following lists of commercial sources of trade goods include only those places that merchants consider useful for purchasing large volumes of material, at prices that allow prof-

itable transport. Most goods can be found in any large city, and are available in smaller centers intermittently. Italic mentions denote regions that are famous for exporting an item. If a commodity is marked as cheap, then only standard and shoddy goods are available at that rate, while commodities marked fine include superior and excellent versions.

Fish is an exceptional case. Any coastal town can provide fish at an exportable rate. Some locales are particularly famous for fish, and these are listed below.

Africa

PRINCIPAL PORTS (ALEXANDRIA, TUNIS, ALGIERS): Dyes, Gold, Inks, Ivory, Cheap Potash, Cheap Spices, Wax, Wool

Baltic Sea

ALL AREAS: Amber, Grain, Pitch, Timber, Wood

DENMARK (COPENHAGEN, AARHUS): Foodstuffs (Cattle), Leather, Horses, Cheap Potash, Slaves

NORWAY (OSLO, BERGEN): Foodstuffs (Butter), Iron, Leather, Skins, Timber, Wood, also noted for gyrfalcons

RUSSIA: (NOVGOROD, PSKOV): Fish (Sturgeon), Cheap Furs, Cheap Potash, Wax

SOUTHERN COAST (DANZIG, LUBECK, REVAL, AND RIGA): Fish (Herring), Grain, Pitch, Wax

SWEDEN (ABO, STOCKHOLM): Copper, Iron

Black Sea

(Excluding Romania)

ALL AREAS: Grain, Salt, Slaves
BULGARIA (TRNOVO, VARNA): Gold, Grain

CRIMEA (KAFFA): Furs, Slaves, Wax
TREBIZOND (TREBIZOND): Cotton, Ivory, Silk, Spices

British Isles

ALL AREAS: Foodstuffs (Cheese), Grain, Leather

SCOTLAND (EDINBURGH, ABERDEEN): Fish (Cod), Standard Pearls (Tay), Wool

IRELAND (CORK, DUBLIN): Flax, Furs
ENGLAND (BRISTOL, LONDON, SCARBOROUGH, SOUTHAMPTON): Amber, Brass, Coal, Embroidery, Lead, Fine Raw Wool, Silver (the wool surplus creates an oversupply of silver in the economy), Tin

France

(Including Calais and Gascony, excluding the industrial area in Flanders and Belgium)

ATLANTIC COAST (NANTES, BAYONNE, BORDEAUX): Flax, Salt, Cheap Wine

NORTHERN (CALAIS, ROUEN, PARIS, RHEIMS, TROYES): Dye (Madder), Dye (Woad), Grain, Carved Ivory, Linen, Raw Wool, Wool Cloth

SOUTHERN (MARSEILLES, NARBONNE, SALINS-LES-BAINS, TOULOUSE): Dye, Salt, Slaves, Wine

Germany

ALL AREAS: Dye, Coal, Iron, Pitch, Cheap Potash, Timber

BOHEMIA (PRAGUE): Copper, Cheap Glassware, Pewter, Silver (particularly at Jihlava after 1222), Wax

CENTRAL (FRANKFURT, NUREMBERG, REGENSBURG, SALZBURG): Copper, Lead, Salt, Silver (particularly at Freiberg and Goslar), Wine

NORTH (COLOGNE, HAMBURG): Brass and Brassware, Salt, Cheap Weapons

SOUTH: Flax, Timber, Wine

The Holy Land and Ionian Asia Minor

PRINCIPAL PORTS AND CITIES (BEIRUT, SMYRNA, RHODES, NICOSIA, TYRE): Alum, Cotton, Dye (Indigo and others), Potash, Saffron, Spices, Sugar (particularly in Cyprus), Fine Silk, Tapestries

Iberia

ALL AREAS EXCEPT MALLORCA: Dye (Woad, Crimson), Iron, Olive Oil, Paper, Wax, Wool

MUSLIM SOUTH AND ARAGON (BALANSYIA, BARCELONA, CARTAGENA, ISHBILIYAH, MALAQAH, QADIS): Cotton, Flax, Linen, Cheap Silk, Slaves, Cheap Spices (particularly Rice), Sugar, Wine

KINGDOM OF MALLORCA (BALEARIC ISLANDS AND IBIZA): Pottery, Salt

NORTH AND CENTER (LISBON, OPORTO, CORUNNA, SALAMANCA, TOLEDO): Soap, Weapons

Italy, Adjacent Islands, and Dalmatia

EAST ADRIATIC COAST (RAGUSA, SPALATO, VENICE, ZARA): Alum, Cloth (all types), Fish, Glass, Iron, Jewelry, Salt, Ships

ISLANDS: Salt, Cotton (small quantities), Cheap Silk, Wine

NORTHERN INDUSTRIAL AREA (MILAN, FLORENCE, SIENA): Cheap Cloth (all types), Dye, Goldwork, Paper, Pottery, Warhorses, Weapons

SOUTH (NAPLES, ROME): Olive Oil, Cheap Silk, Wine

SOUTHERN ALPINE TOWNS: Copper, Iron, Lead, Tin (small quantities)

Low Countries

PRINCIPAL PORTS AND CITIES (ARRAS, BRUSSELS, BRUGES, GHENT, LIEGE, UTRECHT): Brass (Liege), Copper, Dye (Woad, Madder), Linen, Cheap Silk Cloth, Tapestry, Timber, Wool Cloth (particularly sewn into luxurious trousers from Bruges)

Romania and the Byzantine Successor States in Europe and Aegean Islands

ROMANIA (CONSTANTINOPLE): Honey, Olive Oil, Perfumes, Salt, Raw Silk, Cheap Silk Cloth, Slaves, Spices, Wax, Wine

CRETE: Saffron (small quantities), Wine

Southern Russia, Poland, and Hungary

RUSSIA (KIEV): Furs, Fish (Sturgeon), Cheap Potash, Average Pearls, Timber, Wood

POLAND (POZNAN, WROCLAW, CRACOW): Wool

HUNGARY (ZAGREB, PECS, BELGRADE, BUDA, BRASSO, ESZTERGOTTI, KOLOZSAVAR, POZSONY, SZEGED, TEMSEVAR): Copper, Foodstuffs

(Cattle), Gold (small quantities), Leather

Places So Far as to Verge on the Mythical

EVERYWHERE: Gemstones (type varies by place)

ICELAND: Falcons

INDIA: Diamonds, Dye (Brazilwood and others), Ivory, Pepper, Other Spices

PERSIAN GULF: Gems, Pearls, Saffron, Silk, Slaves

SERICA: Silk, Spices

Prices of Goods

The list beginning on the next page gives a universal price for many commodities. All prices are in Mythic Pounds of silver per tun or ton. Some items are not ever sold by the ton, as noted, but are listed for comparison. This allows players whose characters are producing wealth magically to determine the value of the goods that they create. The categories are described in greater detail in *Covenants*, page 71, but players should assume that shoddy goods are used by the poor, standard goods are those used by most people, superior goods are used by the wealthy, and expensive goods are suitable only for the richest people.

The table has a series of gaps. The highest category, Flawless, is unused here. A ton of this quality of material is difficult to source or sell. Many entries have no value for Excellent. Hashed marks (#) indicate that tons of these commodities, of Excellent quality, cannot be procured. Asterisked (*) commodities are sold at differing purities, which pull the

price away from average price. Silver, for example, is usually sold as an alloy called bullion, which is, at best, 10% copper. Silver that is more or less debased than usual has a price reflecting its metal content.

Weights and Measures

Dry goods are usually measured by weight, in pounds, for retail sale. Sixteen ounces equal one pound, or 1/2,420 of a ton. Many continental merchants use a different system, from Troyes, where the pound is divided into 12, larger, ounces.

Grain retails by volume, in bushels. Four pecks equal one bushel, which is one-eighth of a quarter, or 1/640 of a ton. Wool is measured by the sack. Each sack is designed to fill a wagon. Half-sacks are carried by draft animals.

Ale and wine are measured in gallons and shipped in tuns. Eight pints equal one gallon, which is about 1/120 of a pipe, or about 1/240 of a tun. A tun defines the weight of a ton.

Cloth is measured by length, in yards, or ells. Thirty-six inches equal three feet, or one yard. An ell can be up 45 inches, but varies widely. Light cloth, like silk, has greater length to the ton than heavy fabric, like canvas.

16 ounces = 1 pound
= 1/2,420 ton

4 pecks = 1 bushel = 1/8 quarter
= 1/640 ton

8 pints = 1 gallon = about 1/120
pipe = about 1/240 tun

36 inches = 3 feet = 1 yard

Prices of Goods Table

COMMODITY	SHODDY	STANDARD	SUPERIOR	EXPENSIVE	NOTES
Alum	*	200	400	#	
Brassware	150	300	600	1500	
Copper	*	*	*	200	
Cotton Cloth	100	200	400	10,000	Fine cotton is rare, and a silk substitute
Cotton, Raw	40	50	100	250	
Dye	10	50		20,000	Sold in bottles of varying sizes
Fuel	1	2	3	n/a	
Fish	50	75	100	#	The most expensive fish, whales and sturgeons, usually belong to the king by right.
Flax	20	45	90	250	
Fur and Hides	1	50	100	250	
Foodstuffs	1	10	20	50	
Gemstones	2,000 (fake)	10,000	80,000	100,000	Sold in ounces: 2 1/2 pounds per ounce for fine, 2 pounds per ounce for average
Glassware	#	1,500	2,000	2,500	
Gold	*	*	*	24,200	Sold by the pound, at about ten pounds of silver per pound of gold
Grain	1	5	10	25	
Hemp Cloth	45	60	100	#	
Hemp, Raw	15	20	25	#	
Horses	2	4	8	64	Two horses to the ton
Ink	10	25	50	10,000	Ground semiprecious stones, sold at one pound per four ounces, dry weight
Iron	*	*	*	120	
Ironware and Weapons	125	250	500	2,500	
Lead	*	*	*	60	
Leather	150	250	500	2,500	
Linen Cloth	125	175	350	1,750	
Oil	2	10	20	100	
Paper	75	150	300	#	
Pearls	5 (fake)	80,000	120,000	n/a	Sold in ounces: 2 pounds per ounce for river pearls, 3 pounds per ounce for sea pearls

continued on next page

Prices of Goods Table, Continued

COMMODITY	SHODDY	STANDARD	SUPERIOR	EXPENSIVE	NOTES
Pewterware	375	750	1,500	#	Expensive pewterware is unknown; people who could afford it buy silverware instead.
Pitch	1	2	4	20	
Potash	20	#	#	400	Potash has only cheap and expensive forms.
Pottery	20	70	140	700	
Saffron	*	*	*	25,000	Sold by the ton only rarely.
Salt	*	*	*	120	
Silk Cloth	12,500	25,000	50,000	#	Sold by the roll.
Silk, Raw	300	500	600	#	
Silver	250*	1,650*	2,200*	2,420	
Slaves	1	2	4	#	Slaves cost between 5 and 10 pounds each.
Soap	0.5	1	5	10	
Spices	5	50	1,500	2,000	
Tapestries	100	3,000	6,000	#	
Timber	2.5	5	10	25	
Tin	*	*	*	250	
Wax	2	5	10	#	
Wine	5	10	20	50	
Wool Cloth	50	150	300	3,000	
Wool, Raw	25	50	100	500	

Appendix

Price List

Unlike other fantasy roleplaying games, *Ars Magica* has not typically concerned itself with prices for common goods. A character's personal possessions are determined by her Social Status Virtue and the troupe's general idea of appropriate starting items, rather than the amount of common coins she has jingling in her wallet. With a new emphasis on craftsman and merchants, however, stories may drift into the arena of personal expenses and available spending money. A fair will be more fun for a grog if he has twelve shillings to spend, for example, than if the storyguide waves her hands and says, "you have enough for a dagger and a night spent drinking."

This section details medieval money and offers a suggested price list for common goods. Prices are listed for story flavor, to help give storyguides an idea of how much an individual dagger will cost a player's character. These prices should not be used to detail annual incomes of merchants or crafters.

Medieval Money

There are two types of money used in an *Ars Magica* saga: actual money in the form of coins, and

moneys-of-account. Moneys-of-account are easier to define because they exist only in accounting ledgers. While they use the same values as actual coin money, moneys-of-account are a method of trading a specified amount of one type of good for another. Thus, instead of determining how many cows, sheep, or barrels of wine a lot of swords is worth, it is easier to determine a monetary value for the swords and whatever item they are traded for. Moneys-of-account are a system for determining the value of goods, and serve as a method for reckoning values and accounting for them.

The system used in the West is a continuation of the monetary reforms created by Charlemagne in the late eighth century. Charlemagne fixed one pound of silver as the basis for his monetary system. This pound was subdivided into 20 silver *solidi* (shillings), and each *solidus* was divided into 12 silver *denarii* (pence). This relationship remains unchanged in 1220, with 12 pence to the shilling and 20 shillings to the pound. The *mark* is another western money-of-account, equal to two-thirds of a pound. In the West, neither *mark* nor *pound* exist physically, and are only moneys-of-account.

A variety of coins are in circulation, minted by kings, princes, and some few towns, each differing

slightly in weight and in exchange rate with each other. While the actual coins differ, western tradesmen and merchants conveniently use the same Latin terms to describe the various coins. Regardless of whether the penny is called a penny in England, a *denier* in France, or a *pfennig* in Germany, it is written as *denarius* in the records. This commonality allows a universal system of coin values regardless of where an individual saga is set. In Latin, a pound is a *libra*, a shilling a *solidus*, and a penny a *denarius*, and the ratios between these monetary units was universally 1:20:240.

Eastern coins are based on the same Roman currency that Charlemagne used, but in a different way. The Roman *solidus* wasn't silver, but gold, a commodity too rare for the many coins that Charlemagne minted. But gold wasn't rare in the East, and the Arabs and Byzantines could continue the tradition of gold coins. A *bezant*, or "solidus of Byzantium" is a gold coin, as is the Arabic *denar* (*denarius* with the Latin "ius" removed). Both gold coins are worth approximately 10 western shillings.

In the West, a Mythic Pound equals 20 Mythic Shillings and 240 Mythic Pennies. In the East, a Mythic Pound equals two Mythic Bezants or Denars.

Price List

Prices for a fixed good fluctuate across Mythic Europe, depending on the availability of raw materials in an area and the proclivities of the craftsmen living there. Still, a hierarchy of prices exists, and shoes are

cheaper than swords almost everywhere. Not every item desired by a character can be found, and these are only a few examples. Troupes must extrapolate from these listings to arrive at appropriate prices

for unlisted goods. Historical prices for 13th century goods are difficult to find, and you should not feel that you are doing anything wrong by inventing the prices of specific goods.

ITEM	STANDARD PRICE
Longbow	15 shillings
Cart	10 pennies
Chainmail, full	2 pounds
Chainmail, partial	1 pound
Chair	8 pennies
Chamber pot	20 pennies
Chest with lock	2 and 1/2 pounds
Dagger	6 pennies
Gallon of ale	half a penny
Great sword	13 shillings
Heavy Leather, full	2 and 1/2 shillings
Heavy Leather, partial	15 pennies
House, luxurious	50 pounds
House, peasant	2 pounds
House, urban	5 pounds
Leather Scale, full	10 shillings
Leather Scale, partial	5 shillings
Loaf of bread	half a penny
Long sword	10 shillings
Non-Hermetic books	11 shillings
Pair of shoes	6 - 16 pennies
Shield, buckler	3 shillings

ITEM	STANDARD PRICE
Shield, heater	8 shillings
Shield, round	8 pennies
Short sword	3 shillings
Shovel	4 pennies
Tunic, dyed	8 shillings
Tunic, fur lined	13 shillings
Tunic, peasant	16 pennies
Tunic, wool	5 shillings
Wagon	20 pennies

Adjust the price of an item by its quality.

QUALITY	MULTIPLIER
Shoddy	x0.5
Standard	x1
Superior	x2
Excellent	x5
Wondrous	x5 or more