

**Board Enterprises proudly presents
Build Your Fantasy World in**

Small Bites

Hoard & Other Treasures

aka All About Huge Treasure Hauls



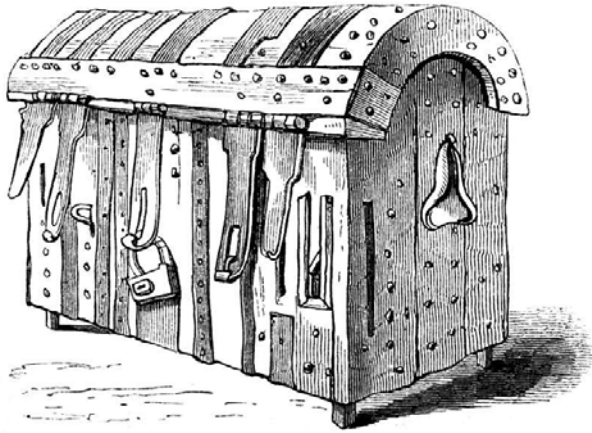
INTRODUCTION

At Board Enterprises, we love treasure. Loot, booty, rewards, ill-gotten-gains, we love it all! We think most of you out there love it too. But how much is too much? Stupid question, right, more treasure is always better!

There may be times when discussing game balance and how to properly determine the treasure given to the player characters is important, but this is not that time! Now we're here for the loot, and we're going to show how to do it up right.

"The treasure consists of gold and jewels worth 1,600 coins." If that is how you handle treasure in your game, then this is not for you. Let's rephrase that - If you think that is how you should handle treasure, then this is not for you. If you need some ideas on how to jazz up your loot and treasure, then this is absolutely for you, especially if you don't have tons of time to devote to carefully crafting a treasure hoard that the players are just going to sell off anyway.

Wade on in! We may not be able to swim through three cubic acres of money (he is my hero!), but we know a thing or two about the shiny stuff!



Hoard and Other Treasures is not about gemstones, valuable pelts, coins, precious metals, etc. It's about collections of treasure and what adventurers need to do with them. Those other items will all be covered in future editions of **Small Bites**, so don't worry.

This is more about treasure that will make the players feel like they actually got something rather than a drab number to be written down on a character sheet or worse a treasure that was clearly generated from random charts and tables. If you are still randomly generating treasure, you need this supplement!

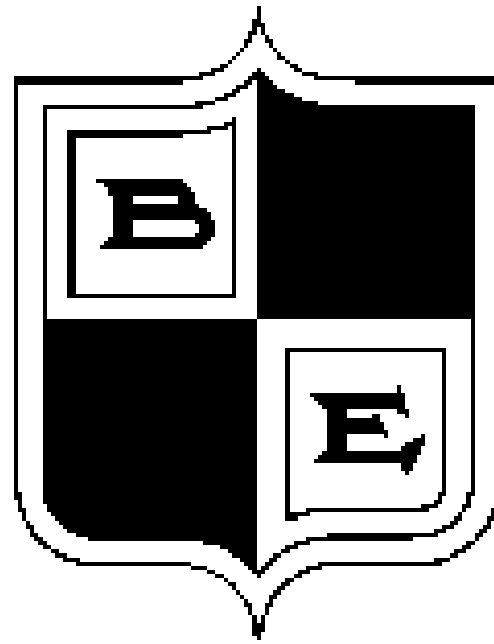


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World Walker Edition

This is the World Walker edition of Hoards & Other Treasures. The full edition is available only to our Patreon patrons, who not only get the 40 page edition, but they get it earlier than we post it to the general public.

What else do you get? Well, take a look at the What's Missing article for details about the additional content.

What else is there? Well, the full version is called the Game Master's edition because the extra content is aimed at GMs and world builders. But they also get the secret word! The secret word can be used to unlock extra content that was cut either due to space constraints or was developed shortly after publication. It really is worth it, plus, you get to help choose what the next editions will be.

FLETNERN WIKI

Dezinaumplaid, The Palace of

Site

North of Dalavar in the foothills of the Mountains of Purity stands a sea coast fortress, the Palace of Dezinaumplaid. Dezinaumplaid is a wizard of extraordinary power and made his fortune by piracy and banditry. After making such a success of his life, he began other business interests, including guiding caravans safely through the mountains and destroying other pirates near Dalavar. He is also a well-known fence for powerful magics. His vaults are rumored to be in another dimension, accessible only from somewhere within his palace. The palace itself is a monument to decadence and gluttony, but is protected by some of the most vile wizards ever trained, the apprentices of Dezinaumplaid of course.



The Elephants' Graveyard

Legend

Somewhere in the Southern Plains, south of the River Fhearree, there is rumored to be a valley formed from a dried river bed. This valley is said to be very remote, and very difficult to find, but every elephant is drawn there just before it dies. With all elephants going there to die, it is an unbelievable stock pile of ivory. A mysterious herd of white elephants is said to guard the valley against all outsiders. The pacamen claim to have visited this valley and confirmed these facts, though they were allowed to move freely about the valley with their elephant friends.

The Elephant's Graveyard does exist, but not as the legends imply. Centuries ago, a horrible flood hit the Southern Plains. Low areas became rivers or lakes as the flood waters spilled over their river banks. The way that the flood waters rose, they trapped several herds of elephants against the Broiling Mountains. As the waters rose, the elephants eventually ran out of space and were

caught up in the newly formed river. The river ran into a valley, carrying its cargo of elephants with it. When the flood ended and the waters retreated, almost 200 elephant corpses had been deposited in the valley. Over time, the carcasses rotted away, leaving the bones and tusks of the dead. Where the rumors of white elephants came from are unknown, though they are blamed on the pacamen.

Gold Guild

Legend

The legend of the Gold Guild goes something like this: Over 1,000 years ago, three dwarven clans formed an alliance. They were the main gold producing clans in the dwarven culture, but a fourth family had made a major gold strike. The three clans who had formed the Gold Guild hired orcish mercenaries to attack this fourth family, but they lost control of the orcs, and the invasion of the Gold Mountains occurred.

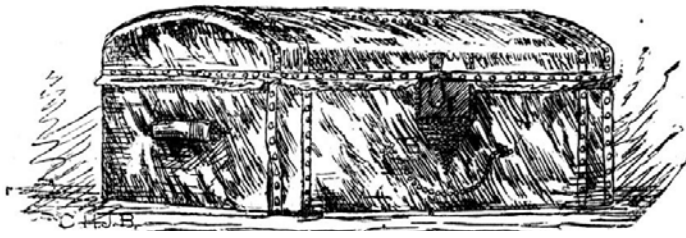
So the entire history of the dwarves is based on actions of the Gold Guild, and pretty much every major incident in world history since that point has been orchestrated by the Gold Guild. Any time anyone hits a major gold strike, some agents of the Gold Guild find out about it and swoop in. They either offer to buy the mine or simply kill anyone who knows about it. This is why this is a legend, as few people believe that such an all-powerful group is possible.

The Gold Guild has been held responsible for nearly everything, including the defeat of the Latvich army from Garnock at Rhum in 626P. The legends ebb and flow, and sometimes there are now others besides the dwarves in the Gold Guild, including Tands, dragons, aldar or hearrsmon. Outrageous tales are spun all the time, and when one of those tale spinners dies, others are quick to blame the mysterious Gold Guild.

GM Only

The Gold Guild does exist. It has been around since before the days of the dwarves leaving the Gold Mountains, and it did have a hand in convincing the general dwarven population to leave the mined out Gold Mountains for richer strikes in the north. They have been behind many global events over the centuries, but certainly not all of them.

The Gold Guild is made up of the major gold producers of the world. Their aim is to maintain the global price of gold at ten times the value of silver and one-hundred times the value of copper. In order to do this, they have had to maintain secret stashes of precious metals all over the world to balance the markets when they begin to shift. They do try to keep abreast of the precious metals markets globally and will attempt to buy out gold miners when they see profit, but they do not resort to killing every gold miner who doesn't work for them. This said, they are not above killing if they feel it necessary.



Though begun as a dwarven entity, they have incorporated some Tandish nobles who have gold mines on Hughijen. Minor players are sometimes also involved, to a degree. Though nowhere near as powerful as most of the legends say, they do sit atop vast stores of gold and silver ore and have been the wealthiest families in the world for over 1,300 years.

While the Gold Guild typically acts in small ways that they believe will yield large results, they do attempt to maintain their secrecy. They cannot be an entirely unknown organization, but they do hide behind myths and legends. One of their best shields is to make the stories of the Gold Guild so outrageous that no one will believe them, allowing the Gold Guild to continue on in peace, hiding behind the fact that they “don’t really exist”.

High Order of Telepathy, Vault of the Site

The headquarters of the High Order of Telepathy in Helatia is considered to be the largest depository of coin wealth in existence. Although the High Order has attempted to convince people that their wealth was so distributed among the relay stations as to be immaterial or that they had a vault hidden in the wastelands north of Traigar, it is generally accepted that the Order is sitting on their wealth. Though much of it is being held for others, the physical, monetary wealth is controlled by the Order. It is supposed that the majority of the wealth is held in trading chips, and legends tell of entire chambers full to the ceiling of them.

Treasure of the Nine Dragons Legend

About 250 years ago, the knights of Myork amassed a treasure said to be the hoards of nine dragons or nine dragon families. Though the treasure was never cataloged, it was said to be massive, taking three ships to hold it. Because the knights did not want the treasure to attract the attention of other dragons who might attack in an effort to regain it, they filled three ships’ holds with it and sent it off to Brinston. It has always been assumed that they intended to have the treasure converted into accounts from which they could draw the money to buy more weapons and other military supplies.

But the treasure never arrived. Some blame the pirates that the treasure was sent with. Why did the knights of

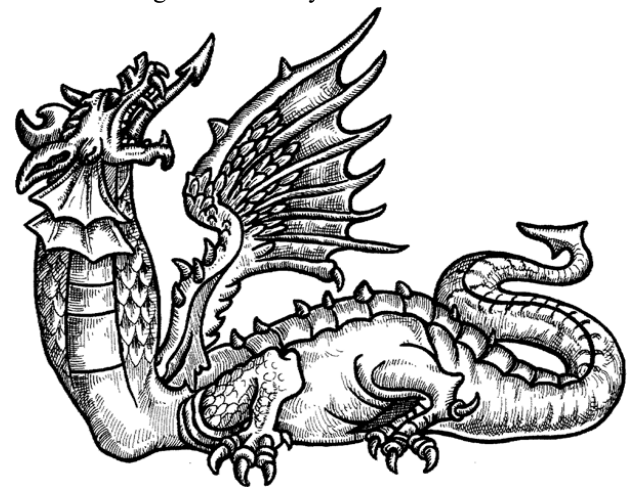
Myork trust pirates to move this treasure? Because they had the fastest and most feared ships on the open seas. And because they sent St. Andrew Warhammer with them. St. Andrew was known to be favored by the gods. Here was a man that the pirates would not dare betray for fear of being cursed by the gods for the rest of their days.

Other rumors abound - Mysterious storms at sea; dragon ambushes; or betrayal by the Brinston merchants, the Rimmim Navy, or the other pirates of Caratok. One of the more enjoyable rumors is that St. Andrew actually accomplished his mission - He effectively hid the treasure where only a few would know of its existence. Countless treasure hunters have lost their fortunes and often their lives trying to locate the Treasure of the Nine Dragon, but to date, no one has shown proof of having even a part of the treasure.

One last rumor - The Treasure of the Nine Dragons was not treasure as people normally understand it. What was on the three ships? This rumor says not gold or jewels, but something else. Perhaps three knights who held some secret on how to defeat the dragons.

Vyyririum, The Vault of Site

This cave deep within the bowels of the world is the home of an aged dragon (Vyyririum). Over decades of plundering, he amassed a fortune of incredible value, but in his greed, he slew his followers and kept the treasure for himself. A crafty group of aldar sorcerers is said to have discovered the vault. Although they are unable to kill Vyyririum, he dares not leave for fear of what they will steal while he is away. Living in a state of siege, Vyyririum is forced to buy food from the aldar using his precious riches. The vault is rumored to have access to the coastal regions of the Slyvanian Forest.



THE SOUNDING BOARD

Bigger is Better - Loot

So which is better? one pound of gold or ten pounds of gold? Ten pounds, of course. But how much better? Well, ten times better.

OK, which is better, a one carat diamond or a ten carat diamond? Ten carats of course. But how much better? Well, FIFTY times better! No really! When you are talking about things that cannot be joined together (like melting gold down to make bigger pieces), bigger (typically rarer) sizes are not just more valuable, they are hugely more valuable.

So what does this affect? Well, all of the gemstones to start with, but there are more than just that. Things like gemstones are also affected. Things like pearls. One of the best examples of this in Fletnern is the substance known as chrystalist. Chrystalist is the only known substance that makes safe mentalist talismans. So in order to make bigger and better talismans, you need to be able to carve more enchantments into the piece of petrified whatever it is. So bigger pieces are vitally important.

But that's still sort of a gemstone. What else? Well horns, or more commonly tusks. There are tons of things that can be made out of small pieces of ivory, but when you want the gateway to your camp to be two huge elephant tusks of gleaming ivory, you need full tusks, not broken pieces. And bigger is better. Getting the tusks off of some three year old cow is not the same level of importance as getting the tusks off of a thirty year old bull.

Last one: parchment. The parchment you can make out of a lambskin is significantly smaller (and therefore less valuable) than what you can get from a full grown steer. Not as impressive as the diamond, but an important example nonetheless.

What you are really paying for here is rarity. Not only are diamonds rare, but big ones are vastly more rare than tiny ones. Big unicorn horns are far more rare than smaller ones, and intact ones are more rare than broken ones. The rarer something is, the more expensive that thing is, assuming that you cannot just join things together. Even when you can join things together, like building a marble altar, having huge pieces so there are no seams will make the bigger pieces that much more desirable and expensive.

When does it matter? It matters when the adventuring party recognizes that the altar stone of the subterranean temple they just ransacked is made of rare marble, but the piece is so big, that they can't carry it. Cutting it to manageable pieces is going to dramatically reduce the

value. Is it worth transporting the huge block of stone? It is important when you steal the king's scepter and there is a 50 carat ruby on the end of it. Sure, the ruby is worth a king's ransom, literally, but trying to fence an object that is obviously stolen from the king is incredibly dangerous. Do you cut it into smaller rubies in an effort to hide what it once was, knowing that you are losing a huge amount of wealth? I like putting problems like these in front of my adventuring parties. I think it's fun to make them think about strategy outside of battle.

Being (Fantasy) Conservation Minded

One of our more common examples of economics in a fantasy realm is the way that one adventuring party found a way to harvest mastodon tusks and flooded the world with cheap ivory. But nothing is without consequences in the world of Fletnern.

Not too long after the source of the ivory became apparent, a group of pacamen came looking for the person who was selling all the ivory. The pacamen (for those who don't yet know) are like minotaurs, except that they are elephant headed instead of bull headed. As such, they have tusks - short ones, but tusks. They see elephants as incredibly important objects of their religion. And they are willing to fight to protect elephants and elephant graveyards. Their assumption was that someone had discovered some manner of elephant graveyard and was lying about the mastodons. They came to put a stop to it.

The point really isn't about ivory or pacamen, but instead about religions and perceived morality. Chances are, no matter what a people find to be valuable, there will be some group that believes that the items of value should not be disturbed. It could be ivory, the hides of predatory cats, special aromatic woods, or the landscape that was once atop a coal strip mine. Especially in a world with elves and numerous gods, someone is going to be upset by just about anything.

So what do you do as a GM? Well, I let the players do whatever they want, but then decide how to punish them if they seem to be doing something too easily. Truth be told, the pacamen were not really a deterrent to the PCs harvesting the ivory. This was because the pacamen couldn't survive the frigid north where the mastodons were, plus they were not numerous enough to start a war with the humans. But the threat was there - a reminder that nothing can be gotten for free. The PCs hired on extra protection for their ivory caravan, expecting trouble from the pacamen, slightly decreasing their profits.

Yes, I think everything can turn into a mission or quest spark. In this case, nothing really came of it, but it was a part of what the party had to consider when taking missions: Could they risk being away while these guys were in town sort of looking for a problem? Loot doesn't have to be easy!

So what else can you do? Major jewelry items were stolen from a temple decades ago and are now cursed. The elves think that the emeralds taken from that mine belong to the goddess of {green or whatever} and should never have been taken and certainly not cut. The centaurs' god is actually a zebra centaur and they therefore object to anyone killing zebras for meat or hides. The ironwood grove is sacred to the fairies and they refuse to allow anyone to harvest the trees. Jet or ebony is seen as being evil, and no one in town will buy it. An alchemical potion requires the heart of an eagle, but taking the heart from an eagle causes the eagle to haunt you for the rest of your days. This is high fantasy after all!

Looting a House

As you can see from our products like An Army's Arms or Grain Into Gold or What Has It Got in Its Pockets, a d1000 random encounter chart for pick pockets, I love detailing out treasure. This edition actually started as a supplement to be called A Baker's Dozen Treasure Hoards. So I'm really into this!

I recently had a tour of the Governor's Mansion. I've known this for a while, but this tour really brought it home (no pun intended). No matter how detailed I want to be, I can't actually detail the loot to be found in the simplest of homes, and REALLY can't detail a mansion's wealth.

Look around your house. There are probably 1,000 items in view right now! (This assumes you are not living in a bachelor pad with milk carton shelving, but even then???) Even a poor home would have 100s of kitchen tools and utensils. OK, not all of them are valuable, but anything made of steel likely would have some plunder value. For expensive homes, everything has value. Think about plundering a palace. Some of the items might be valueless on their own, but the fact that they came from the palace would grant them "artifact" or historic value. Even assuming that the looters would not take the heavy furniture (which would be hugely valuable), what about the rest of it?

Honestly, I write up those things that are of obvious value, and sometimes a few that aren't so obvious. Then, if a character says something like, "This is an office, can I steal some paper or some blank scrolls or something?" I just give it to them. Of course, I make them roll for Scrounging, but come on, that's a huge + modifier.

What I think is really required, and I will likely do going forward is this: assign some values and some weights. Let's take a poor home: For 10 pounds, you

can loot 25sc worth of miscellaneous. For 20 pounds, you can loot 35sc. For 30 pounds, you can loot 40sc. Maybe a wealthy house is more like: For 15 pounds, you can loot 100sc. For 50 pounds, you can loot 300sc. For 150 pounds, you can loot 600sc. With the poor house, you're taking bigger and bigger kitchen steel. For the wealthy house, you're starting to take paintings off the wall and rolling up carpeting. (These numbers are meant as examples and should NOT be used.) I have also done it where the longer you spend searching, the more you find of value, the idea being that you wouldn't notice the kitchen knives if you just look at the counters, but if you go through all the drawers, then the semi-valuable knives would be found. This also can be used to factor in things like ripping the hinges off the doors and prying the marble out of the fireplace. One important note - don't let them know the value unless they make an Appraisal roll. Make them decide whether or not to haul all that junk away first, then let them know what it was all worth.

Collecting Treasure - Even when it's pay

There is a point at which the counting of money must be considered a chore in and of itself. Who cares - I think most adventurers do. Give me just a minute here to show you why. Well, Alexander Dumas claimed that Fouquet's "treasurers" could count out a million coins in a day? Now I never fully understood the monetary system they were using, so they may have been using higher denomination coins to reduce the work. Also remember that they must count and recount to confirm the count, and at numbers that high would probably count a third time.

So if the party is to be paid a huge amount of money - unless the treasury has prepared for this by counting out the money, arranging it in some meticulous fashion, and preparing it for travel, then the adventuring party is bound to wait for it. This would most likely be the same even if the number were somewhat lesser. Assuming that you count one coin per second, and careful counters would be unlikely to do better, 50,000 coins would take 14 hours, or at least all day. Also figure, if one guy counts it all - assuming he arranges it on a table or something - then another guy will come in the next day and spend all day counting it. Then possibly a third guy on a third day and maybe a fourth guy to pack it all up. Even if the third guy packs it, it is still three days to get a 50,000 coin reward. Fouquet was assumed to have an army of guys working for his treasury office, so they went faster, but even still ...



But you don't have to do that, right? I mean, you make one stack of coins and then line up the others next to it. Not in my world. Coins are minted by hand, and hand minted coins don't stack like modern machine minted coins. You could weigh them, and just hand over a certain weight in coins or even bullion. That would probably be a lot easier to do and quicker, but you have to accept that even this would be a meticulous process. No one likes to give out money, even if it was fairly earned. Those guys with the money and their guys who handle it are going to be extremely slow, if for no other reason than they want to be.

Again - who cares? Well, if you return the princess to her father and expect that big reward - expect to be held up in the capital while they get your reward ready. Did you pull some trick that might be discovered in the four day waiting period? Do you have the cash on hand to live for four days while you wait for the king's financial guys? Do you have the time to check their counts or could they short you 5% without you catching on? Makes you start thinking that checks aren't so bad, huh?

Collecting Treasure - Gathering it all up

To be honest, what started me thinking on how you count coins was reading about sunken treasure. Adventurers never have to worry about these things, do they? They come upon a sunken treasure or a dragon's hoard, and they just shovel coins into their back packs (or their extra-dimensional bags). They know almost immediately how many coins they have. If they worry

about anything, it is if they have enough encumbrance to lift everything and carry it back home. No one thinks about counting it.

The point isn't really about counting it; it's about finding it. When the ship goes down in a hurricane, thousands of gold coins go spilling into the sand. Spilling into the sand over the course of a quarter mile or so. How much time do the adventurers spend searching for coins? How much time can they afford to spend? If the coins are underwater (as in our sunken treasure example), do they have enough breath to gather them all? The coins are several inches deep in the sand. How do you find them all? Can you filter them? Do you take the sand and water into your extra-dimensional thingie?

I have a practical solution. When I set up something like this, where it is impractical to believe that the party can actually gather up all the treasure, I put time limits on it. If the treasure is spread out like this, I might say that in the first hour of searching, they find 500 gold coins. In the second hour, they find 200gc. Third hour, 75sc. Fourth hour, 25. Fifth hour, 0, unless they shift their search pattern to increase the range they are searching. In that case they find 20 more in hours five through ten. Hour 11 and maybe +5. Now all these are controlled by searching and Senses skills, so the results won't look as smooth as what you see here. Maybe in total there are 1,000gc, of which you find 800gc in three hours, but have to make successful Senses tasks to find the other 200 and you're only finding 5 per hour. Is it worth it? Is it worth 40+ hours to make an extra 200 coins? Maybe not.

After a few hours of missing Senses tasks, the party may assume they are done. That will teach the gold farmers to stop worrying only about how much damage they can do and start thinking about "worthless" skills like Senses. Adventurers need to be more than just killing machines; they need to be explorers.

So what else works? The same type of idea can control coins in a dragon's hoard (built on gravel or with a cracked "ground" surface), finding gold coins lost in a mound of copper coins, gem stones (raw) in a pile of rubble, diamonds in a pile of broken crystal, just about anything on the floor of a leaf covered forest, mink pelts in a pile of rat skins, and on and on and on. Don't think of it as punishing the players; think of it as rewarding the good finders.

Extra - If you think this is bad, then you should see what I do to players who find a bag of "gem stones". What? You mean no one in the party has Appraise, and no one knows a reputable jeweler (has the right contact)? Hmm. Sounds like someone is going to be taken to the cleaners when they sell off that loot!

More on Treasuries

Quite often, adventurers will not see where a noble's wealth is truly at. It's tied up in furniture and real estate. We are actually working on a supplement that will give you all sorts of lifestyle choices for your character, but until then, it is probably easiest to assume that a person probably has their annual salary in real estate and their annual salary again in "stuff". Palaces have "stuff" that is of incredible value, but may not be fence-able loot. The Hope Diamond is one of the world's best known and most valuable diamonds, but the chances of finding someone to buy it - especially someone who knows it's hot - are remote. Same for the Mona Lisa. Now not everything a nobleman or even a king owns will be that big a deal, but you don't want to be the gem cutter caught remounting the crown jewels.

But guess what - even if your players (and/or their characters) can see art works and jewelry and recognize the monetary value, they'll be missing a lot! That end table over there with the inlaid tortoise shell - yeah, looks like firewood to most adventurers, but it's worth more than their (non-magical) armor. That little marble statuette beside the bed - It's hugely heavy and the adventurer's know that marble isn't worth that much, but if it was carved by a famous artist, it's worth more than the character's house. Of course, if it was carved by the baroness' cousin, it's nearly worthless, but when do the PCs know that stuff? That dust in the bottom of the wooden box - is it powdered dragon brain worth its weight in diamonds or is it the remains of Aunt Hilda after her cremation? Huge amounts of value are hidden in plain sight, only to be detected by those who know what they're looking for. Imagine a modern burglar breaking into a house and seeing a decorative silver lamp (like Genie's). He melts it down and sells the silver for a few bucks, not knowing that it was an original Paul Revere.

Yeah - I love my treasure!

Gold Rush Fever

If you read this blog regularly and have checked out Grain Into Gold, you understand that #1 - I like my treasure (OK, that's probably more An Army's Arms



Thunder Doom and the Slyvanian Infantry) and #2 - I get caught up in economies. It's probably because I spend my days up to my eyeballs in the modern economy, but I do spend my nights in Fletner (or sometimes Tamriel or Azeroth).

So it shouldn't come as a huge surprise that I was thinking about the Dutch Tulip Mania. If you don't know what Tulip Mania is/was, it makes for interesting research. I wish universities taught stuff like this to students instead of politically correct classes, but I digress. Tulip Mania seems stupid to modern folks. Why would someone pay the equivalent of half a million dollars for a tulip bulb? Because other people had made huge amounts of money doing similar things. Just like nowadays any grandma can open her own store front on the internet, back in the 90s, people were investing enormous sums of money in the dot coms - most of which were a couple of idiots in their parent's garage with a PC. Trust me - The dot com bubble of the 90s will be seen as insanely stupid by the next generation. I know guys who had no business day trading telling me (an actual trained and experienced investor) that I was an idiot for actually doing my job during the day. I lost nothing during the dot com crash.

But that is the issue isn't it? It's Gold Rush Fever. It's why the Canadian and US governments had to stop people from going into the Klondike during its gold rush. You had guys from Texas and Oklahoma who were wandering around Alaska wondering how in the hell it could be this cold. While they were in Seattle, they weren't the least bit worried - They had the coats they brought with them from home. They may have known how to mine, but they had no understanding of Alaska and what real cold is.

You think I veered again, don't you. But I didn't. Gold Rush Fever, whether it is about gold, tulips or IT stocks all comes down to the same thing - People think they understand the rules and the risks, but they don't. Fortunes and even lives are lost. This is one of those times where you need to think - What would the stupid folk do? It's not about thinking things through logically and allowing them to evolve over time. Nope, this is fast fast fast - do something stupid.

And it does matter to your game world. History tells us that these kind of economic bubbles happen throughout history. If there is one going on in your game world now, what is it doing? Well, it is changing prices across a broad region if not the world. If it is something more like a gold rush, then where is it and what do they need? If it's in the desert, they will be buying up all the camels they can, and probably shipping in building materials, because those are pretty rare out there (I mean wood and fabrics). If it's in the arctic, then it's heavy fur clothing and dogs for the sleds. (What the Seattle ship captains did during the Klondike Gold Rush to supply dogs to the prospectors was despicable.) Mountains? Mules, donkeys, and horses, plus ways to haul water. Then there are the ways that

people are making money off the folks who are doing the work. Boom town prices! All of this can lead to some very fun and very quirky adventures for your players, or it can be a semi-interesting distraction while they are busy in other parts of the world.

I keep wanting to fully develop a boom town economy, but I cannot yet figure out a way to roll it into a supplement. The closest I've come is the boom town that developed around the rediscovery of the Lost City of Ballogfar. Ballogfar was the capital of an ancient Goblin Empire - ruled by ogres with orcish soldiers and goblin workers. After the civil war (when the goblins and orcs headed south), the ogres replaced them with undead zombies and skeletons. Well, that only worked for so long until the undead caused a massive plague and wiped out the ogres. Once rediscovered, there was a flood of adventurers racing to get there to plunder the ruined city, and the vendors that were willing to risk setting up shop there were getting richer than the adventurers. Oh well, someday, after I hit the lottery and don't have to work for a living, I'll publish *The Lost City of Ballogfar*. It will rival those other "biggest dungeon ever" supplements, so don't look for it soon.

What's a silver coin?

According to *Coins of Fletnern* (yep - it's FREE), the standard silver coin is the Brinston crown: "The silver Crown measures approximately an inch across and is roughly an eighth of an inch thick. While this is roughly the same diameter of a U.S. quarter, it is twice the thickness. It is however three times the weight, because silver is heavier (actually denser) than the zinc and copper used in the quarter."

But what is it worth? The average salary in the USA (based on the social security records for 2012) is roughly \$44,300. (Remember that this average includes those 1%ers that everybody always gets so jealous of.) That's \$21-22 per hour. That feels to me like someone who has a skilled job and some experience at it. I'm going to compare this rate to a skilled craftsman in *Grain Into Gold*, or about 12sc a day. Doing the math - That means one silver coin represents about \$15USD in 2012. That's a lot! When we first wrote **LEGEND QUEST** in 1991, I remember thinking 1sc=\$5. (The same math says that really would have been about \$7.25, so not entirely wrong, but a bit low.)

Why does it matter? Well, the main reason it matters is that I only have copper, silver and gold coins. 100cc=10sc=1gc. This means that 1cc=\$1.50. I created "bits" for Rhum, which are quarters of copper coins. That worked really well in the 1sc=\$5 world, because 2 bits = \$0.25, just like it did here. Now my smallest coin is effectively \$0.375. It makes me wonder how the poor buy things.

I've recently done some math on the minting of coins, and the truth is, the person who mints the coins loses money on minting copper and silver coins. He makes quite a bit on the gold coins, no matter how I go about the math, so that's good, but it means that unless the government is either minting the coins themselves or strictly controlling the coin minters, no one would be making silver or copper coins. That's OK, because if you look at the US Mint's site, they spend \$0.024 per penny and \$0.1118 per nickel. Dimes and quarters do pay for themselves, because dimes are cheaper to make than nickels. Still - I hate the idea that copper coins are actually a loss. (In one of my best case tries, silver coins came out really close to even. If you get the metal straight from the mine (instead of from foreign coins you buy/trade), you make money on silver and gold, but still not copper, but these guys cannot just be making brand new coins. Also, if you have to pay tax to bring the silver into the city (assuming the mint is in the city), you're back to losing on the silver coins, though a government would probably not have to pay their own tariffs.

In Rhum, I wrote that the coins get reminted every five years. This was both an anti-counterfeiting measure as well as a means of controlling the currency. I think I need to alter that to say that the silver and gold coins are reminted, but the coppers are left as is - it just isn't worth the effort.

Here's where reality and fantasy diverge - I don't use inflation or commodity prices. I believe that relies on too much math for a GM. I don't want anyone to start thinking about copper vs silver vs gold price differences. I hate to admit it, but I also don't want to have to worry about one city's gold purity being much lower than another's so the one coin is therefore more valuable than another. As much as I love the realism, I want to focus on the characters and not have to teach an accounting class at the beginning of every campaign or at the end of every adventure. I'm not suggesting that's where anyone was going, but I do want to stress what I think is important.

By the way, we do explain this in *Fletnern*: During a siege (of Rhum) the government made it illegal to "gouge" on pricing. In other words, anyone caught jacking up their prices was jailed. Thus - inflation is actually outlawed. I know - a little too arbitrary, but at a very quick glance, it seems to make sense. And there may be a vast conspiracy known as the Gold Guild. These are the producers of gold throughout the world. When someone else makes a gold strike, they step in and cause problems. They hold back on production when needed to keep the 100:10:1 ratio correct. Think of them as De Beers, but for gold and not diamonds.

Treasure Selections

If you've seen **An Army's Arms: Thunder Doom** then you have an idea of how much we think about treasure.

Not only did we have a chart for miscellaneous equipment, but also for personal valuables, and for the loot that these guys were probably hauling around with them. Why does this show how we feel about treasure? Well, the personal valuables section was specifically different from the one found in **An Army's Arms: Sylvanian Infantry**, not only in what would be different for an orcish warrior vs. an elven soldier, but also the precious stones were different because they are from different parts of Fletnern. Then the loot table was based on what they would be stealing for the benefit of their tribe.

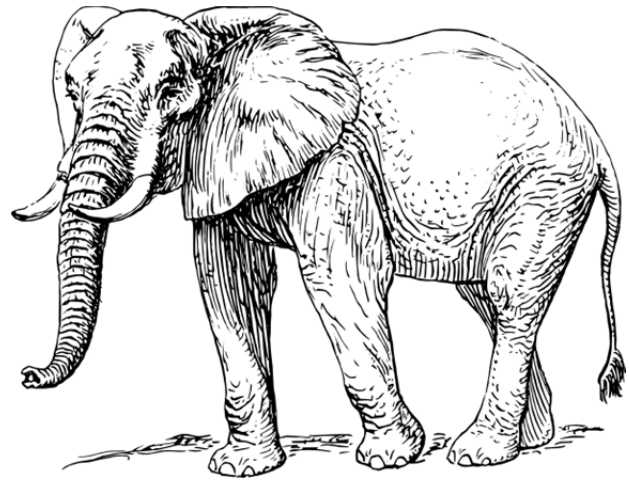
You see, I love my treasure! When I collected lead figures (yeah, that was back when lead figures were not considered dangerous. How many kids ate their lead figures anyway? Who are we protecting?) ... Anyway, when I collected figures, I collected a lot of treasure figures. I'd also take my mother's old costume jewelry apart and use the plastic stones from there. I was also know to get rings out of the gum ball machines so I could "loot" those too. I loved nothing more than setting up a display of treasure, typically hiding it under a handkerchief until the party got to the last room.

So there's my bias. I love treasure! I considered myself a successful game master when the players write down a piece of treasure instead of instantly converting it into coinage. So it should not come as a surprise that when I create loot, I think about what the NPC would have had. Was this character religious? Then his jewelry will have a religious tendency to it. What gems and precious stones are common in this area? This extends to if these are a primitive people, then they are more likely to have ivory jewelry and no faceted gems. It may seem unrelated, but as a GM, I have insisted that both PCs and NPCs think through what rations they are carrying - typically as a means of identifying a little more about their character history, but certainly working in some flavor. (Iron vs. standard is not what I mean! Is the jerky beef, venison or buffalo? Raisins or prunes? Hardtack or cornmeal?)

What's the point? My point is this: Whether you are trying to add realism or because you are stuck for ideas, just think about the guy you're about to assign the treasure to. Does his culture wear wedding rings? Is he married? Do you know where different gem stones come from? What's local? The orcs - Are they show offs? Do they decorate their armor with bronze rings to strengthen it or do they have silver chains to show their wealth? Do they decorate their weapons? with feathers and claws or with gem studded hilts? Back to the earlier question: are they religious? If not are they patriotic? Are they loyal to their military unit? Each of these styles of allegiance will likely have some manner of art or jewelry that depicts what they focus their life on? It could be a signet ring, a charm on a necklace, a cameo style medallion, or even some manner of statuette in their belt pouch. What do they consider important? Come on, you think about some of these

things when you're doing treasure already. Do the mages have books that are valuable while the priests have religious artifacts and the warriors have everything from golden belt buckles to sword blades inlaid with silver?

Maybe some of this has an impact on the game. A sword with silver might be of some value against lycanthropes or perhaps the undead, or the guy might think it has value. The religious stuff might have an impact on channeling holy spells or something. This doesn't mean that they are necessarily magic items. I am not suggesting you develop a backstory for every bandit wandering the woods, but you probably know generally what the bad guys are about. Use that. Charge your imagination with this stuff, and make the game that much more fun for the players, who may only come to understand their foes as they sift through the loot. And if they choose not to care about who their enemies were, well, there are ways to make that bite them in the ass.



Modern vs. Fantasy - What's real?

As most of you know, I spend an enormous amount of time researching the economics of how things should work in a fantasy environment. Because I love treasure, I spend much of that time on treasures of the past and how things would probably work out. But sometimes, this doesn't work.

Case in point - elephant tusks. Now it may seem contradictory, but I do believe that we should avoid killing elephants or any other endangered animal. The poaching of elephants and the likely driving of these magnificent creatures into extinction is morally wrong and needs to stop. But in a fantasy game where no real elephants are harmed, I absolutely use ivory as treasure.

But here's the issue. Elephant experts have noticed that the average elephant's tusks are half the weight now as they were 100-150 years ago. Why? Because the poachers are killing the elephants with the biggest tusks. Let's be clear - Poaching an elephant today is a risky job (a criminal job, but ... you know what I mean). So if they

are going to risk shooting an elephant for his tusks, they're going to get the biggest tusks they can find. Well, the biggest elephants have the biggest tusks. If you kill all the big tusked elephants, then what is left in the genetic pool is the elephants with smaller tusks, or even no tusks.

Is this real? Yes! Imagine that beavers were naturally white, but there was a mutant beaver (an anti-albino) that was brown. If everyone wanted the white beavers and specifically killed them, then the formerly extremely rare brown beavers would begin to increase in population percentage until what had been a rare and unseen thing, became the majority. That is what is happening with tuskless elephants. They aren't the majority yet, but they are moving up in percentages.

Why do you care? Because if you only do a little research, you will be told that an elephant's tusks weigh 100lbs. Yeah, today they do, but that is half what they were before we perfected firearms. You will also see some incredibly higher dollar values for ivory today - but those are black market prices. What I am saying is that unless you do even more research to get to the bottom of these types of things, you will be misled as to what fantasy era elephant tusks should weigh and what their value in a fantasy "historical" culture would be.

This is just more of the reasoning behind not trying to equate modern economics with fantasy economics, but it is exactly the type of thing that should matter when you're figuring out your loot economics.



Loot Lists

This is the Hoards & Other Treasures edition of Small Bites. It is different from the others because it is not talking about a character archetype or a location, but about loot and treasure in general. I make no secret of my love of treasure, but what's actually valuable to a GM?

Let's take an example. There's a music video in which a famous guitarist (not his video) is sort of playing with a small golden skull. Golden skull! With or without gems in its eye sockets (ruby? obsidian? garnet?), this is the kind of treasure that adventurers should love. But if they decide to cash it in - what's it worth?

It depends. You hate that answer; I know! But how are you cashing it in? If you melt it down, it is still valuable as gold. If you stole it, selling it as is might be a bad idea, so melting it down and making it unrecognizable might be the smart play here. So you need to know what it is worth simply as raw gold.

But it is clearly an artistic piece. Some craftsman made it, and that craftsmanship is worth something. So it has a crafted value too. But what if it is a historic treasure? Indiana Jones found a golden skull and it was valuable, not only because it was gold and it was pretty (come on, it was pretty!) but because it was the idol of that tribe. So to an art dealer it might be worth one amount as a work of art, but to a museum it might be worth far more. So the GM needs to know the base value, the crafted value, and the collectible value.

But when the adventurers sell it in the city, who do they go to? Well, it sounds like a smelter, an art dealer, or a museum curator. Who then? Assume it is a sword - not an artistic sword - just a sword. Well you can still take it to the smelter and sell it as scrap steel. You can take it to the weapons smith and sell it as a serviceable weapon, but he may not want to sell swords made by other people. For all he knows it has a fault in it that could get a good customer killed. You can take it to the peddler who will sell it somewhere along the road. You could sell it to the pawn shop, the second hand weapons store, an adventurer you meet in a bar, open your own used weapons shop and sell it there, etc.

These are the "normal" things an adventurer could do with loot. Because of that, we need to present the base or materials value of something, along with two others: 1) The "at source" cost is what we often call the wholesale price. It is intended to represent what you would pay if you went to the manufacturer of this item in his workshop outside the major city. It is the crafted price. In most situations, this would be what the adventurers would get for the item if they sold it. 2) The "in the city" price is the retail price. It is the price the adventurer would pay if they went to the shop and bought it, which means it would be the price the adventurers could sell it for if they had their own shop. Owning a shop is expensive. You need to pay salespeople, rent, furniture, and a whole bunch of other stuff. You also have to pay the taxes and tariffs. You also want to make some money for yourself so you can eat. This is really important as the "price list" for what characters are paying when they just wander down to the weapons shop to buy their weapons.

But we just skipped the collector's value. What happened there? Well, we use to put that in our charts, but so often it is the same as the crafted price, that we felt we were wasting space. Most charts are tough enough to read. Eliminating the column would have made them easier, but instead we just added "in City" to make the loot guide a price guide as well.

LIFESTYLES OF THE MAGICAL AND MUNDANE

A Day of Selling Loot

Rather than do our standard “day in the life” of a character archetype here, we’re going to mix things up a bit by doing a day in the life of Harold the successful adventurer, just returned from a good mission with lots of loot. Some of you do go through the process of role-playing the characters selling off their loot, while others don’t. As Lifestyles is unquestionably a role-playing article, we’ll walk through it as a role-playing scenario. For more of the nuts and bolts stuff, check out **Selling Loot in Y? Y? Y!**

Category: All

Archetype: Adventurer

Location: Urban

Magical?: Both mundane and magical

‘Man! That was a good mission!’ Harold thought to himself. ‘I got so much loot; I had to steal a cart from a nearby farmhouse to carry it all home.’

Harold is returning home from an adventure. He was hired to accompany a couple of bounty hunters to a bandit camp and help them capture the bandit leader. Effectively, he was needed to keep the riffraff bandits off the bounty hunters while they subdued the boss bandit. They had even brought a mage along to add crowd control support.

Harold had no idea how big the reward for the bandit was, because they specifically cut him out of it. But that was OK with Harold. He not only received standard guard wages for travelling with them, but he got all the loot. Yeah! All of it. The mage got a flat fee, the bounty hunters got the bounty, and he got all the loot. ‘That bounty must have been huge for them to pass all this great stuff,’ Harold mused to himself.

But here he was at the gates of Rhum. The sun was rising, and he was ready to march on through. The line wasn’t too long, but he guessed there were twenty or thirty folks waiting to enter the city; mostly farmers and local merchants bring their wares to market.

“Stop!” the gate guard barked. “What are you bringing in?”

“Just my portion of the reward for capturing some bandits.”

“I didn’t ask you how you got it. I asked you what it was.”

Harold was a bit put off by this. He hadn’t expected a hero’s welcome, but certainly better than this.

Plus, he really didn’t know what he had. “Stuff,” was all he answered.

The annoyed guard gestured to him to move inside and off to the right. He was blocking the gate with his wheelbarrow/cart and that was not acceptable as the crowd behind him pushed forward. So he wheeled his little vehicle over to the right and a snippy looking tax collector walked up to him. “Whatcha got here?” the tax man said with far more cheerfulness than Harold had ever seen from a tax guy.

“Stuff,” he answered again.

“Ah, been out adventuring I see,” the tax man noted. As he flipped through the cart full of junk he called off a couple of items but not all of them. “Leather armor, nice pair of boots, bows, arrows, yep yep ...”

Harold was getting more annoyed than worried. He had been the good guy here, why were they slowing him down this morning? He was dying to sink his teeth into some warm bakery, not stand in the street with some scribe picking over his new belongings. “This everything?” the tax man asked.

“Yep!” Harold lied. He had the jewelry hidden in a pouch hanging around his neck, but he wasn’t going to let the tax man know it.

“Well, we don’t have time to fully assess the tariff, so how about we agree to five silver coins?”

Harold was not too agreeable about the tax, but he didn’t know what fair would be. He’d never come home with more than just a sword or shield before and they hadn’t bothered him with those. He agreed to pay the tariff of 5sc for fear that if they started really going through his stuff it might wind up being much higher. He counted out the five coins (half a day’s wage), and shuffled off with his cart.

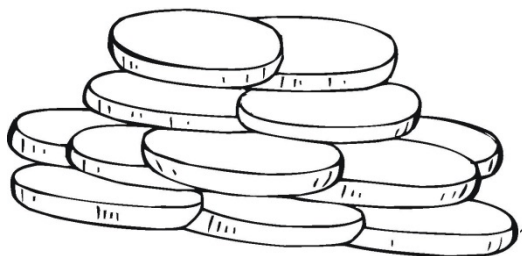
Harold may have grown up in a small town, but he had lived in Rhum for about three years. He knew his way around, or so he thought. He rolled his cart in the direction of the flop house he typically stayed in, but thought better of that idea. He couldn’t trust the guys who lived there to not steal his loot. So he stopped on a street corner and tried to think of where he could stash his loot and get a bed for cheap. While he thought, he bought a muffin off a street vendor. It wasn’t warm, but it was good - apple and cinnamon; sure couldn’t get that out on the road.

It was the muffin that gave him the idea. He wheeled his cart in the direction of the university. There were tons of boarding houses over there. He knew they always had the best smells coming out of them in the mornings. They might have a place to store his cart and a good bed, and two decent meals a day.

His new landlady gave him a queer look, but she had an open room and desire to fill it. He had missed the morning meal, but she had some extra walnut bread

leftover that he was welcome to. Harold was a touch nervous about paying for a week of lodgings upfront, but he was feeling confident that his wheelbarrow full of loot was going to be his biggest score to date. Not that that was setting the bar all that high.

With his cart stored in his new landlady's shed, Harold was off to find the right folks to buy his loot.



A note on all of this loot selling: Harold "earned" this loot during a legal mission. The laws of this area allow him to take the items of criminals to help compensate him for his work. Therefore, we have not touched on fencing loot that any common sense oriented person would know was stolen.

Being in the university neighborhood, Harold thought it best to seek out a mage to start. You never know what might be magical after all. Harold got a couple of lectures on the difference between a "mage" and an enchanter, but the uppity skinny jerks eventually steered him towards someone who could actually help. Granted, it was just another uppity skinny jerk. The sign above the door said "Magical Detections and Investigations". That sounded uppity too. Uppity and expensive.

Well, the guy inside was uppity, but he had a straight forward sales pitch: For 50sc, he would inspect all of Harold's loot. Now 50sc was pretty expensive, but the mage, no "enchanter", promised that when he found some magic within Harold's loot, the 50sc would come off the top of whatever he bought. Harold was going to leave, when the knock-out punch of a sales pitch came: You're better off letting me check, then selling all that loot and having me check it for the other guy after you've given it away cheaper than you should. Harold couldn't stand the idea that he might be tricked by the pawn brokers, so he agreed, never really thinking that he'd just been played by the enchanter.

Forty minutes later, Harold's loot was displayed in front of the enchanter. Harold wasn't sure if he was happy the guy didn't put on some theatrical magic show. The guy was very matter of fact about casting some spells and investigating the loot. That was great; Harold didn't have all day. But for 50sc, he would have liked to think the guy was working harder than this.

The enchanter kept making this annoyed expression, and finally spoke. "There's magic here, but I just can't pinpoint it. What about you?" Before Harold could completely shake himself from his bored stupor, the skinny guy was casting a spell at him. Harold shot up immediately, and the mage jumped back. Harold had his hand on his sword, but hadn't drawn (yet). "Woah big fella! What's that around your neck?"

That shook Harold completely awake. He had forgotten about the little pouch around his neck. He pulled it out and dumped the three chains on the work table. That was it (at least that's what the enchanter said). The big mother of pearl medallion on the silver necklace - that was the magic he had been sensing.

The enchanter had pretty good idea. "Look big fella - You're already a little jumpy, and I'm not real comfortable with you and your sword watching me work. This is going to take a little while, at least an hour for me to figure out exactly what this is. There's a nice little tavern at the end of the block. Why don't you head down there and get some lunch and come back when you're done. By then I should probably have this figured out and we can come to terms on what I'll give you for it. Fair enough?"

"You want me to leave that with you?"

"Yes, but I understand that you and that massive dagger of yours can chop me to little bits if I try to steal from you. I live upstairs. You know where I live. There's no getting away from you, and honestly this should be a nice little profit for both of us, but not enough for me to leave home. Let me sweeten the deal - Tell the hostess you're one of my clients and she'll put your lunch on my tab. OK?"

Crazy as it sounded, the guy seemed honest to Harold. Wow, a spell caster seeming honest - that was a first. Harold agreed, even leaving the rest of the stuff with the enchanter. True to his word, the restaurant recognized that enchanter often sent clients here to cool their heels and didn't charge Harold. He was a little nervous that he'd still get charged, so he didn't go overboard. Still, spicy venison stew, fresh rolls, two steins of beer (good beer - Rhum beer!), and Harold was feeling a lot more like that returned conquering hero he thought he should be feeling like.

It was probably less than an hour before he was back, and the enchanter's apprentice greeted Harold in the "show room". A somewhat cute teenaged girl, Harold could see why the wimpy enchanter would want to have her around. A little "husky" for Harold's taste, but then again, the enchanter wasn't a hero like Harold. She asked him to wait for a few more minutes, offering him a bench to sit on. Harold spent the next few minutes repacking his cart, and only waited a few more before the enchanter came back out.

“OK my friend!” The enchanter was a little too happy for Harold, and he wondered if this was good news or a sales trick. “It took me a little longer because your amulet here was enchanted down in Caratok, and we don’t get a lot of their magic this far north, but I did have a book that got me to the right answer. You my friend have a serviceable, anti-magic spell ward. Not the most powerful I’ve ever seen, but made by a good solid journeyman.

“Now, I’d like to buy this off of you. I gather you’re probably not up on the latest prices of charms and talismans right now.” Harold didn’t think he shook his head, but clearly the look in his eyes conveyed that he was not. “Well, I would ask you to trust me, but I understand that that might be tough. What I can do is write down what this is - a journeyman’s defense against magic amulet. You can take that to either of two enchanting shops here in Rhum. The guild tells them what to charge for it, so you should get the same answer at either. It’s a 1,500sc spell.”

Harold was never known for his poker face, and the sound of 1,500 coins made his eyes bug out of his head. That was half a year’s salary as a sentry here in town. The enchanter just grinned. “Look, my man, you know how these things go. I can sell this here in my shop for 1,500sc - that’s the rules of the guild. But if I give you 1,500 for it, I make nothing. Now, I thought I was only going to make your 50sc today, so I’m feeling really good right now. I don’t want you to leave and give somebody else a shot at this thing, so I’m willing to offer you a clean 1,000sc for it.”

“Well, assuming I say yes, that’s a pretty amulet. I mean the mother of pearl looks nice. Shouldn’t that be worth something too?”

“Not in my line of work, sorry. I don’t buy jewelry; I buy magic. 1,000 less the 50 you already owe me, but you take the silver necklace it was on. Like I said, I don’t buy jewelry, and that silver is probably worth more than the mother of pearl anyway. Come on - all that and a free lunch as a tip; you’re making out better than you know here!”

Harold quickly considered his options. Maybe this guy was cheating him, but no one had ever offered to give him 1,000 coins while cheating him before. Maybe he should keep the amulet for himself, but he’d never been hit by a spell before while rousting bandits, so it seemed a waste. And gosh darn it, Harold actually trusted this guy. “OK.”

“Darling the shop is yours. I need to take my new friend to the bank.”

Harold twitched a little. “The bank?”

“Well, of course. You don’t think I keep that kind of money laying around here do you? Look at me! Some big fella like you comes in with one of those cleavers and

I’m out everything I have, not to mention dead. No, no, all my money is at the bank. It’s just two blocks down.”

Well, Harold shrugged. That too made sense. He’d better go to the bank with this guy now or he might wind up liking him in the end.

As they walked down the street, the enchanter asked him how he wanted his money. “I mean, you have a wheelbarrow already, but do you want it filled with silver coins?” They talked a bit and agreed that the enchanter would give him 50 gold coins and 450 silver coins. Harold may have kept forgetting about the 50sc fee to investigate the magic, but the enchanter sure didn’t. The bank trip was over in minutes and Harold had just sold his first piece of loot and now had more money than he had ever had before.

It was still early in the afternoon, so Harold decided to try another trick he had heard from fellow adventurers. He asked one of the people at the bank where the nearest antique store was. Ten minutes after leaving the enchanter, Harold was in the posh show room of an antiques dealer. Now this was an impressive store.

Again with the skinny uppity guys, a salesman approached him looking quite annoyed at the site of a wheelbarrow in their manicured showroom. “And how may I help ... you?” he asked in what was probably the most condescending voice Harold had ever heard.

“I have some coins that I acquired while on a mission for the military. I’d like to know if any of them are valuable.”

The salesman was clearly offended, though Harold could not understand why. “My good man - does this look like a pawn shop to you?” Harold was about to answer, but the little sales clerk just kept going. “This is an establishment selling fine antique furniture, not plunder. Please remove yourself!”

Harold couldn’t help himself; it was his normal reaction. He looked right down on the little man and growled. Growled like a starving wolf ready to consume. The little man actually let out a squeak, before he jumped back in horror. The others in the store looked over, but no one bothered to act, not even the guy who was obviously the guard. Harold grabbed his wheelbarrow and left the store, just in case someone did think they needed to help the little man out. Apparently, people threatening him must be commonplace.

Back on the street, Harold pulled out the foreign coins he had gotten off the bandits. He had to admit, that they looked pretty normal. Nothing here that might be from some ancient dwarven kingdom or anything, probably just Helatia and Brinston. So he threw them back in his pocket and headed off to his regular second hand weapons shop.

The same sluggish man was behind the counter as was typically there. Harold was never too big on learning people’s names, so he just waved. The slug

looked up and sort of woke up, at least enough to make some deals.

“What do you have for me today, Harold?” Harold was actually surprised that this guy knew his name. He almost felt bad for not knowing his, but not enough to ask for it.

“Some great stuff here - all on the up and up.”

“Yes, I know Harold. You are an expert bandit hunter, so no worries from me.” The slug’s smile made Harold feel slimy, but dumping the big stuff now would let him get rid of this wheelbarrow.

The two argued through each and every item Harold showed him. Armor and boots were discounted due to limited fit. Weapons had to be sound - though these were. Harold held back on the jewelry, knowing this guy was going to cause him problems. In the end, Harold walked out of there with far less than he’d hoped. It was at this point that Harold understood why he had trusted the enchanter. Compared to the other resellers he dealt with, the stranger who only called him “big fella” was far more fair than those he had been dealing with for years.

Neither the slug nor Harold wanted the wheelbarrow, but Harold managed to trade it for a small knapsack. The silver coins were now in a canvas bag. It was strong enough to carry them, but annoying in that it didn’t have any handles or straps. Harold dropped his money into the knapsack and slung it across his back. He did not fail to see the slug’s appraising look. Harold was now very happy he wasn’t staying at his normal spot, because he would probably have had visitors tonight looking to share in his spoils.

Dusk had fallen as he was leaving the second hand weapons shop. Harold was just about to swing into a tavern when he remembered the boarding house was going to feed him. He hurried back to his new lodgings and popped in just in time, as the other boarders were all sitting down to supper. He left his knapsack of coins locked in his room and joined them just as the chicken and dumplings were being served.

He tried to stay quiet, but there were four college students here, and they were dying to hear about his mission with the bandits. He started out pretty humble, but as they kept peppering him with questions, he got a little more detailed, and little more into a bragging note. He had done well, and he was really proud that these kids, all from far better families than his, were eager to see him as a hero. It felt good! It felt so good, he almost slipped about the magic pendant, but he caught himself and avoided telling everyone at the table that he had 1,000 coins upstairs.

After dinner, he was exhausted. Strange, but haggling with merchants all day just took the wind out of him. He went to bed with his knapsack of coins stashed underneath.

The next morning he had only two stops to make. He went to a money changer and found that indeed, the foreign coins were quite ordinary, and he received the standard exchange rate for them.

The jewelry was a bit more difficult. He went into a shop near his boarding house, and the jeweler kept looking at him like he was a mugger, or a bandit himself. He grabbed the jewelry back from the guy and stormed out. He didn’t want to put up with that. The guy was likely to call the guards or cheat him on the value because he thought it was stolen, or both!

Over by the Adventurers’ Guild, the jewelers understood his situation better. It was a long walk, but he didn’t have anything else to do. The jeweler asked him if his Adventurers’ Guild dues were up to date, and he replied he was current with the Solders’ Guild. That was all the guy wanted to hear, and he weighed the jewelry and offered a price. It wasn’t much, but it covered more than the 50sc he had paid the enchanter.

The jeweler had put a thought in Harold’s mind. On his way back to the boarding house, he stopped outside the Adventurers’ Guild. He looked over the posted notices and tried to figure out his next steps. He could join the Adventurers, though the Soldiers’ Guild really frowned on that kind of thing. Still, he knew he wouldn’t be the only one in both guilds and keeping it quiet.

The boarding house was paid through the week, so he had some time. Still, he knew others who had thought that way, only looking for jobs when the money ran out. That was a good way to wind up in debt, and usually to some pretty nasty people. Maybe it was time to find a bank of his own, and stash the gold coins at least. Maybe it was time to go shopping for a war horse? This was new territory to Harold; money in his pockets and time on his hands. The sky was the limit! Time to decide in which direction his destiny would take him.

Afterward - We had written out a lot more details on Harold and the slug, but honestly, we thought it would bore you, so we just cut it out.

Selling treasure can be a fun gaming session. It builds the character history, can add contacts, fleshes out the game world itself, and can even be challenging. Rolling haggling competitions against crooked merchants can be similar to combat. And being faced with choices like “I’ll give you 200 gold coins or 50 gold coins and these potions of flying” can make for some great debates within the party. Not everything has to be incredibly detailed, but simply handing out an average of coins to each player kind of sucks.

NEWS OF FLETNERN

The Shrine of St. Pawlina

During the battle for Parnania, the Lats surrounded the city before many people were able to escape. The army then quickly took the city, largely intact. While the looting of individual homes was kept to a minimum, the looting of the noble houses and city buildings was organized and thorough. One of the sites most notoriously looted was the Prince Governor's Palace, most especially the Shrine of St. Pawlina. The Shrine was the main place of worship within the palace, and although small, it was packed with religious objects of historic value and made of precious materials.

When the orcs took over the rule of Parnania, they made some efforts to return the religious artifacts (though they did loot many of the businesses). According to the official word, only three minor objects remain missing from the Shrine. This seems impossible, due to the fact that after the palace was looted, a treasure caravan was sent back to Garnock. In order to believe that the Shrine has been restored, one would need to believe that the artifacts from the Shrine had been held by soldiers and officers themselves against direct orders to send items of this nature back to Garnock, and then those items were recovered from said soldiers.

Seeing as no commoners are allowed into the Shrine, and relatively few people who had seen the Shrine in person still live, it would be reasonable that this small number of people could maintain a conspiracy to pretend that the Shrine's items were indeed restored. Fanning the flames of conspiracy, there are rumors that several objects resembling those thought to be in the Shrine were manufactured over the last four years. Conspiracy theorists claim this proves that the restoration is filled with frauds. The nobility contend that the Lats respected the holiness of the Shrine and left it largely intact despite orders. They also contend that the frauds are now floating around the region, and the conspiracy theorists are concocting these lies in order to pass frauds off as the actual pieces.

Who is right? No one in Parnania can tell.

GM Only

Truth - The Shrine was looted of nearly everything, mainly everything that was under 5' tall. Historians inspected everything, and items of low significance, such as gold candle holders, were melted down and stamped into coins. Items of only religious importance were stored in a vault in Garnock, and were ransomed back to the Parnanian nobility over the last fifteen years. Those items of both historic and material value were dispersed among the ruling classes of Garnock as war booty, and

most of them remain in Garnock. Some items, typically smaller items, were looted by officers and are now floating around the black market. The nobility of Parnania did have fakes produced, including some objects of gold being replaced with copies of wood painted as gold. There had been several paintings of the Shrine before it was looted, so the craftsmen had good documentation from which to work. The Shrine was overly crowded before and now is far more open.

THE GOOD LIFE

Hope Chests

While every culture is different, nearly every rural culture includes hope chests. When a girl is born to a rural family, the father either builds or buys his daughter a chest or trunk for her hope chest. Then, throughout her youth (typically the tween and teen years), she begins to craft the linens she will need once she starts a home of her own. This hope chest is then the trunk sitting at the foot of their marriage bed containing all the linens and other furnishings she brings into the marriage.

It takes a long time to knit a blanket, so these girls treasure the items in their chests. From time to time, the girls might get gifts from their families, often aunts or grandmothers, and these too go into the chest for later.

When raiders hit farm houses in rural communities, these hope chests are chief amongst the targets. In many ways, they are the rural farmhouse's treasure hoard. While the treasure here isn't silver or gold, it is some of the most valuable loot in the home. Linens and blankets have a high resale value amongst peddlers and other resellers, plus they have value for the bandits back in their own camps.

If there is any precious metal in the house, it will either be on display in the living area or hidden away in the hope chest. Most commonly this is candlesticks or some other fancy furnishing. Sometimes more kitchen oriented linens might be kept in the hope chest as well, as it is likely protected from moths and other insects. This will be linen napkins, often embroidered or decorated with lace. Again, even in small numbers, these can be valuable loot when sold to traveling peddlers.

While a hope chest is a long stretch from a dragon's pile of treasure, it too is a treasure hoard. It is a collection of related treasures that looters could find - whether they find it in the rural home or in the bandits' camp. Sometimes, it is important to offer up treasures that are not simply made up of silver and gold coins.

WHAT'S MISSING

This is the “World Walker” version of this edition. Therefore it is not the complete version, but more of the slimmed down version. So the question could be - What’s missing? Here is a summary of what you’d see if you got the Game Masters’ version of the book:

Gold, Silver and WHAT!?!

Well, when you’re talking about hoards of treasure then the spot with all the prices and stuff becomes the most important part of this edition! We lay out six treasure hoards - all very different. In addition to the narrative on the hoards themselves there are about fifteen dozen prices listed in our standard format.

Silver Sense

Since we were talking about all this treasure, we thought it would be a good time to explain exactly what “gold” is. You all know what gold is, but what levels of purity are there and how does it matter. Also, we talk through the verities of gold. Did you know there was a “blue” gold?

By the Numbers

How many coins fit in a standard coin purse? What about a chest, a coffer, or a trunk? We lay out some of the math on coins, both weight and volume.

Optional Rules

Treasure Tricks - Not only some ideas for GMs to toy with the players, but some ideas on what it’s like to try and fight a dragon while you’re skidding across his pile of coins.

A Funny Thing Happened ...

This one isn’t a simple encounter, but a way to make a seemingly minor piece of treasure open up a multiple part adventure.

Pull Back the Curtain

How did Board Enterprises go from writing a book called All That Glitters to writing Grain Into Gold and All About Hoards? And also why you haven’t seen Coins of the Road, which will eventually be our trade goods supplement.

Y? Y? Y!

Selling Loot - We talked through a lot of selling loot back under Lifestyles, but this one is for the GMs. If you’re going to put some effort into detailing out your treasure hoards, you need to make them interesting enough to peak the players’ interests. This is where we give you some tips and hints about how to do just that!

IN CONCLUSION

This is the fourth edition of Small Bites, and we hope we’re getting the hang of things. If you got a hold of this edition and are not yet a Patreon patron, please click the good looking girl below and join the conversation. We want your opinion! We want you to be involved!

If you are a patron, but haven’t been talking to us, please do. Shoot us an email and let us know what you thought of this edition! We can take constructive criticism! If you don’t tell us, we can’t fix it, and we would much rather fix something you feel is wrong than piss you off about it!

We are well aware of the fact that there are not “A Baker’s Dozen” hoards here! As mentioned, a couple of them were moved to different editions because we felt they fit there better. We’re hoping that as we continue to move forward you’ll see those hoards show up and feel we made the right choices. But until then - keep letting us know what you want, and we’ll do everything we can to deliver it!



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